

2021 SPRING

MEMBER NEWSLETTER



President's message

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

March marked my first anniversary as president of AFBA. When I started, little did I know that our country would face an unprecedented pandemic that would upend our lives within weeks. This experience reinforced three important truths that I'd like to share with you:



Supporting our valued members is why we exist

AFBA promised to stand with you in your time of need and that's just what we did! AFBA was founded to provide servicemembers access to life insurance. Seventy-four years later, that is still our mission which over time has expanded to cover first responders. This past year was a sobering reminder of why we exist to provide survivor and other benefits to those who serve, defend and protect this great nation.

Despite the pandemic, the mission continued

Our entire team started working remotely last March. Thanks to their hard work, skill, and expertise, our mission continued uninterrupted. We continued taking care of you, our members, both on the phone and online through the Member Portal. And most importantly, we continued paying death benefits claims quickly and compassionately, like we always have, delivering excellent service when it matters most.

We have received more than 425 COVID-related claims amounting to \$14 million in benefits.

The need for life insurance is more important than ever

This past year reinforced that life can be, and often is, unpredictable, so we must be prepared when life throws us a curveball. As AFBA members, you have already taken steps to protect your loved ones should something happen to you. As you reflect on the challenges of this past year, it's a good time to review your coverage level to ensure it is sufficient for your family's needs. Our wholly-owned subsidiary, 5Star Life Insurance Company, provides coverage for AFBA members.

This newsletter contains a reminder about the member meeting and board of directors voting ballot, information on our customer service efforts, social media highlights, a great article on National Guard members' role in vaccine distribution, as well as a member benefits section describing all the benefits to which you have access.

Thank you for being an AFBA member. I wish you and your loved ones a great summer. Stay safe and healthy!

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

Member Corner



Annual Member Meeting | June 24 at 2:00pm (ET)

The 2021 Annual Member Meeting will be held virtually on Thursday, June 24, at 2:00 pm ET. During the meeting, you will get a brief update on the enterprise and learn more about your association's efforts this past year. Call-in number and further instructions will be emailed to registrants prior to the meeting. We hope you will be able to join us.

Sign Up



To participate, register here: bitly.com/2021afbameeting

Life changes may require account updates



- ✓ Did you get married?
- ✓ Did you move?
- ✓ Have a baby?
- ✓ Get divorced?

Update your beneficiary

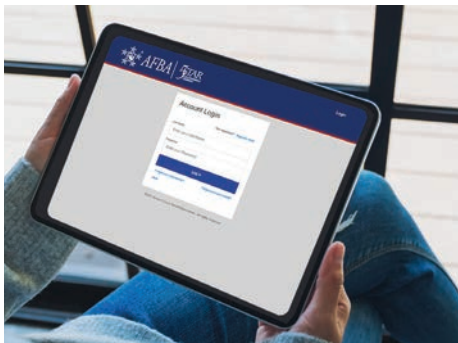
If you have not updated your beneficiaries in the last 2-5 years and have had a "change of life event," now is a good time to do it.

Update your address

It is also important to keep all addresses for yourself, your dependents, and beneficiaries up to date.

Login to the Member Portal and update your information or contact our Customer Support Department at 800-776-2322.

Access the Member Portal anytime, anywhere. It's easy and convenient.



110,000

Members have an account

270,000

Log-ins during 2020

Change of beneficiary. Update your beneficiary online. Processing time is faster than submitting paper forms.

Make payments. Set up recurring payments or make a one-time payment.

Sign up for e-Delivery. Sign up for eDelivery to get notifications via email. You will receive notices about bill reminders, policy documents, the member newsletter, and member ballot.

Sign up for text messages. Receive text messages about past-due bills, policy documents, and the member ballot. Under this option, you will still receive paper bills and paper newsletters.

Update your contact information. Update your address, phone, military rank, duty status, and email address.

National Guard and New York members: We are working hard to deliver this functionality to all our members. NG members should submit requests through their SSLI program administrator. Members in NY should call our customer service team.



We stand with you when you need us most

Last year, we rolled out the new eClaim functionality giving beneficiaries added flexibility to file a claim online. The form can be accessed by clicking on the “File a claim online” button on the AFBA homepage.

National Guard members: Information received will be forwarded to your National Guard Association or the appropriate service center for further processing.

5Star Life Insurance Company processes and pays all claims.

FEMA Funeral Assistance Program

If someone you know died due to COVID-19, FEMA will provide financial assistance specifically related to actual funeral expenses up to \$9,000 per funeral and a max of \$35,500 per application per state.

This program is not affiliated with AFBA. Learn more by visiting FEMA: www.fema.gov/disasters/coronavirus/economic/funeral-assistance



AFBA's New Mission Statement

The AFBA board of directors recently voted to update our mission statement to provide more clarity in two specific ways. First, the new statement includes what we offer – survivor and other benefits. Second, it expands our definition of those who “serve” and includes those who “serve, defend, and protect” this great nation which better reflects our membership – active duty, National Guard, and first responders.

Old mission statement:

Serving those who serve this great nation.

Our new mission statement:

Provide survivor and other benefits to those who serve, defend, and protect this great nation.

Although the mission statement may have evolved, we are proud of one constant – over the past 74 years, we have stood by thousands of families when they needed us most.

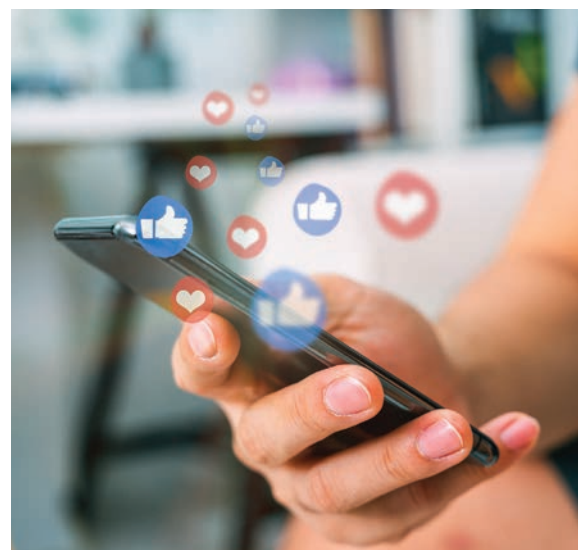
Do you follow AFBA on social media?

Are you a veteran, recently retired, and need post-military career guidance or want to learn about the best places for vets to live? Enjoy reading about ways to thank first responders in your community? AFBA has the latest on our social media. Check out interesting articles, videos, and infographics on various topics relevant to you. Follow us!

 [armedforcesbenefitassociation](https://www.facebook.com/armedforcesbenefitassociation)

 [@afbabenefits](https://twitter.com/afbabenefits)

 [AFBAweb](https://www.youtube.com/AFBAweb)



Member News

How servicemembers play a key role in vaccine distribution

The pandemic has been a challenge for the National Guard, first responders, healthcare workers, and many other essential workers. A heartfelt thanks from AFBA to our members and all the workers serving on the frontlines.

As we begin the process towards a sense of normalcy, many Americans are getting vaccinated which requires a momentous effort involving a diverse range of contributors from the health care industry and beyond.

Following a request from the Federal Emergency Management Agency (FEMA), the U.S. Department of Defense stepped in to join the fight against COVID-19. The Army and National Guard are both playing a vital part in vaccine distribution.



SC National Guard, photo by Staff Sgt. Brad Mincey

Members of the armed forces are ideal candidates to help in this crucially important process. Active duty servicemembers can efficiently organize and quickly mobilize to areas in need, and their specialized skillsets are extremely useful in managing a complex and multi-faceted mission like this one. The National Guard has activated more than 20,000 servicemembers and medical personnel to assist. Some of the jobs they are performing include administering vaccines, issuing health assessments, and guiding the public through the vaccination process. While there's still plenty of hard work ahead, if anyone is up for the job, it is our brave servicemen and women.



Thank you for your efforts!

Source: <http://newsroom.afba.com/uniformed-services-news/how-servicemembers-play-a-key-role-in-vaccine-distribution>

5 Ways To Slash Your Energy Bill This Summer

Every newsletter, we try to bring you news on different topics that may be of interest to you including cybersecurity, travel safety, etc. As we head into the long hot days of summer, we hope the article below offers some ideas and tips to help keep your energy bill a bit lower.

Avoid Humidity

Get rid of excess moisture in the air by using range hoods when cooking. Take shorter, colder showers with the bathroom fan running—and keep the fan on for another 20 minutes afterward.

Get Smart

Next-gen “smart” thermostats automatically adjust to weather and learn your living patterns. Plus, they automatically go into “away” mode when sensors don’t pick up movement during the day. Or you can switch them off remotely via an app to conserve energy when out of town.

Be A Fan

A fan is great to use in conjunction with AC to help circulate the air more efficiently, evaporate perspiration from the skin, and can sometimes feel just as effective as AC. Install a ceiling fan to draw out hot air.

Go Dark

Keeping shades and curtains drawn during the hottest times of the day (between noon and 4 p.m.) can help keep the room cool. Choose honeycomb shades, which are designed to trap hot air, or consider drapes with an interlining that are specifically labeled for energy efficiency.

Stick A Film On It

Tinting uncovered windows or screen doors that are facing the sun can keep heat out during the summer months. Applying a thin reflective film on clean glass keeps out the majority of the heat without sacrificing the view.



*Article courtesy of GEICO. www.geico.com/living/saving/money/7-ways-to-slash-your-energy-bill-this-summer

There is a **heightened awareness** of the need for life insurance



As General Spencer's opening message highlights, the need for life insurance is more important than ever because life can, and often is, unpredictable. Covid has brought about an increase in awareness of the need for life insurance, and recent research bears that out in the 2021 LIMRA and Life Happens Barometer Study.

42%
of Americans would face financial hardship within six months if the household wage-earner died unexpectedly

25%
would struggle within one month or less

Could this happen to you or your family?

Do you and your spouse have the coverage you need?

59%
of uninsured consumers say they need life insurance coverage

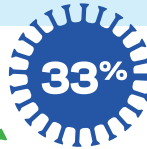
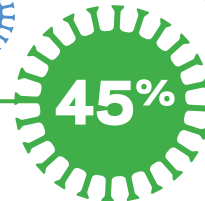
22%
believe they need more coverage

31%
of consumers say they're more likely to buy life insurance because of the pandemic. Here's the generational breakdown.

Baby Boomers



Millennials



Gen X

Time to review your life insurance* coverage?

Mark the selection "Contact me about purchasing new/additional life insurance" on the enclosed ballot card, and one of our knowledgeable agents will reach out to you.

You have two ways to vote
Visit the Member Portal at www.afba.com/membportal or Return this form in the enclosed business reply envelope.

Ballot Instructions
Please follow these instructions for completing this form:
1. Use black or black ink only.
2. Print using all CAPITAL LETTERS.

Ballot Form (Vote by July 31, 2021)
Nominatees for the 2021 Board of Directors. Please vote/write-in for a total of thirteen (13).
Candidates lists are available at www.afba.com/election/2021directors.html.

Mark X on voting for all (13) listed

<input type="checkbox"/> John S. Butler	<input type="checkbox"/> Craig R. McKinley	<input type="checkbox"/> Roger C. Schultz
<input type="checkbox"/> Ralph E. Eberhart, Chairman	<input type="checkbox"/> Salvatore J. Cassano	<input type="checkbox"/> Albert L. McMichael
<input type="checkbox"/> Thomas H. Collins	<input type="checkbox"/> Kenneth D. Prosser	<input type="checkbox"/> Thomas W. Walsh
<input type="checkbox"/> Larry D. Spencer, President	<input type="checkbox"/> Larry R. Ellis	<input type="checkbox"/> James A. Ray
<input type="checkbox"/> Other:		

Member Information

Contact me about purchasing new/additional life insurance. Send me a 2021 Financial Planning Guide. Unsubscribe me from member benefit/marketing communications.

Please make sure your personal information is accurate. Make corrections below **ONLY** if information is different than shown on this form; otherwise, leave blank. You may also update your contact information on the Member Portal at www.afba.com/membportal.
Our records show your EMAIL address as: _____
Our records show your PHONE number as: _____

Street Line 1: _____
Line 2: _____
City: _____ State: _____ Zip: _____
Primary Phone No.: _____ Secondary Phone No.: _____
E-Mail: _____

*Underwritten by 5Star Life Insurance Company.

Strong bipartisan effort supports a key benefit for federal firefighters

With summer around the corner, it is once again fire season. The 2020 fire season took a disastrous toll with 58,950 wildfires and 10.1 million acres burned, according to the National Interagency Fire Center. And 2021 is predicted to be another severe one. At the center of the battle against wildfires are brave firefighters who, because of the nature of the job, often follow taxing work schedules, with long shifts and weekly hours frequently exceeding those seen in other careers.

A group of five senators spanning both political parties introduced a bill called the Federal Firefighter Flexibility and Fairness Act in late March which relaxes rules around trading shifts to improve work-life balance. "Wildfires are burning bigger and longer, meaning our federal firefighters work overtime, putting their lives on the line to keep our communities safe," said Sen. Jon Tester of Montana. "This critical bill gives them the flexibility they need to better balance their work and home lives, and it saves taxpayer dollars. Switching shifts is common practice among state and local firefighters — it's only common sense that our federal firefighters are able to do the same." The bill has strong support and a strong underlying principle of fairness to first responders on its side.

Sources: www.iii.org/fact-statistic/facts-statistics-wildfires;
<http://newsroom.afba.com/uniformed-services-news/strong-bipartisan-effort-supports-a-key-benefit-for-federal-firefighters>



Alaska Division of Forestry firefighter photo by Jamal Wilson, USAF

Preventing wildfires

According to the U.S. Department of Interior, people cause as many as 90 percent of wildland fires resulting from campfires left unattended, the burning of debris, downed power lines, negligently discarded cigarettes, and intentional acts of arson. The remaining 10 percent are started by lightning or lava.

Want to learn more about what you can do to prevent wildfires? Go to:

www.smokeybear.com/en/prevention-how-tos



AFBA member benefit partner PenFed is serving our military heroes during the pandemic

During COVID-19, veterans are experiencing evictions and the threat of evictions. Where landlords can't evict due to current legal restrictions, they are often not allowing leases to be renewed. Combined with a high unemployment rate among veterans right now, this raises their risk of homelessness.

The PenFed Foundation for Military Heroes empowers military service members, veterans and their communities with the skills and resources to realize financial stability. To accommodate changing needs, PenFed is proud to announce an expansion of our Military Heroes Emergency Financial Assistance program, including extended assistance for rent and utilities for military families, as well as assistance with late fees.

To learn more about the program, apply for assistance, or make a donation visit:
www.penfedfoundation.org

Photos courtesy of NG Flickr account left to right: Cpl. Samantha Hircock, Senior Airman Sarah M. McClanahan, Master Sgt. Matt Hecht

Member Benefits and Services

Charles C. Blanton Family Survivor College Scholarship

AFBA offers \$10,000 per year per family, up to a total of \$40,000, toward a college degree for the surviving spouse and children in case of death as a result of U.S. recognized acts of domestic or foreign terrorism or in operations at the scene of an incident.

Not available in Virginia. This benefit is subject to AFBA rules. AFBA reserves the right to change the program.

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, request a hard copy on the ballot card, or call customer service at 800-776-2322.

Benefit Partners

As an AFBA member, you have access to a host of benefits providing special discounts for travel, healthcare, and financial services. Please contact each vendor for additional details. None of these benefits are paid for by AFBA.



EA+ can help you and your loved ones

With EA+, you don't have to feel stranded! EA+ can help you and your spouse with a Family Membership. The Emergency Assistance Plus® (EA+®) program for AFBA Members provides a solid backup plan that allows you to handle almost any crisis when you travel away from home. If you get sick or hurt while away from home, EA+ steps in to provide critical services for emergencies such as medical evacuation, travel assistance and assistance for companions ... services that health and travel insurance generally will NOT cover! EA+ will even provide a nurse escort to assist with your travel home, if medically necessary.

Learn more

www.myeaplus.com/afba
855-352-3032



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.

Learn more

www.lifelinescreening.com/afba
866-895-3365





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.

It's smart to budget for the medical costs you know you'll need like preventative care and prescriptions you regularly take. But what about the care you can't predict like an unexpected injury or illness? A TRICARE Supplement covers all of the co-pays for TRICARE so once the supplement's enrollment fee and deductible have been budgeted for, you wouldn't have to worry about medical costs from unforeseen medical issues.

Learn more
www.afba-tricare.com
888-214-0794



The cost of living longer

What's more surprising than seeing the high costs of receiving extended care? Learning that neither Medicare nor Tricare are designed to cover these costs:

- \$4,480 for a Home Health Aide**
- \$4,300 for an Assisted Living Facility**
- \$8,800 for a Nursing Home**

Monthly median costs, Genworth Cost of Care Survey 2020 conducted by CareScout®, August 2020. Invitations for application are made through LTCI Partners, LLC.

Do you work in Washington state?

Washington recently enacted the WA Long-Term Care (LTC) Trust Act, establishing a publicly funded LTC program. Starting 1/1/2022, there will be a 0.58% payroll tax to fund LTC benefits for WA residents who do not opt out of the program.

- Do nothing, and you will pay the state the tax beginning 1/1/2022.
- Purchase your own LTC insurance by 11/1/2021, and you can opt out of the LTC Trust Act and not be subject to the tax.

Learn more
www.ltcipartners.com/afba
855-581-6647



DO YOU LIKE SAVING MONEY?

AFBA Members could save money with a special discount on car insurance.



www.geico.com/mil/afba | 1-800-368-2734 | Local Agent