

USBA



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

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A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION

Volume 47, Issue 2

In This Issue

■ Special Message to
National Guard

■ Enjoy Member Perks,
win \$\$\$!!!

■ Member Service Center
debuts

National WWI Museum tells story in high tech fashion

Washington D.C. is home to many war memorials and national monuments. But there is currently only one place in the United States that is congressionally recognized as a World War I monument – and it's in the heart of USA.

Kansas City, Missouri's monument to the First World War, the Liberty Memorial, has been a



Glass bridge looks over field of poppies, a symbol of WWI.

part of the city's landscape since the 1920s when it was first constructed as a 217-foot tower overlooking downtown. A national historic landmark, it was built just three years after Armistice. The monument's inauguration marked the only time all five of the world's Allied military leaders were together at a civic event.

Today, the Liberty Memorial has expanded to include a subterranean 60,000 square foot area for a world class museum, an auditorium, several classrooms, a library and storage for the largest WWI public archive in existence. "People are always telling us, 'it's not what I expected' when they visit us," comments Denise Rendina, marketing director for the museum. "We've created a very high-tech, interactive experience of World War I which is both informative and moving for visitors."

Randina points out that WWI is sometimes called "The Forgotten War" because a lot of people don't know anything about it. "But that shouldn't be the case as the Great War was the catalyst for significant changes in the world," she explains. "What happened in World War I really impacts exactly where we are today because of the way countries are divided and because

(continued inside)

PRESIDENT'S PERSPECTIVE

Is Your Policy Safe With USBA?



Col Jerry V. Patton
USAF (Ret.)
President/CEO

Just like you, I've been concerned about the great tsunami that started on Wall Street in late September. And, just like you, I also hold a USBA life insurance policy that is underwritten by New York Life Insurance Company. So I think I

know what might be going through your mind these days.

In the wake of recent national reports concerning the financial stability of some

very well known financial services companies, it is understandable if you are concerned or have questions about your existing insurance policies with us. It is exactly times like these that remind me of USBA's commitment to its members to be cautious and conservative about our business decisions on your behalf.

I am going to cut to the punch line right away and tell you I am not concerned about my policy, or the financial stability of our

*times like these ...
remind me of USBA's
commitment to its
members to be cautious
and conservative*

(continued inside)

Focusing on your health can add years to your life

While it's unpleasant to think about it, we're all born with expiration dates. But how many years can you add to your life by changing certain lifestyle behaviors or taking advantage of today's high-tech means of looking into a "crystal ball" to gauge physical obstacles in your future?

Health screenings can help you find out if you are at a risk for a specific health problem and what you can do to lower that risk. It's an important first step to living a healthier lifestyle.

At USBA's recent Annual Fall Board meeting, Senior Vice President of Administration and Member Services, Connie Markovich, reported on the Association's previous fiscal year's claims. "The top three causes of death last year are attributed to Cancer (lung, colon and prostate), Heart disease and Lung disease," she says. Markovich is an advocate of preventive health programs and screening. "If people have knowledge about their health, it gives them the

Early detection can make a difference ...

power to make positive changes," she explains. "With early detection and proper follow-up, certain conditions can be treated and the overall predicted outcome changed substantially." Markovich goes on to say that's why annual physical exams are critical. "You should consult with your doctor about early detection tests such as mammograms, PSA, colonoscopies, and other important screenings," she adds.

Dr. Thomas Perls is the founder and director of the New England Centenarian Study, the largest study of centenarians and their families in the world. He also runs a website (www.livingto100.com) which allows visitors to assess their life expectancy via an online calculator. Perls says it's never too late to change your lifestyle habits. "Changes you make today could immediately extend your life," he points out. Taking part in preventive health screening programs could also save your life in some instances. For example, Prostate Cancer is the second leading cause of death in males but early detection via a PSA test can make a difference.

Other important screenings are Carotid Artery, Abdominal Aortic Aneurysm, Peripheral Arterial Disease and Osteoporosis. To get a list of recommended screenings for your particular age group, ask your doctor or visit www.mayoclinic.com/health/health-screening/WO00112.

USBA offers exclusive discounted pricing to its members through its partner Life Line Screenings. To learn more, visit www.usba.com and click on the Life Line Screening link on the left side of the home page under the banner USBA Family of Affinity Products. Or call 1-888-763-4189 and mention the code BMGW-040 to get your member discount.



National WWI Museum tells story...

(continued from page one)



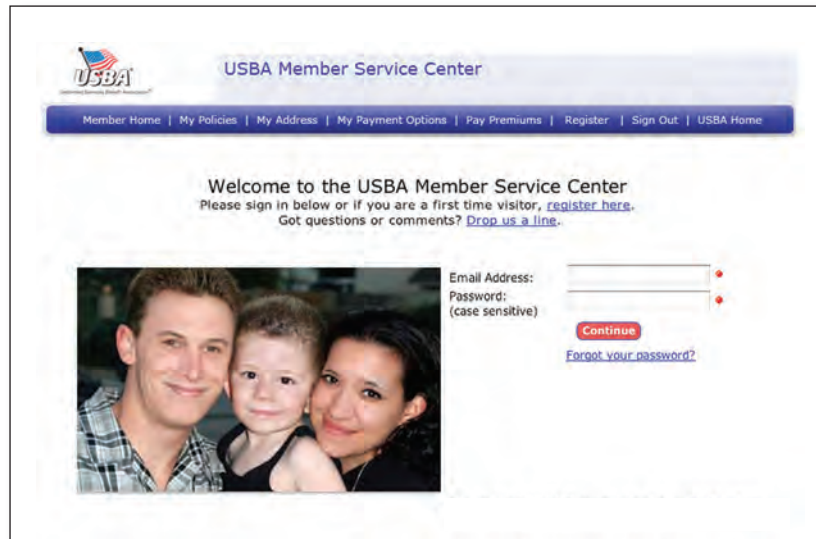
The Liberty Memorial at night.

of the way it led to World War II." Randina adds that the story of WWI isn't told simply from the American perspective – it offers viewpoints from each country involved in the war.

Among the most dramatic displays offered by the museum is the glass Paul Sunderland Bridge which is named after one of the last remaining American WWI veterans. Sunderland, a Missouri native who went on to make his name in the cement and construction industry, died in 2004 at the age of 107. (Today, there remains only one identified American veteran – also a Missouri native – Frank Buckles who is 107 and currently lives in West Virginia.) The bridge overlooks a field of 9,000 poppies, each representing 1,000 combatant deaths during the war.

The museum uses highly interactive, leading edge technology to bring this historic era to life. It tells its story through a display of over 50,000 artifacts that include handwritten postcards from the front, lifelike examples of each country's unique approach to trenches, and interactive portrait galleries. On several tables one can use a laser light to hit a button and watch special biplane maneuvers used in WWI.

Currently the Liberty Memorial is getting ready for the nation's centennial commemoration of the war which will get under way in 2014. As the nation's first and only recognized WWI museum, it is expected to be an anchor for the event. To learn more about the museum visit www.libertymemorialmuseum.org.



USBA debuts Member Service Center

A new Member Service Center has been added to USBA's website. "We wanted to offer our members an opportunity to do some basic, routine business regarding their policy in a self-service fashion," explains Senior Vice President of Administration and Member Services, Connie Markovich. "Members can always call us with questions about their policy, but now they have another means of getting their answers which may be faster or more convenient for them."

Markovich says the Member Service Center, which currently has basic capabilities, will be adding features over time. "We want to see how our members receive and use this Center," she points out. "That way, we can allocate future capabilities based on demand to better accommodate our members."

The Member Service Center can be accessed via the home page on www.usba.com or going directly to www.usba.com/members. All members must register prior to gaining use of the portal. The secured website offers easy step-by-step instructions for registering.

"Right now, members will be able to check their coverage, confirm their address and review their payment methods," says Markovich. "Over time, we anticipate expanding those services."

The portal is available exclusively for member use Monday through Friday, 6am to 7pm (CST) and Saturday, 6am to 4pm. It is unavailable on Sundays from 6am and 5:30pm on the last business day of each month.

To encourage all USBA members to register and use the Member Service Center, the association is having a limited-time contest. "Register by January 31, 2009 and your name will be entered into a drawing," says Markovich. "The winning name drawn from the hat will receive a \$500 Visa® Gift Card from us as our way of saying thanks for signing up." (For other member exclusive winning opportunities, see the sidebar.)

Member perks could mean \$\$\$ for you!!!!

We're so anxious for USBA members to enjoy their Member Conveniences that we've decided to add a little incentive for you to give these perks a try!

Register with our new Member Service Center for a chance to win \$500! Simply sign up to start using USBA's Member Service Center by February 1, 2009. We'll automatically enter your name in a drawing and will choose one person to win a \$500 Visa® Gift Card. To register, go to www.usba.com and click on the Member Service Center link. It's that easy to enjoy a little convenience and be eligible to win cash in the New Year!

Request your next newsletter by email and you might win \$250! Opt-in to receive future Member Briefing newsletters by email vs. postal mail by February 1, 2009. All sign-up requests received by that date will be entered into a drawing with the first name drawn out of the "hat" winning a \$250 Visa® Gift Card! To sign up, visit www.usba.com/BriefingsByEmail. It's a chance to be environmentally friendly AND win a little extra cash!

Take advantage of a handy way to pay your premium and get \$5 in return! USBA's EZ Pay is a convenient pay method that automatically deducts your insurance premium from your designated bank account each month. No worrying about getting payments to us on time. And – if you sign up to use USBA's EZ Pay between now and February 1 – we'll automatically give you \$5 after three recorded deductions. No drawing. Everyone gets paid (after three deductions)! It's simply our way of saying thanks for making things easier for yourself!

(Check out What's New at USBA to find out who won the previous Briefings By Email drawing!)

Important News for Members of the National Guard



If you're a member of the National Guard and purchased your life insurance policy through your state-sponsored life insurance program (SSLI) you may be wondering why you received this newsletter. That's because USBA is your state Guard association's endorsed program for your Level to 50 policy.

USBA is the administrator for your SSLI Level to 50 life insurance policy which is underwritten by New York Life Insurance Company. Your policy qualifies you as a member of USBA – a nonprofit association offering affordable group life insurance plans and other financial services specifically designed for the active duty and retired military family, as well as honorably discharged Veterans, IRR, National Guard and Reserves, and Federal civilian employees.

That means your insurance policy isn't contingent upon your military status. You can keep your insurance policy even after you leave the service as long as you continue paying your premiums. And here's why you should keep it: It's both portable and affordable. You've already locked in a current rate which, although not guaranteed, is expected to remain level until you reach age 50. This economical rate is one that you might not find if you decide to buy life insurance further down the road when you're older and perhaps in different shape than you are today. And remember, the reasons you decided you needed a policy today will still be good reasons after you leave the Service.

Being a USBA member also gives you access to several exclusive opportunities:

- Need more life insurance for yourself, your spouse or children? Simply call us or visit www.usba.com to check out our affordable options. You're eligible to apply for these products and enjoy their affordable group rates.
- Take advantage of exclusive discounts or rates for identity theft protection, health screenings, credit cards, rental cars, and home and property insurance. Go to www.usba.com and click on our Family of Affinity products to learn more.
- Enjoy USBA member perks such as eligibility for our annual William A. Dietrich Scholarship, awarded to a qualified child or grandchild of a USBA member. In fact, check out our story on the left about Member Perks. You could receive up to \$750 if you register to use our Member Service Center or opt to receive this newsletter by email. And if you switch your current allotment payment for your SSLI insurance policy to our convenient EZ Pay payment method for your premiums, you're eligible to receive \$5 as our way of saying "thanks". (See story on page 3 for details.)

Please let us know ...

If anything in your personal profile has changed.

Did you move? Did your marital status change?

Have you stopped (or started) smoking?

These are some examples of information we need to keep your profile current. Call 1-800-821-7912 or email Member Services at usbamember@usba.com and we'll update your information immediately.

PRESIDENT'S PERSPECTIVE

insurance partner; New York Life Insurance Company; the underwriter of all of our Group Life Insurance Plans. Here's why: New York Life's surplus – the money that protects their already substantial policy reserves – is on record as billions more than what a life insurance company is required to have to maintain high marks from major credit rating agencies.

New York Life's president and CEO, Ted Mathas, has told us that the company's investment exposure to the financial sector – where the problems are most evident – is lowest amongst its peers. Plus, New York Life is NOT a publicly traded company which means they do not have to meet expectations of shareholders seeking short-term returns. They can pursue their own path of steady, contemplative and cautious investment decisions at their own pace.

It's precisely this business philosophy that attracted USBA to New York Life when we were seeking a financially sound and stable underwriter for our policies. It's the way WE do business at USBA. It's what we expect of all our partners.

Be assured we are solvent and have the assets needed to pay present and projected claims. If you're still worried about your policy with USBA, please call us before making any decisions. We'll be happy to answer your questions.

Jerry V. Patton
Colonel, USAF (Ret.)
President/CEO

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.

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 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, 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.

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/BriefingsByEmail and give us your email address! Thanks for helping us keep postage costs down.



WHAT'S HAPPENING AT USBA?

Congratulations to USBA

member, Deborah Kilgo of Vicksburg, Mississippi who won last issue's Briefings By Email sign-up drawing. For information on how YOU could be the winner for this issue's \$250 newsletter by email sign-up, please see page 3.

Remember the deadline to apply for the William Dietrich Scholarship is March 31, 2009!

The scholarship commemorates former USBA Executive Director

and President, the late Maj Gen William A. Dietrich, USAF (Ret.) and is awarded

every year to a child or grandchild of a USBA member in good standing who is a graduating high school senior. The non-renewable \$2,000 grant may be used at the recipient's discretion for tuition, room and board. To be considered for the 2009



award, applications must be received at USBA no later than the deadline. For more information or to download an application, go to www.usba.com/member/Dietrich.html.

Two new supernumeraries, SgtMaj Alford L. McMichael, USMC (Ret.) and Brig Gen Suzanne M. Vautrinot joined the USBA board of directors at its Annual Fall Meeting this past September at USBA headquarters. Pictured here are (First Row - left to right) Vice Chairman Lt Gen Paul K. Carlton, Jr., USAF (Ret.); Supernumerary

Brig Gen Suzanne M. Vautrinot; President and CEO Col Jerry V. Patton, USAF (Ret.); (Second Row - left to right) MG Terry L. Tucker, USA (Ret.); RADM Charles B. Young, USN (Ret.); Supernumerary SgtMaj Alford L. McMichael, USMC (Ret.); Secretary Mr. Joseph P. Insinga, SES (Ret.); LtGen Earl B. Hailston, USMC (Ret.). Absent: Chairman, LTG William M. Steele, USA (Ret.); CSM Steve R. Slocum, USA (Ret.).



MEMBER BRIEFING

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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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