



### President's message



We are pleased to bring you the fall member newsletter and believe you will find it full of relevant information about your association as well as articles of general interest to our member community. These are unusual and challenging times, and your association has risen to the challenge because of loyal members like you, our field briefers who enroll new members, and our dedicated staff. Since our founding in 1947, almost 75 years ago, AFBA and its members have met the challenges that have come our way. Our mission of serving those who serve our great nation has inspired us and this pandemic crisis has been no different. We are here to serve you and that's been our north star and has guided our decisions and actions during this time.

We have maintained a strong financial position and we are able to meet all of our financial obligations, including, first and foremost, paying claims quickly and compassionately, like we always have. So far, we have received more than 200 COVID claims. To make our claims process more flexible for all members, we have launched a new e-Claims intake process for those families who want to use it. It's available 24/7. Of course, our Claims team is also available to help.

We have continued to work on projects that help us serve you, like upgrading our operating system recently and standardizing our systems for the National Guard state associations we work with. Speaking of the Guard, the National Guard Association of Arkansas decided to move its State Sponsored Life Insurance program to us. That move took place on October 1. This brings the number of states and territories we serve to 54 and we're excited to welcome Arkansas to the AFBA family.

In this newsletter you will read about Honoring the Nation's First Responders Day and Military Family Appreciation Month. Make sure you also review changes to our Board of Directors in 2021 which you can read about in "Hail and Farewell." You will also find important information about cybersecurity and winter safety - your physical and digital safety remain a top priority for us. Reminders about the member portal, updating beneficiary information, going green, and non-insurance benefits that are available to you round out the newsletter content.

We are grateful for the vote of confidence that you, our members, have given us and our strength in numbers positions us to remain relevant when, not if, those who serve will be called into harm's way again.

*"I am excited about our organization's future and know that our flight path is on an upward trajectory."*

As we observe Veterans Day, we remember and honor all who have served this great nation, past and present. And as we approach the holidays, we are grateful for the blessings that we enjoy. While our celebrations may look different this year, I hope you and your family have a safe and happy holiday season.

Thank you for your support of AFBA.

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



[Click here](#) to view General Spencer's Veterans Day message.

### Hail and Farewell

#### AFBA Board of Directors Leadership

We are fortunate and proud to have a talented Board of Directors that reflects the diversity of our markets and is comprised of retired senior flag and non-commissioned military officers, as well as former first responder and private industry business leaders. We are always grateful for the guidance and support that our board members provide. We would like to recognize the service of three members in particular as they retire and welcome our new members.

##### STEPPING OFF THE BOARD

Effective December 31, 2020, we will bid farewell to the following board members.

###### General James Jones, USMC (Ret.)

General Jones served as the Supreme Allied Commander, Europe (SACEUR) and the Commander of the United States European Command (COMUSEUCOM) from 2003 to 2006 and 32nd Commandant of the Marine Corps from July 1999 to January 2003. He retired in February 2007 with 40 years of service in the United States Marine Corps. He was initially appointed to the AFBA Board in 1999. General Jones most recently served as Vice-Chair of the board.

###### General Hal Hornburg, USAF (Ret.)

General Hornburg served as Commander, Air Combat Command, Langley Air Force Base, Virginia, and Air Component Commander for U.S. Joint Forces Command and U.S. Northern Command before retiring from active duty in 2005. He served over 36 years in the United States Air Force. He was appointed to the AFBA Board in 2005. General Hornburg served as Chair of the Planning and Governance Committee.

###### General Peter Pace, USMC (Ret.)

General Pace retired from active duty in October 2007 after more than 40 years of service in the United States Marine Corps. He served as the sixteenth Chairman of the Joint Chiefs of Staff from 2005 to 2007. He holds the distinction of being the first Marine to have served in this position. He was appointed to the AFBA Board in 2009. General Pace served on the AFBA Audit Committee.

We thank them for their dedicated service to AFBA and our members. AFBA has benefited from their wisdom and experience, and we sincerely appreciate their willingness to offer their time and talents toward our mission.

##### Farewell and godspeed to these leaders and friends!



##### NEW BOARD MEMBERS

Effective January 1, 2021, we are pleased to welcome the following new board members.

###### General Craig McKinley, USAF (Ret.)

General McKinley retired with four stars in 2012 after a 38-year career in the Air Force. His last assignment was as the 26th Chief of the National Guard Bureau, where he also served as a member of the Joint Chiefs of Staff. He was the first National Guard Chief to earn four stars.

###### SMMC Alford McMichael, USMC (Ret.)

SMMC McMichael served in the United States Marine Corps for more than 36 years and was named its 14th Sergeant Major in 1999. His military career culminated in his appointment as the first senior non-commissioned officer for NATO.

###### Fire Chief John Butler, Fairfax County, Virginia

Chief Butler has been the Fire Chief for the Fairfax County, Virginia Fire and Rescue Department since September 2018. He previously served as the first internal fire chief for Howard County, Maryland and was the first chief to have held every rank within that department. He is a Marine Corps veteran with 20 years of service, including two combat tours.

Their unparalleled leadership on behalf of our country resonates with all our members, including those who serve in the armed forces and as first responders.

##### Welcome to the AFBA family!



# Member Corner



## New online claim form

This new tool gives members and beneficiaries added flexibility to file a claim. Access the online claim form by [clicking here](#) or clicking on the "File a claim online" button on the AFBA homepage. In addition, members still have the choice to call the claims department to submit a claim.

For National Guard members, information received will be forwarded to the member's National Guard Association or the appropriate service center for further processing.

### Convenience

Ability to notify our claims department anytime, 24 hours a day 7 days a week

### Speed

Faster acknowledgment of claims notification

### Security

Data is safe and secure with state-of-the-art encryption



**We are here to help!**

If you have any questions, please contact us and we will assist you in any way possible.



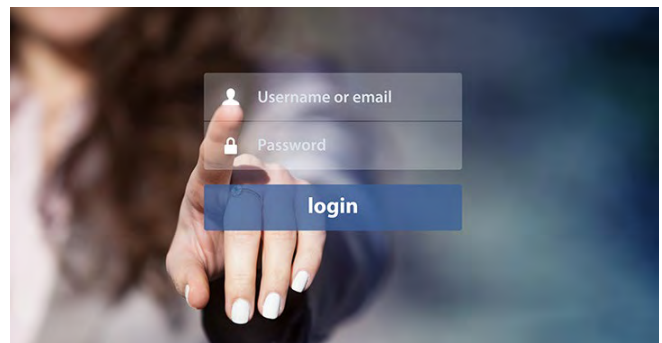
## Beneficiary change requirements for members in community property states

We are pleased to let you know that members are no longer required to submit a spouse signature in order to update beneficiary information in the community property states (AZ, CA, ID, LA, NV, NM, TX, WA, & WI). This change was made effective on August 24, 2020.

## Member portal

Thank you to all our members who have taken advantage of the self-service functionality in the member portal.

**More than 110,000 of our members have an account and use the portal.** It's easy and convenient to use!



### Make a payment

Log on to make a one-time payment or set up recurring payments for coverage using a credit card or eCheck.

### Update member information

Update your address, phone number, military rank, duty status, or email address.

### Change of beneficiary

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



### Sign up for eDelivery

Sign up for eDelivery to get notifications via email. With eDelivery, you receive notices about bill reminders, policy documents, member newsletters and ballots.



### Sign up for text messages

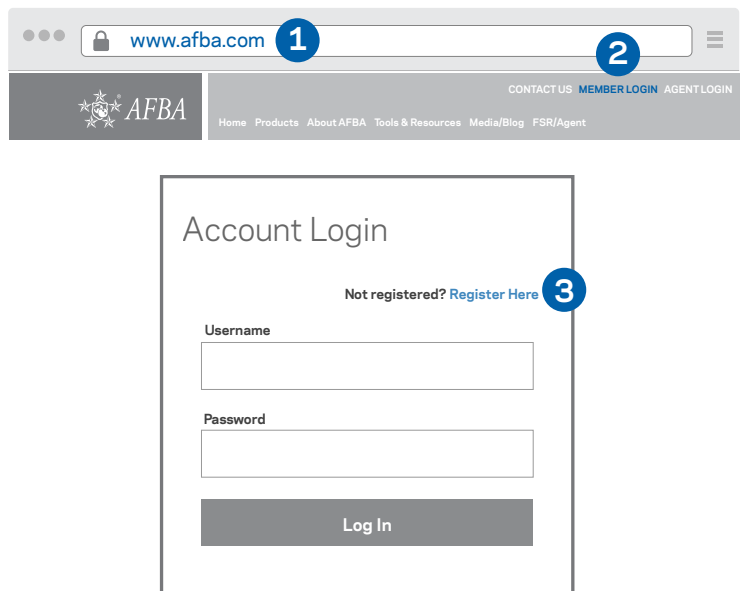
Receive text messages about past-due bill reminders, policy documents, and the member ballot. Under this option, you still receive paper bills and paper newsletters.

## How to Start Using the Member Portal

- 1 Go to [www.afba.com](http://www.afba.com)
- 2 Click on Member Login
- 3 Click on Register Here  
If you already have an account, enter your username and password

### Portal Benefits

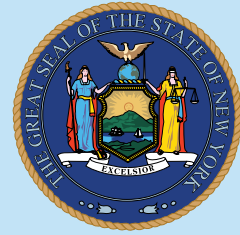
- ✓ **Security**  
State-of-the-art encryption
- ✓ **Speed**  
Faster than paper, no mail delays
- ✓ **Convenience**  
Available 24/7
- ✓ **Environmentally friendly**  
No printing, no paper



## 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 our customer service team.



## Do you follow AFBA on social media?

If not, you're missing out on interesting articles, videos, and infographics on various topics relevant to our members.



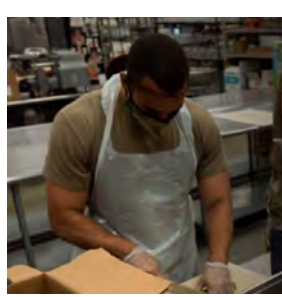
## Highlights from recent months:



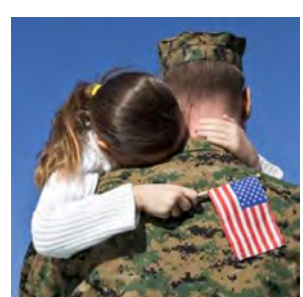
[How firefighters battle blazes during wildfire season](#)



[Recognizing October 26 as Day of the Deployed](#)



[VA issues 426 grants to organizations helping end veteran homelessness](#)




[New study offers a glimpse into the challenges of modern military family life](#)

# Member News

## November is Military Family Appreciation Month

Every year, the President signs a proclamation declaring November as Military Family Appreciation Month, a celebration first observed in 1993. It is a time to honor and recognize those who support and sacrifice for our servicemembers when they are called to serve this great nation.

Children of servicemembers have unique challenges. Since 2001, more than 2 million American children have had a parent deployed at least once and more than 900,000 children have experienced the deployment of one or both parents multiple times.<sup>1</sup> Children are also faced with PCS (permanent change of station) moves every two to three years, often stopping and restarting school in the middle of the academic year. That means the average military child will change schools six to nine times and when requirements aren't standardized across the country, it can be difficult to catch up with peers. Older children may even take on more adult responsibilities, such as watching a younger sibling, when a parent is deployed.



**Did you know since 2001**  
More than **2 million American children** have had a parent deployed at least once.  
  
Over **900,000 children** have experienced the deployment of one or both parents multiple times.<sup>1</sup>




**MILITARY FAMILY APPRECIATION MONTH**

Share your story or photo.  
#militaryfamilymonth  
@armedforcesbenefitassociation

Photo credits top to bottom: U.S. Air Force Master Sgt. Barry Loo, Mass Communication Specialist 1st Class Daniel Hinton, Mark C. Olsen, Sgt. Jorge Morales.

Military spouses also face hardships not encountered in civilian families. The unemployment rate among military spouses is three times the national average of their civilian counterparts.<sup>2</sup> Some certifications and licenses, such as those needed by lawyers, don't allow spouses to practice in all states. Employers may even hesitate to hire military spouses over worries about high turnover. The hardships placed on military families are challenging.

But the military family is the backbone of this country. Facing combat and separation with poise, volunteering to lead the charge as ombudsmen, spreading hope and love to those who come home wounded – these families embody what it means to be an American. It means always starting over, moving with new assignments and saying goodbye to friends. It means missed birthdays, holidays, or even the birth of a child. But to them, being a military family is a title that is worn with pride.

 **AFBA recognizes this service and wants to salute our servicemembers and their families. Thank you!**

Sources: <sup>1</sup>www.dosomething.org/us/facts/11-facts-about-military-families#fn6, <sup>2</sup>www.bizjournals.com/bizjournals/how-to/human-resources/2016/05/15-reasons-you-should-hire-a-military-spouse.html

## Honoring the Nation's First Responders Day

In June 2019, the Senate unanimously passed a new bill designating Oct. 28 as Honoring the Nation's First Responders Day. As we just passed the occasion of this observance, we recognize the vast number of people who serve in these critical roles to protect communities around the nation.






### How many citizens serve as first responders?

In 2003, the Department of Homeland Security defined first responders as "individuals who in the early stages of an incident are responsible for the protection and preservation of life, property, evidence, and the environment, including emergency response providers [...], as well as emergency management, public health, clinical care, public works, and other skilled support personnel (such as equipment operators) that provide immediate support services during prevention, response, and recovery operations."

The American Security Council Foundation estimates that another 62.6 million volunteers operate in first-responder capacities, offering emergency support and disaster recovery aid. The following statistics from the ASCF illustrate just how many people it takes to keep the nation safe from harm and provide emergency aid in times of trouble.

**Working to keep a nation safe**  
According to the U.S. Department of Labor there are approximately 1.2 million people employed as first responders, many of whom are veterans.

|  |  |   |
|--|--|---|
|  <p>Around <b>890,000 EMS professionals</b> currently serve including about 142,000 paramedics and 600,000 EMTs.</p> <p><b>10% are veterans</b></p> |  <p>There are approximately <b>1.3 million firefighters</b> in the U.S., about 31% are career firefighters and 69% are volunteers.</p> <p><b>19% are veterans</b></p> |  <p>An estimated <b>800,000 police officers</b> serve throughout the U.S.</p> <p><b>25% are veterans</b></p> |
|--|--|---|

Statistic sources: www.dol.gov and www.ascf.us

As Sen. Ron Johnson of Wisconsin said in a statement, "Our first responders save countless lives every day, and many tragically pay the ultimate price in the line of duty — a sacrifice we should never forget. Designating a day to honor their service and sacrifice is the least we can do to express our gratitude."

**Thank you to our First Responder members!**

## Safeguard your digital presence

In the past, we've shared a glossary of cybersecurity terms to help you differentiate between the good, the bad, and the ugly. In this edition, we're sharing a few simple actions you can take today to shore up your digital presence.

 **DID YOU KNOW...**  
A recent study found that **respondents had an average of 191 passwords to manage** — far too many to memorize.\*

Source: lastpass.com

### DON'T RECYCLE PASSWORDS

Avoid recycling the same password over and over again. Create one password for each account. If one account becomes compromised, your others will remain secure.

### INSTALL A PASSWORD MANAGER

Create your own digital keychain through a password manager that can track as many accounts and passwords as you create. Even better, many can sync across multiple devices, so that if you create a new online account from your phone, you'll be automatically logged in when you visit the site from your laptop.



### USE SECURE PASSPHRASES

Switch out all of your old passwords for new, secure passphrases. Start with a movie title or catchy phrase rather than a single word. Then, mix up the phrase with special characters, numbers, and capital letters as well as unconventional spellings.

### TRY MULTIFACTOR AUTHENTICATION (MFA)

For an added layer of security, opt to use multifactor authentication (MFA) whenever possible. With MFA, you'll login using two credentials, such as a password and a unique security code that's automatically sent to you via text message.

## Winter safety reminder

As we enter the winter months, please read the safety tips below.



**WINTER SAFETY**

- HOLIDAY DECOR**
  - » Place candles out of children's reach
  - » Artificial trees should be fire resistant
  - » Replace lights that are broken or frayed
  - » Practice safe ladder etiquette
- WINTER ATTIRE**
  - » Wear waterproof boots with traction
  - » Protect extremities with hats and mittens
  - » Dress in layers and a wind-resistant coat
  - » Use safety goggles for outdoor activities
- STAYING WARM**
  - » Inspect and clean your fireplace
  - » Always use a fireplace screen
  - » Store extra blankets in your car
  - » Unplug space heaters before going to bed
- MEAL PREP & STORAGE**
  - » Keep raw meat away from fresh produce
  - » Use separate cutting boards
  - » Refrigerate food within two hours
  - » Dispose of leftovers after four days
- WEATHER & SNOW**
  - » Defrost windows entirely before driving
  - » Sprinkle cat litter or sand on icy patches
  - » Stay home during weather advisories
  - » Warm up indoors after long periods outside

# 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](http://www.afba.com) or request a hardcopy by calling customer service at 800-776-2322.



## Survivor Scholarship

The 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)



## 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 toll free 1-855-352-3032 or visit [www.emergencyassistanceplus.com/afba](http://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](http://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.

### Open Enrollment: A Time to Review Your Options

TRICARE Open Season runs from Nov. 9 to Dec. 14 and applies to anyone enrolled in or eligible for a TRICARE Prime or TRICARE Select health plan.

Call 888-214-0794 to discuss your TRICARE Supplement insurance options or visit [afba-tricare.com](http://afba-tricare.com).



## What is Long Term Care?

Long Term Care (LTC) is personal, skilled, or supervisory care needed for an extended period of time. While often associated with the effects of aging, it can be needed by anyone at any time due to accident or illness.

### Why is it important?

The costs for LTC are not covered by health insurance, including Medicare and Tricare. The need for extended care can compromise you and your family - emotionally, physically & financially.

The AFBA Long Term Care Insurance Marketplace is now available! A marketplace of nine leading insurance companies to help find you the best value.

Request your quote at [www.ltcipartners.com/afba.myquote](http://www.ltcipartners.com/afba.myquote) or speak with a specialist at 855-581-6647.



## AFBA. PenFed. Better Together

For 85 years, PenFed Credit Union has been there for our members and communities. And we're here for you today. We offer great rates on savings, loans, and credit cards designed to fit your needs. We can help you bridge a financial gap, save wisely, and make confident decisions with your money.

Join us and see how we can be better together! Membership is open to everyone.



Great Rates for Everyone  
PenFed.org | 1.800.247.5626

CREDIT CARDS • REFINANCING • AUTO LOANS • HIGH YIELD SAVINGS

Federally Insured by NCUA. To receive any advertised product, you must become a member of PenFed Credit Union.  
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