

USBA



M E M B E R B R I E F I N G

Summer 2017 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 55, Issue 1

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Battle buddies still needed after service



No matter which era served, or if one is actively serving today, every Soldier, Sailor, Airman, Marine, or Coast Guardsman knows the commitment it takes to be a “battle buddy.” For many, that desire to support each other continues after leaving active duty and the opportunities to assist are many.

According to government statistics, approximately 22 veterans commit suicide every day. The Department of Veteran Affairs says suicide has caused more American casualties than war in Afghanistan and Iraq. In WWI, it was called “shell shock.” In WWII, it was called “battle fatigue.” Today, it is categorized as Post Traumatic Stress Disorder (PTSD) and several volunteer organizations exist to help provide salvation or solutions.

Crisis Text Line (CTL) (www.crisistextline.org) is a nonprofit organization providing free crisis intervention via SMS messaging (text). Their services are available 24/7 throughout the U.S. by texting the word START to 741741. The text is routed to a live, trained volunteer working from a laptop or desktop computer from their home or anywhere using CTLs dash board. “This is not therapy or online counseling,” states the group’s founder, Nancy Lublin, who says it is intended to “help those in trouble move from a hot moment

(continued inside)

PRESIDENT’S PERSPECTIVE

A unique understanding ...



*Robin A. Snyder
Colonel USAF (Ret.)
President/CEO*

These days, I think a lot about how honored I feel to be part of a unique community. It’s one in which you also have membership: the military community. Active duty or veteran, each one of us shares a special understanding of each other in this world.

We know the true and sometimes deeply poignant meaning of words like service, sacrifice and duty. Whether it’s just one enlistment or a career of 20 years or more, it’s time you’ll never forget. It doesn’t matter if you served in a war era or during peacetime, you were expected to meet demands that some Americans could not imagine. And that’s why we have that special pride in ourselves and in each other.

A USBA employee tells me when she takes her WWII veteran father to his appointments at a VA Medical Center, he proudly wears his Navy cap and a shirt

We know the true meaning of words like service, sacrifice, and duty.

(continued inside)

Little known benefit can bring serious cash to aging veterans



It's been an entitlement for over 60 years, but the Veterans' Aid and Attendance Pension Benefit (A&A benefit) is greatly underused. Of the 1.7 million WWII veterans who are currently alive, only 38,706 veterans and 38,685 surviving spouses were granted the A&A benefit last year.

The A&A benefit is available for wartime veterans and surviving spouses of wartime veterans. This benefit presently covers veterans of WWII, Korean War, Vietnam War and the

Persian Gulf War. To be eligible, the veteran must have served at least 90 days of actual duty and at least one day during a war period in addition to being honorably discharged. It can provide tax-free financial assistance to disabled veterans in this group of up to \$2,120 per month for a married veteran or \$2,837 for two married veterans; up to \$1,778 per month for a single veteran; and \$1,149 for widows of wartime veterans.

To qualify, applicants must be 100% disabled if younger than 65 years of age. There is no disability requirement for those 65 or older or surviving spouses.

The provision is intended to provide financial assistance to those who require the regular attendance of another person to assist in at least two of the daily activities of living such as eating, bathing, dressing, transferring and the needs of nature. The A&A benefit

can be more than 50 percent higher than the basic veteran's pension (\$24,239 annually for a veteran with A&A, versus \$16,051 for a basic pension).

To learn more and get details on applying, visit www.veteransaidbenefit.org. You can also contact a Veterans Service Officer (VSO) from a veteran's service organization in your county (American Legion or VFW, for example). They play a critical role in advocacy, help you fill out the application and are often the initial contact in the community for veterans' services. The average wait for approval is six months, but the benefits are retroactive to the date of application.

The A&A benefit is available for wartime veterans and surviving spouses ...

Battle buddies still needed after service

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to a cool moment." The counselor offers empathetic listening and guides the texter to available helpful resources to address problems that may range from life threatening to financial or relationship issues, among a few.

Volunteer crisis counselors are selected through an application process in which 30% of applicants are accepted. Once selected, they are required to submit to a background check, complete 34 hours of training and pass a final evaluation. They must commit to four online hours weekly for a year.

As of December 2016, CTL has processed 28,155,475 text messages. Currently, those in the military community make up 2.4 percent of those reaching out, which equates to about 12,000 texts a day. On the other side of the spectrum, Lublin says, veteran and active duty troops are among the best of her network of 1,500 volunteer counselors. To volunteer, visit www.crisistextline.org.

"They just see this as an extension of their service," she says. "These are people who were born to serve, and that service doesn't end when they take off the uniform."

The difference between a dream vacation and a nightmare

If it's summertime, it's time for family vacations. According to a recent survey by AAA, 42 percent of Americans are planning to take a vacation this season and that's nearly 10 million more people than last year.

AAA's senior vice president, Bill Sutherland says, "the number of travelers is expected to rise this year thanks to a decent economy, lower airfares and stable gas prices." Among the choices for travel, 79 percent plan on hitting the road. Trips to international destinations (21 percent) are also popular with family travelers.

If this is your year for taking an amazing vacation with your loved ones, be certain you have a plan in place to avoid some of the most common things that can go wrong: overspending, accidents, injuries or illnesses.

Take advantage of military discounts and save money: a quick visit to a search engine using the keywords "military discount vacations" will bring up several military exclusive vacation clubs offering very affordable and attractive options. Remember, too, that national parks across the nation offer special rates on passes for seniors age 62 or over, or free access to all active duty military families. Use keyword search "America the Beautiful" to find out more information.

If you have an active duty or retired military identification card, be sure to ask about discounts at restaurants, hotels, amusement parks and other entertainment options while on your trip. Some places don't go out of their way to advertise them, so it pays to always ask even if you don't see a sign. Those 5-10% potential discounts or similar perks can make a difference.

If a car rental is in your itinerary for your vacation, remember your USBA membership entitles you to special discounts from Hertz on daily, weekly, weekend and monthly rentals traveling in the United States or worldwide. For details, visit USBA.com and check out the Member Exclusive Offers or call 800-654-2210 and use the USBA exclusive code 1615021.

A car accident during a road trip can put you in the pits: According to SafeMotorist.com, August is the deadliest month to drive with four of the top ten deadliest days being August 3, 4, 6 and 12. Other dangerous days during the summer vacation time frame include July 3 and 4, and September 2.

The top three contributing factors to a car accident while

on a road trip are distracted driving, driving while fatigued and stopping on the side of the road. Be sure you're familiar with your auto insurance policy as well as contact information before you pull out of your driveway. No one wants to be stranded in the middle of Nowhere, USA with a policy that doesn't offer car rental insurance in case of an accident. For that matter, does your policy cover your car rentals?

In fact, maybe it's time to review your current coverage or ask yourself if you're happy with the customer service you've been getting. USBA has a partnership with MetLife offering our members a high standard in customer service and competitive rates for auto and property insurance. MetLife also offers discounts with coverage for popular summer vacation "toys" as RVs, motorcycles and boats. You can find out more information by visiting USBA.com or call 877-491-5089.

Getting injured or becoming seriously ill while on vacation can be a nightmare, especially if you end up in the hospital. Although your health insurance will probably be accepted by just about any facility in the States, you could experience a far different result if you are traveling out of the country. Therefore, before you leave on a trip whether it is across the state or across the world, be sure you have a plan in place

for medical emergencies.

USBA has partnered with Emergency Assistance Plus (EA+) to offer exclusive, special rates for this 24-hour emergency assistance service to our members. From medical evacuation to travel assistance, EA+ automatically steps in to help you focus on your recovery.

EA+ offers over 20 travel benefits that will make a valuable difference if you and your family should have a medical emergency away from home:

- *Emergency medical evacuation to the facility you need if you are traveling and your current facility is unable to provide adequate care.*
- *Vehicle returned home after you've been hospitalized and unable to drive.*
- *No-limit emergency cash transfers for unexpected medical bills, against your valid credit card.*
- *Telephone assistance for lost or stolen travel documents.*
- *For more details, visit USBA.com's Member Exclusive Offers or call 855-389-9351.*



GOT QUESTIONS? WE'VE GOT ANSWERS!



Every day, USBA receives a phone call asking a question you may have also wondered about as well. We're always happy to talk to our members and help them out, but perhaps we could save you some time by posting some of the most Frequently Asked Questions right here and in future issues of Member Briefings. You'll also find these answers on USBA.com.

How do I look up my coverage?

If you're not already registered for USBA's Member Service Portal, you'll need to do that first. Simply visit USBA.com and click on "Member Service Center" which you'll find on the navigation bar at the top of the screen. On the left side of the resulting screen, click on "Register Here" and fill out the requested information. You'll need your Member Identification number which you can easily find on the address panel of this newsletter.

Once registered, you will be able to access your account where it will be easy to find your coverage. Keep in mind, however, that premiums are not displayed in real time. Your account will only display the current month's paid to date, not premiums paid in advance.

What are my pay method options?

USBA's EZ PAY is an automated monthly deduction from your checking account. Sign up for this recurring premium payment and we'll send you \$5 after three recorded deductions as our way of saying thanks!

USBA's Pay By Credit Card for one-time or recurring payments. We now accept credit card payments online for times when you need to make a payment quickly or bring premium payments up to date. Or set up a recurring credit card payment to charge your card monthly, quarterly, semi-annually, or annually.

For either option, simply register to access our Member Service Center or sign in and select "See my Payment Options" to choose between automated bank drafts or online credit card payments.

Member Perks Winners

SGT Timothy Kelley, Jr, ARNG, a USBA member since 2005, won a \$500 Visa® Gift Card when his name was selected in USBA's member perks drawing, which selects winners throughout the year from Member Service Center registrants. The next drawing is scheduled for September 9, 2017. For a chance to win, simply visit USBA.com and register for access to the Member Service Center.

MSGT Alfred Hestle, USAF (Ret.), a USBA member since 1967, was awarded a \$250 Visa® Gift Card when his name was drawn from the Briefings by Email "hat." To participate, visit USBA.com/BriefingsByEmail and opt-in to receive your newsletter electronically instead of by postal mail by September 9, 2017.



PRESIDENT'S PERSPECTIVE

(continued from front)

that tells others he is a part of the "greatest generation." As his chair wheels through the facility's halls, or he sits in the cafeteria drinking coffee, he is always greeted by other veterans.

Some sit down to swap stories with him. Others, shake his hand or give a nod of respect. And he does the same in return. They know they each belong to this special group.

You'll see the articles in this newsletter have much to do with your unique background. In fact, that experience you have is why you are also a USBA member. Your service to America makes you eligible as a USBA member to receive special offers and exclusive discounts such as those relayed in our Summer Travel story. It qualifies you to have your children or grandchildren apply for the William A. Dietrich Scholarship. In fact, your spouse and/or children (18-22 years of age) are eligible to apply for Associate Membership because of you. (Please see our website or call us at 800-368-7021 for details.)

A USBA membership in total, made possible by you and others like you, is what gives all of us that "Power of One" negotiating ability when determining costs of products and services our nonprofit association can offer you.

Even more important, your USBA membership represents your own connection to others just like you. I am honored to serve you as our member, thankful for your service to this country, and proud to stand alongside each of you as a fellow veteran.

A handwritten signature in black ink that reads "Robin A. Snyder".

Robin A. Snyder
Colonel USAF (Ret.)
President/CEO



USBA Privacy Policy

How USBA Safeguards Your Privacy

The Uniformed Services Benefit Association (USBA) knows you want us to keep your personal information private and secure. We're committed to doing this and have policies in place to protect your privacy. We've built our business with integrity, honesty, and trust. And we'll protect your privacy with those values in mind.

You are receiving this notice because you obtained a financial product or service from us or our affiliate, USBA Services, Inc., for personal, family, or household purposes. The provisions of this apply to both current customers and former customers, unless we state otherwise.

Our Privacy Pledge

We offer group life insurance through USBA and other insurance and financial services through USBA Services, Inc. (*our wholly-owned subsidiary*). In order to provide these services, we collect personal information about you. Some of this is called "nonpublic personal information," which includes personally identifiable information that is not publicly available, that is provided by you, obtained by us for nonaffiliated third parties, or that results from your transactions with us. As we collect and maintain this information, we pledge to:

- Collect only information needed to deliver superior products and services.
- Control access to your information, both in the office and on the Internet.
- Keep your health information private and NEVER disclose it to nonaffiliated third parties for marketing purposes.
- Require strict standards from nonaffiliated providers that help us process transactions.
- Keep your personal information confidential, and let you choose whether or not you are mailed marketing offers from nonaffiliated providers with whom we do business.
- Remind you of our policy at least once a year.

Here's How We Keep Your Information Private

Access is limited to personnel who need the information to provide or administer products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. And we continually update and improve our security standards, procedures and technology, to help us protect against anyone gaining unauthorized access to your confidential information.

Categories of Information We Collect and May Disclose

In the normal course of business we may collect the following types of personal information:

- Information you give us on applications and other forms (*such as name, address, date of birth, Social Security number, health information, and beneficiaries*).
- Information about your transactions (*such as your policy coverage, premiums and payment history*).
- Information we gather from our Web site through online forms and information collection devices (*i.e., cookies*).
- Information we receive from a consumer reporting agency (*such as your credit-worthiness and credit history*).
- Information about you from our affiliates or other sources (*such as public records*).

We may disclose any of the above information we collect to affiliates and nonaffiliated third parties, in the manner described below.

Information We May Share with Affiliates

USBA and USBA Services, Inc. are affiliated companies engaged in the sale of life and health insurance. The law permits us to share among our affiliates any information about our transactions and experiences with you. In order to offer you a broad range of products and services, and to better serve you, we may share among our affiliates some or all of the personal information that we obtain from our transactions and experiences with you.

We otherwise do not share any personal information

about our customers with our affiliates, except as permitted or required by law.

Information We May Share with Nonaffiliated Third Parties

Nonaffiliated third parties are companies not controlled by USBA.

- We do not sell personal information about our customers to nonaffiliated third parties.
- We do not disclose personal health information about our customers to nonaffiliated third parties, except as authorized or required by law.
- We may share the personal information we obtain about you (as described above) with financial institutions (such as insurance underwriting companies, insurance agents and brokers, and banks) with whom we have joint marketing agreements, or with non-financial companies who perform services on our behalf.
- We may also disclose such personal information about you with nonaffiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, in response to a subpoena or government inquiry, to protect the security or confidentiality of our records, or with your consent.

We otherwise do not disclose any personal information about our customers to any other nonaffiliated third parties, except as permitted or required by law.

If you do not want us to share your information in the ways described above, simply call (800) 821-7912 and let us know.

Remember

To protect your privacy, USBA provides information ONLY to the owner of a policy. When a policy owner calls us for information, we always ask a few questions to confirm the identity of the caller.

Receive USBA newsletter via email!

Would you rather receive future issues of USBA Member Briefing in your email inbox rather than your postal box? It's easy to do. Just go to www.usba.com/BriefingsByMail and give us your email address! Thanks for helping us be greener!

What's Happening at USBA?

2017 Dietrich Scholarship recipients announced.

Raylani Reis, Miranda, CA has been selected as this year's Scholarship winner based on



Raylani Reis

academic achievement, leadership accomplishments and participation in community activities. She plans to attend Cornell University, majoring in Environmental Resource Engineering/Environmental Science. Raylani is the daughter of Aletta Sauer, a retired lieutenant in the United States Navy and a member of USBA since 1991.

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The scholarship, now in its 25th year, was established to honor the memory of former USBA Executive Director and President, the late Maj Gen William A. Dietrich, USAF (Ret.) and is awarded every year to a graduating high school senior who is a child or grandchild of a USBA member in good standing. Details can be found at usba.com/About/dietrich-scholarship.asp.

Proxy Ballots to be mailed by July 31, 2017.

Voting members of USBA should watch their mail for their 2017 Proxy Vote for the Annual USBA Board of Directors meeting scheduled for September 9, 2017. Not only does your vote count regarding Board nominations, but USBA will make a donation to a charity of your choice on the ballot

you mail to us. If you opted to receive your proxy by email, you'll get it July 31, 2017. If you haven't received anything by this date, please contact us by email at kvogan@usba.com.

MEMBER BRIEFING

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Published periodically for USBA members. Please send your comments and suggestions to the Newsletter Editor at the address above or email: kvogan@usba.com. Or visit our website: www.usba.com.

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