

The PATRIOT



AFBA Member Newsletter

Holiday 2021



President's message

Greetings from the AFBA team! I hope this message finds you and your loved ones safe and healthy.

The holidays are here! This is the season we take time out to continue traditional celebrations and enjoy spending time with our loved ones. As we look ahead to 2022, I would like to take a moment to reflect on this past year.

The Mission Continues

AFBA has promised to stand with you during times of need, and we always will. Taking care of our members and beneficiaries is our number one priority so we continue to pay claims consistently and compassionately when it is needed most.

Although COVID-19 has taken a toll around the world, we remain hopeful that there is a light at the end of this tunnel.

I'm proud that these past two years, that despite the challenges of the pandemic, the AFBA team continued to provide high-quality service to our members. As a quick reminder, the member portal is available 24/7 with many self-service options, so if you haven't checked it out yet, I encourage you to do so.

"I'm proud that these past two years, despite the challenges of the pandemic, the AFBA team continued to provide high-quality service to our members."

Honoring our Veterans

Earlier this fall we celebrated Veterans Day, and if you saw our email, we featured a special video message from Roy Johnson, a 99-year-old veteran who served in WWII and the Korean war. We recently had the honor and privilege to speak with Roy, and in this issue of member newsletter, you can read his story and view pictures from his time serving our country. Honoring our veterans and their stories should not be limited to one day. I hope you enjoy learning more about him.

Closing

As you gather around with friends and loved ones, I, along with the entire AFBA family, wish you a safe, healthy, and joyous Holiday Season and Happy New Year. Thank you for being an AFBA member.

Warm regards,

Larry O. Spencer, General, USAF (Ret.)
President

Member News

Honoring American Heroes

Roy M. Johnson, Sr., U.S. Army Veteran

Earlier this fall we celebrated Veterans Day – it is the day we honor all military veterans who have served in the US Armed Forces. Today we want to share with you the story of one veteran which, like many out there, is one of bravery and service to our country.

Roy M. Johnson was born in Lincolnton, GA on December 9, 1922, into a large and loving family of 12, his parents along with 9 brothers and sisters. Today only he and his youngest sister are still with us. He was drafted in 1943 and served in Europe until the end of the war.

In July of 1950, shortly after arriving in Korea, then Sergeant Roy Johnson, a medic in the US Army, volunteered for the dangerous mission of retrieving wounded soldiers from the frontline in the Taejon area and bringing them back to the first aid station. On one of these runs at a crossroads and uncertain which way

Even though he was driving a Jeep with a Red Cross symbol – an internationally recognized symbol that provides protection to military medical units around the world – his Jeep unexpectedly came under machine gun fire.

to go, he encountered three enemy tanks that had broken through American lines. Even though he was driving a Jeep with a Red Cross symbol – an internationally recognized symbol that provides protection to military medical units around the world – his Jeep unexpectedly came under machine gun fire. His companion was killed. Sgt. Johnson, whose hand was badly wounded and would later be amputated, fell out of the Jeep and tried to crawl away. A North Korean enemy soldier then approached him and as he lay on the ground, shot him in the back three times with his pistol, fortunately missing his heart and other vital organs. Another medical Jeep drove up to the spot, and the driver of that Jeep was also machine-gunned down.

When the enemy tanks finally left the area after about an hour, Sergeant Johnson, who was badly wounded and had been playing dead the entire time, got into the second Jeep and after giving himself a shot of morphine and applying a tourniquet to his arm, drove himself until he found fellow military members. It was only at this point, finally feeling safe, loss consciousness.

He was taken to a nearby field hospital that fell under heavy machine-gun fire from the enemy, as patients were being treated inside. When he left that hospital, he was on the last train out before the area was taken over by the North Koreans. He went to Japan and from there, to Walter Reed Hospital where his hand was amputated and where he spent some time recuperating. That's also where

he met met Sergeant Alfonzo Spencer (the father of current AFBA President, General Larry Spencer) becoming lifelong friends. He would go on to serve for another eight years at Walter Reed Hospital as an Occupational Therapy Technician training countless other amputees on how to use their new prosthetics. He was discharged from the Army in 1958.

On November 22, 1963, the day President John F. Kennedy was assassinated in Dallas, Texas, Johnson was working at Bethesda Naval Hospital in Maryland when Kennedy's body was brought to the presidential suite on the 16th floor. Johnson was in the elevator when Mrs. Kennedy and the secret service stepped in. Still wearing the pink dress covered in blood she had been wearing earlier that day, she stood a few feet near Johnson, stoic, not a tear. That's another one of the moments of his life that he won't forget.

Today, he lives in Maryland, and his children, Roy Jr. and Mark help to take good care of him. He has lived an honorable life, like so many of the brave men and women who have served and continue to serve our country today.

Have an American Hero who's story you'd like to share?

If you would like to share your story of an American hero (military servicemember or first responder) that we could feature in our next newsletter, please send an email to Raquel Fuentes at rfuentes@afba.com. No attachments please.

Photos courtesy of the Johnson family

A: Sgt. Johnson (L) with Sgt. Spencer (R) demonstrating everyday skills with their new prosthetic arms; B: Sgt. Johnson dialing a phone using his prosthetic arm with a nurse at Walter Reed; C: Sgt. Johnson (R) with fellow soldier; D: Sgt. Spencer with his car; E: Sgt. Johnson (L) with then President, Dwight Eisenhower during his tour of Walter Reed; F: Roy Johnson with AFBA President, General Larry Spencer.

AFBA is social!

Do you follow us on social media?

Do you follow AFBA on Facebook, Twitter, LinkedIn, and YouTube? If not, you're missing out on interesting articles, videos, and infographics on a variety of topics.



Let's be friends!
Click the icons to follow us.

Check out a few recent highlights from the AFBA Newsroom



Observing PTSD Awareness Month

In 2014, the Senate designated the month of June as National PTSD Awareness Month.

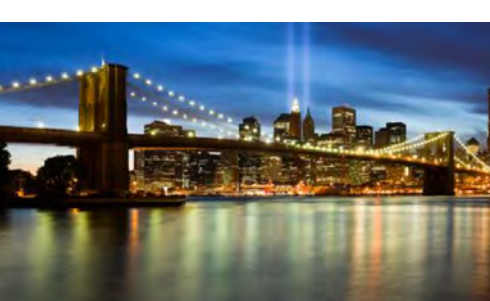
[READ MORE >>](#)



Understanding Memorial Day's history and traditions

Explore the long history of Memorial Day, from its roots in the Civil War to modern-day celebrations.

[READ MORE >>](#)



9/11 First Responder fund is made permanent

The September 11th Victim Compensation Fund (VCF) has been extended permanently thanks to first responders, families and media.

[READ MORE >>](#)



Remember them: National POW/MIA Recognition Day

While former and current prisoners of war and those missing in action are remembered year-round, every third Friday of September marks POW/MIA Recognition Day in America.

[READ MORE >>](#)

Member Corner

AFBA Member Portal is a fast and easy way to save time...anytime!

In October, the United States Postal Service began changing first-class mail delivery times. This change may result in mailed statements and payments you mail taking longer to arrive. For fast and easy access to your account information and to schedule payments 24/7, login to the member portal.

LOGIN NOW >>



Notice to National Guard and New York Members

We are working hard to deliver this functionality to all our members. For the time being, members of the National Guard should submit service requests through their SSLI program administrator. Members in New York should call customer service at 1-800-776-2322.

COVID FACT

There are misunderstandings and miscommunication around COVID-19 circulating in the news and on social media.

One concern is that insurance companies won't issue coverage or pay claims for those unvaccinated against the virus. Another is that companies will deny coverage and payment of claims to those who are vaccinated.



Our members can rest assured that:

- Our underwriting guidelines apply equally to a person who is vaccinated or unvaccinated. We ask the same questions and follow the same procedures to issue new coverage regardless of vaccination status.
- We pay death benefits for vaccinated and unvaccinated members whether they die of COVID or another reason. Again, we continue using the same policies and procedures as we always have regardless of vaccination status. (Subject to contestability within certificate of coverage.)

**Life insurance member benefits are underwritten by our wholly owned subsidiary, 5Star Life Insurance Company.*

According to the CDC, COVID-19 vaccines are:

- ✓ **Safe**
- ✓ **Effective** at protecting you, especially from severe illness and death and they
- ✓ **Reduce the risk** of people spreading the virus



If you're vaccinated, thank you! If you're not, please consider vaccinating to help protect yourself and your loved ones. To learn more, visit: www.cdc.gov

AFBA Member Benefit Highlight

Long Term Care Insurance

There's No Place Like Home

What type of care would you want if you need help with everyday activities like dressing or getting yourself up? Whatever you envisioned, more than likely that care took place in your own home. The cost of receiving care in your home can be expensive – and these costs are typically NOT covered by your health insurance or Medicare.



\$4,576

National monthly median cost of a Home Health Aide.¹

That is more than the

\$4,300

for an Assisted Living Facility.¹

These extra monthly expenses will disrupt even the most financially secure households. And as extended care has evolved to focus more on home care, long-term care insurance planning has evolved as well. The goal for most of us is to own enough insurance protection to help us stay in our homes for as long as possible. Today's long term care insurance plans can provide meaningful benefits to cover some or all of the \$4,576 monthly cost, and also may include insurance coverage² for:



HOME ADAPTATIONS

Installing grab bars and railings



HOME IMPROVEMENTS

Installing a walk-in shower



STRUCTURAL MODIFICATION

Widening doorways, installing wheelchair ramps, or moving light switches and electrical outlets so they are more accessible



HOME THERAPIES

Providing speech, occupational, or physical therapies



HOME MONITORING

Monitoring technology to enable health professionals to monitor you remotely and intervene more quickly when a health issue requires it

No one likes to think about needing extended care. But we do want to be in the best financial position to afford the care we need in a setting that is the safe and the most comforting - our home.

Conversations that make a meaningful difference

Growing older inevitably increases the potential for needing assistance with everyday tasks. We don't like to think about it happening to a parent or loved one. But ignoring it can be financially devastating to families, and emotionally and physically challenging as well. While such planning can occur at any age, if you have a parent or loved one who is age 50 or older, now is the time to have this conversation. Specifically, it is time to broach the topic of how they are prepared, or unprepared, for the financial consequences of needing extended care.

What to do?

Broach the topic with a loved one and ask questions to gently guide the conversation so your intentions of ensuring your loved ones are taken care of shines through. Discuss what would be ideal for you, your family, and your loved one, and what might be possible in the future to help them maintain an independent living. Be aware of the options and costs involved in the type of extended care that is most needed. Visit the [Cost of Care Map](#) to see typical costs in your state.



Having a conversation with a parent or loved one about their plans for the inevitable is difficult but can be a powerful reminder of how much you care.

There is a lot of ground to cover when planning for extended care, so this will likely be an ongoing conversation. But these conversations will make a meaningful difference in providing you and your loved ones a sense of security knowing they'll be in a better position to be taken care of.



Visit www.getltci.com/afba to learn more about the many insurance solutions available that specifically help address the costs of extended care.

¹ Genworth Cost of Care Survey, conducted by CareScout®, August 2020. Based on annual rate divided by 12 months (assumes 44 hours per week)

² The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent for more information, costs, and complete details on coverage. Availability of policies, features, and benefits may vary by state. Call 1-855-581-6647 or visit www.getltci.com/afba where you can request a quote.

Member Benefits

AFBA members have access to a wealth of benefits.



Financial Planning Guide

The AFBA Financial Planning Guide offers over 100 pages of financial planning information, from reference material to planning worksheets—all designed to help you reach your financial goals.

View the digital version on our website www.afba.com or request a hardcopy by calling customer service at 800-776-2322.



Survivor Scholarship

Since 2004, the Charles C. Blanton Scholarship has been available to candidates for use towards an undergraduate degree at an accredited college of up to \$10,000 per family per year for a maximum benefit of \$40,000 for college tuition and fees.

The Blanton scholarship is awarded to the surviving spouse or children of an AFBA member who dies in a combat zone because of combat actions, or whose life is lost because of acts of foreign or domestic terrorism, or while responding to or involved at the scene of an incident. To read the full set of rules, [click here](#).

Available in all states except New York. In Virginia, only available to First Responders.



Be prepared when you travel away from home with Emergency Assistance Plus® (EA+®)

We know the coronavirus outbreak has affected so many. The Emergency Assistance Plus® (EA+®) program for AFBA Members provides a solid back-up plan that helps you handle almost any crisis if you get sick or hurt and become hospitalized while away from home. It won't be long before many begin venturing out and traveling again. EA+ steps in to provide critical services for emergencies such as medical evacuation, travel assistance, and assistance for companions.

To learn more about EA+ and how it can protect you and your family, call 1-855-352-3032 or visit www.emergencyassistanceplus.com/afba



Preventive health screenings through Life Line Screening

Understanding your risk for stroke and heart disease is the key to prevention. Life Line Screenings go beyond your annual checkup with ultrasound technology that can reveal dangerous plaque buildup or blockage, a major risk factor for stroke and heart disease. The AFBA partnership with Life Line Screening entitles members to receive four vital screenings for only \$129.

Please note: Life Line Screening continues to meet all state and local requirements for cleanliness and social distancing. As a result, the number of available appointments may be limited.

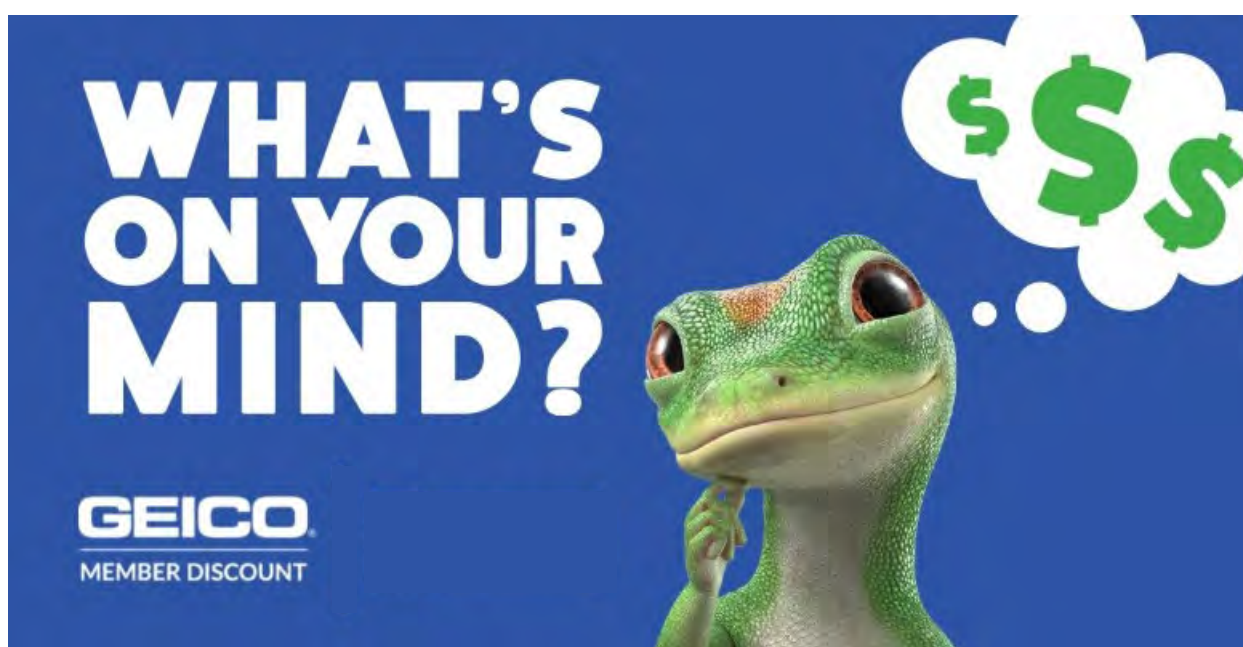
Call 866-895-3365 or visit www.lifelinescreening.com/afba



TRICARE Supplement Insurance Plan

The TRICARE Supplement Insurance Plan is a voluntary benefit program. It combines with other TRICARE plans, including TRICARE Select and TRICARE Prime, to cover the out-of-pocket costs that these plans leave you with. Additionally, you don't have to be within an open enrollment period to enroll in a TRICARE Supplement. You could even start the enrollment process today.

Call 888-214-0794 to discuss your TRICARE Supplement insurance options or visit www.afba-tricare.com



For a complete list of member benefits, [click here](#). AFBA members have access to these benefits at special discounts provided by the vendors. Please contact each vendor for additional details. None of these benefits are paid for by AFBA.