

**2019 SPRING MEMBER**

# NEWSLETTER

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### Membership Growth

AFBA continues to focus on growing and enhancing services we provide to our members. The 14 American Equity "Eagle" National Guard Associations and 83 firefighter groups that joined the AFBA family last year were followed by another National Guard state association, Wisconsin, in January. We are also pleased to report that the First Responder membership increased significantly again in 2018.

This sustained growth is a testament to our Association and to you, our members. Each of you enables us to better serve those who serve this great nation. I encourage you to review the charts in this newsletter on page 5 that highlight the growth in these key membership areas over recent years.

### Member Service - Online and Phone Enhancements

Service is a cornerstone of our commitment to you and we always strive to make your experience positive. Toward that end, many of our members can now use the convenient member portal 24/7 for self-service transactions like payments, changes of beneficiary, and more. We are also in the process of introducing new Call Center technology to shorten hold and wait times. See the article on page 3 for more details.

### Suicide Awareness and Prevention

Increasing rates of suicide within the general U.S. population and the elevated risks associated with high stress duties for many of our members are of great concern. Being armed with facts and knowing where to go for help can save lives. We have provided a list of resources that may be beneficial to those needing help.

*Your Association remains locked on target for member growth and service.*



*Continues on page 2*

*continued from page 1*

### **Spotlight on Social Media**

We continue to expand our social media communications and are gratified to see your positive response in 2018 with increased engagement and followers. Enjoy a look back at the most popular posts of the year on page 5 and remember to “like” and follow AFBA on Facebook, Twitter and LinkedIn!

### **Summer Travel Safety**

Your safety is important to us. Since we are approaching the time of year when many of you will enjoy family vacations, our safety article highlights digital and physical travel safety. Enjoy your travels and return safely!

### **2019 Financial Planning Guide - Note Military Retirement Changes**

Other items of interest in your member newsletter include information about the popular Financial Planning Guide. This year, we have developed a more interactive digital version of the guide with subject search functions and easy to read page flip technology. Go to our website at [www.afba.com](http://www.afba.com) to view. Many of the chapters are relevant to all of our members’ financial planning, while some are specific to military members who will want to make sure to review changes to the retirement system outlined in Chapter 4.

### **Member Benefits**

The survivor benefit that protects your family is the cornerstone of the benefits you have as an AFBA member, but don’t forget to review the other benefits that are available to you. You’ll find information about all your member benefits on pages 7-8.

### **Board of Directors**

AFBA is fortunate to once again have a slate of highly qualified and dedicated Board members that represent your interests with vision, integrity, and commitment to our Association’s mission. Please go online to review this year’s list of candidates and submit your ballot. We value your participation and remind you that your vote is important.

Thank you for the continued honor of being your Association’s Chairman and President. On behalf of everyone here at AFBA, we are grateful for the opportunity to support each of you and your families as you serve this great nation.



Ralph E. “Ed” Eberhart  
General, USAF (Ret.)  
Chairman & President

### **Annual Member Meeting**

Thursday, June 27, 2019 at 10:00 am  
AFBA Building, 909 N. Washington St.  
Alexandria, VA 22314

To attend, call the RSVP hotline  
at **1-800-776-2322 ext. 2009**  
or email **[edeberhart@afba.com](mailto:edeberhart@afba.com)**



## Member Service





### Phone Service Improvements are Coming

We are always working to improve our service to you. We are in the process of upgrading our phone system and will be adding new features to shorten hold and call times. One of these exciting new features allows you to hold your place in line during periods of high call volume, and when the next Customer Service Representative is available, you receive a call back. Rather than wait on hold, you can focus on other things until we call you back!

### Customer Portal - Self-Service Available 24/7

Over the past few years we have made significant investments to improve our service capabilities and expand self-service options. Many members are now able to complete many self-service tasks online 24/7.

### Top Self-Service Functionality

-  **Change of beneficiary.** You can now update your beneficiary online. Processing time is faster than submitting paper forms.
-  **Make a payment.** Log on to make a one-time payment or set up recurring payments for your coverage.
-  **Sign up for e-Delivery - text message and/or email.** It's up to you! If you're ready to give up paper, you have two digital options to get notifications from us. We call it e-Delivery, and you can opt for text messaging, email or both. With e-Delivery, you receive notices about bill reminders, policy documents, the member newsletter, and the member ballot.
-  **Update your policy.** You can easily update your address, phone, military rank, duty status, or email address.



Signing up to receive a bill notice via email not only has environmental benefits, but it will also save you money on postage.

## THE CUSTOMER PORTAL MAKES SENSE

- **Speed** - on average, faster processing time than submitting paper documentation.
- **Convenience** - available 24/7 from anywhere.
- **Environmentally friendly** - online tasks require no printing, no paper, no delays for mailing.

## HOW TO START USING THE CUSTOMER PORTAL

1. Go to [www.afba.com](http://www.afba.com)
2. Click on [Member Login](#)
3. Click on [Register Here](#).  
It only takes a minute! If you already have an account, simply enter your username and password.

### National Guard Members:

We are working hard to deliver this functionality to all our members. For the time being, members of the National Guard, please submit your service requests through your SSLI program administrator.



# Welcome WINGA!

As we announced last spring, the Wisconsin National Guard Association (WINGA) voted to move the State Sponsored Life Insurance Program to AFBA/5Star Life effective January 1, 2019. WINGA has created a successful stand-alone program with nearly 6,000 insureds.

We are proud that WINGA recognized our joint commitment to serving and promoting the welfare of their members. As the leading provider in the National Guard market, the addition of WINGA increases the roster of state and territory associations served by AFBA/5Star Life to 53 out of 54 total associations.



## **Military Crisis Line**

This free support is confidential and available 24/7 by phone, text or chat, and serves – all Veterans, all Service members, National Guard and Reserve and their family members and friends.

**Call** 1-800-273-8255 / Press 1

**Visit** [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

**Text** 838255

## **Support for deaf and hard of hearing**

1-800-779-4889

## **First Responders Hotline**

For first responders in need of help, the hotline numbers are:

**Police** 267-893-5200

**Firefighters and EMTs** 267-893-5400

## Suicide Awareness and Prevention

While mental health issues affect active duty, veterans, and first responders at a higher rate than the rest of the population, it's important to remember that help is available.

Friends and loved ones should keep an eye out and look for signs of crisis and look for these red flags.

Signs of possible self-harm include:

- Continuous sadness or depression.
- Feelings of hopelessness.
- Agitation or mood swings.
- Sleeplessness.
- Excessive guilt, shame or sense of failure.
- Rage.
- Substance abuse.
- Neglecting personal care.
- Withdrawing from friends and family.
- Giving away cherished possessions.

Please check the resources listed on the left and be sure to reach out to a friend or loved one who displays any of the signs above.

# Social Media Highlights

Do you follow AFBA on Facebook and Twitter? If not, you're missing out on interesting articles, videos, and infographics on a variety of topics. We focus on matters relevant to our members including general-interest posts on resume writing and life insurance education.



facebook.com/armedforcesbenefitassociation



@afbabenefits

## Check out a few highlights:



Heroism of first responders on full display in California wildfires.



National Guard celebrates its 382nd Birthday.



How Veterans Day figures into the 100th anniversary of Armistice Day.

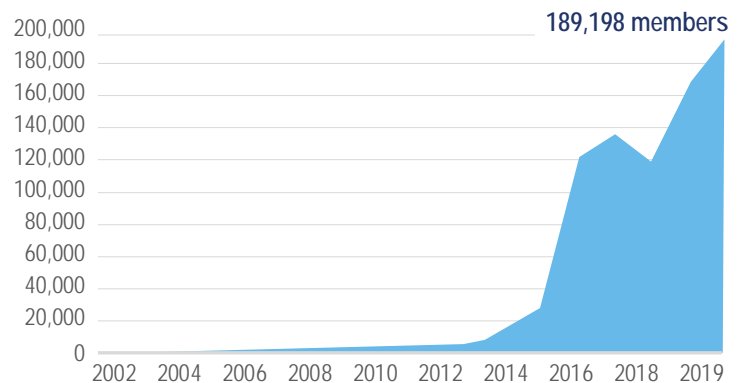
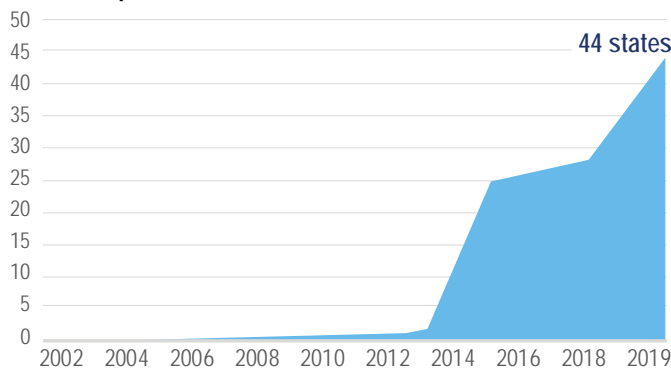


Remembering the trailblazing service of Rear Adm. Lillian E. Fishburne during Black History Month.

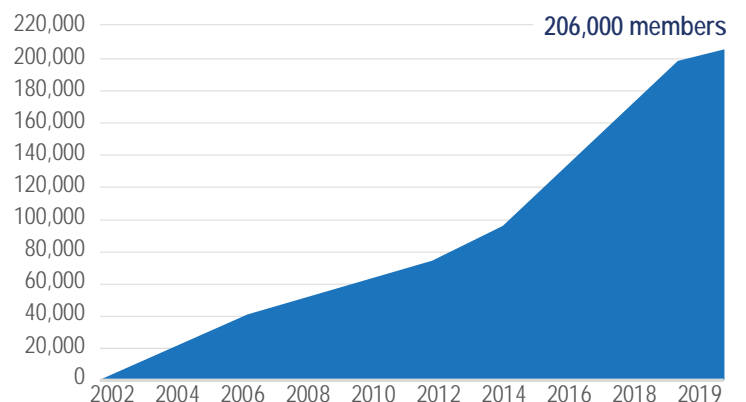
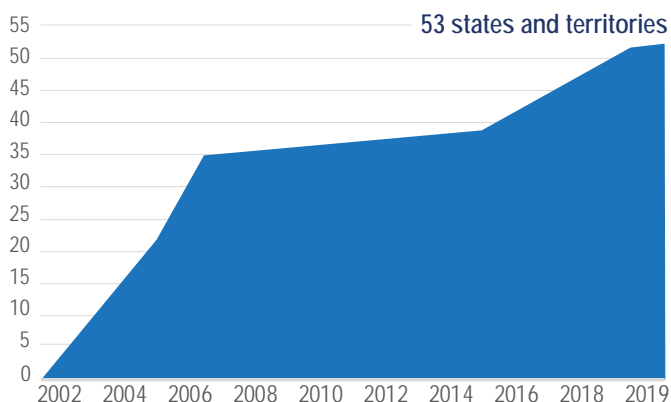
**MISS A POST?** Catch up on past articles in the AFBA newsroom located on our website: [newsroom.afba.com](https://newsroom.afba.com)

## Membership Growth

### First Responder Market



### National Guard Market



# Summer Travel Safety

Summer is here, and that means many families will be heading out of town on vacation. Below are some tips for keeping your family safe no matter where your travels take you.

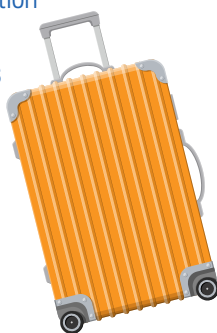
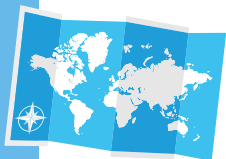


**Safety abroad** - The State Department website allows you to obtain current travel information for every country in the world. Learn about local laws, vaccinations needed, and security warnings that have been issued. Be sure to update emergency contact information and leave an itinerary with a trusted family member or friend prior to your departure.

**Keep a record of documents** - Make copies of all the personal information you'll be taking with you such as credit cards, passport, driver's license, and medical insurance cards. Knowing exactly what is missing makes it easier to cancel and replace items and know who to call and what information to give them.

**Smart ridesharing** - Ridesharing apps have made getting around a new city easy. Be sure to always share your trip with someone who can track your ride and know your whereabouts while you're in transit. You can do this easily with built in 'share ETA' options in both Uber and Lyft apps. Always remember to double check that the driver's picture and license plate number match what appears in the app, as well as asking the driver to state who they are there to pick up prior to getting in the vehicle.

**Hotel safety** - When choosing your hotel, location and security are just as important as rate and amenities. Remember to utilize safety features such as a safe to house valuables while you are out of the room.



**Connect securely** - Keeping a safe digital footprint is especially important when away from home. Public WiFi and hotspots including hotels are not secure. The only way to guarantee your safety online is to use a Virtual Private Network (VPN).

Make sure your mobile device is up-to-date with the latest security software, web browser, operating system, and app updates. Using strong passwords or touch ID features help to secure your phone or tablet if it is lost or stolen.

**Be aware of your surroundings** - Being somewhere new also requires you to be more aware of your surroundings and personal belongings. Use good judgment when talking to strangers and don't give too much information about your travel plans or hotel location. Travel lightly by only bringing what you need with you and keeping valuables secured at your hotel.

## Protect your home while away

Contact your local Post Office and stop your mail delivery during your trip. This ensures personal information cannot be stolen out of your mailbox and prevents overflowing mail which can be a telltale sign that no one is home.

Remember that sharing your location on social media makes it easy for potential thieves to commit a crime by keeping track of your location. Wait to post about your trip until you get home. Do not upload pictures of tickets with bar codes, as thieves can use these items to steal information.



## Financial Planning Guide

One of our more popular member benefits is our annual Financial Planning Guide, FPG for short, covering important financial topics that impact you and your family. The guide is updated annually to include the latest information on topics such as the new Blended Retirement System, TRICARE changes, Social Security and Medicare information and much more!

This year we have created an easy to navigate, flip page online version. You can find it on our website at [www.afba.com](http://www.afba.com) under the "Tools and Resources" tab. You may also request a printed copy on the ballot card.



# Member Benefit Highlights



## Charles C. Blanton AFBA Family Survivor College Scholarship

AFBA goes the extra mile with our Survivor Scholarship which ensures the future well-being of member families in the event of an untimely death. It provides up to \$10,000 per family, per year for a maximum benefit of \$40,000 for undergraduate tuition and fees at no cost to your survivors. The surviving spouse or children of members killed in combat, as a result of an act of terrorism, or First Responders at the scene of an incident are eligible. (Not available in Virginia.)



### Emergency Assistance Plus® (EA+®) Takes Care of You and Your Family

Any time you have an accident or sudden illness while traveling away from home Emergency Assistance Plus, available through AFBA, provides a crucial safety net that helps with emergency medical transportation expenses your health or travel insurance generally will NOT cover.

With more than 20 assistance services, EA+ steps in to provide Medical Evacuation, Medical Assistance, Travel Assistance, and Assistance for Companions.

Learn more about EA+ and how it can protect you and your family, visit [www.emergencyassistanceplus.com/afba](http://www.emergencyassistanceplus.com/afba) or call toll free 1-855-352-3032.



## Screening is Simple

Painless ● Non-Invasive ● Affordable

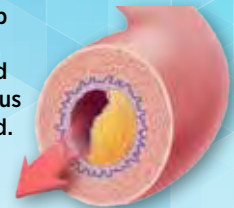


Plaque buildup can lead to heart disease, stroke and aneurysms.

A normal artery allows blood to flow through easily.



Plaque buildup reduces your blood flow and can be dangerous if left untreated.



### 4 Vital Screenings for \$129 and \$10 Osteoporosis Risk Assessment

- **Carotid Artery Ultrasound** to screen for plaque buildup in the arteries that supply blood to the brain.
- **Atrial Fibrillation** to look for an irregular heartbeat.
- **Peripheral Artery Disease** to screen for plaque buildup in the arms and legs.
- **Abdominal Aortic Aneurysm** ultrasound to screen for an enlargement in the abdominal aorta, the largest blood vessel in the body.

Call toll-free today to schedule an appointment near you and receive special AFBA pricing:

1-866-895-3365 ● [lifelinescreening.com/afba](http://lifelinescreening.com/afba)



# Member Benefit Highlights



## New AFBA Long Term Care Insurance Marketplace

The need for extended care can comprise most families and is not covered by Medicare, TRICARE, or your medical insurance.

Visit our Marketplace and

- Meet Maya - a quick overview of the insurance
- Watch a 15-minute webinar and gain valuable insights into this planning
- View sample rates or request a consultation
- Request a personalized quote without speaking to someone

Call 1-855-581-6647 or visit [www.getltci.com/afba](http://www.getltci.com/afba) for more information.

## GREAT RATES — for — AFBA MEMBERS

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HOME EQUITY LOANS | MORTGAGES  
PERSONAL LOANS | PREMIUM SAVINGS



AFBA

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## SAVE WITH A SPRING IN YOUR STEP

You could save even more than you think.  
AFBA members could save on auto  
insurance with a special discount.  
Get a quick quote today.

[geico.com](http://geico.com) | 1-800-368-2734

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Some discounts, coverages, payment plans and features are not available in all states, in all GEICO companies, or in all situations. GEICO contracts with various membership entities and other organizations, but these entities do not underwrite the offered insurance products. Discount amount varies in some states. One group discount applicable per policy. Coverage is individual. In New York a premium reduction may be available. GEICO may not be involved in a formal relationship with each organization; however, you still may qualify for a special discount based on your membership, employment or affiliation with these organizations. GEICO is a registered service mark of Government Employees Insurance Company, Washington, DC 20076; a Berkshire Hathaway Inc. subsidiary. GEICO Gecko image © 1999-2019. © 2019 GEICO

