



### President's message



Greetings from your AFBA team! I am delighted about joining the AFBA family, and I am honored to have the opportunity to serve you, our valued members. I am pleased to continue the tradition of speaking to you through our semi-annual newsletter. While our newsletter is coming to you as scheduled, we appreciate your understanding that we have postponed the annual member meeting and balloting for AFBA board of directors until further notice. This decision was made for safety reasons to avoid face to face meetings and on-site work required for ballot preparation and tallying.

I trust that you and your families are safe and healthy as our country, and indeed, the world deal with COVID-19. We live in the greatest country on earth, and together, we will defeat the virus and bounce back stronger than ever.

As I am learning about our great Association and its mission, one thing is clear: you represent what is best about our nation. Your service on behalf of others and your love of country are an inspiration to me and the AFBA team every day. We understand that you and your families need our support and depend on us now, more than ever, and we are committed to doing whatever we can to help you during this challenging period. Many of you are on the front lines serving actively in the National Guard, active duty component, or as first responders, and we thank you for your fearless dedication to carrying out your duties despite considerable personal risk. Stay safe and well out there. We are here for you and won't let you down.

*“Your service on behalf of others and your love of country are an inspiration to me and the AFBA team every day.”*

Thanks to our business continuity plans, investments in technology, and the “can-do” attitude of our staff, our operations continue uninterrupted despite working remotely. We are answering the phones, providing self-service options through the member portal, keeping our rolls open with no change in new member eligibility, and above all else, paying claims quickly and compassionately, just like always. If you are experiencing financial hardship and are concerned about making payments or simply have questions about your coverage, please contact our Customer Service team.

I am blessed to have inherited one of the best staffs I have ever worked with. Despite the physical distance among us right now, the hard work of supporting you, our valued members, continues as usual. I am impressed with their skill and expertise, as well as the esprit de corps and determination they bring to the fight. It's a fight we must and will win by staying focused on our mission and remaining united. We are a strong organization and built for this - for the tough times, just like you, our members that serve our great nation.

The entire AFBA team wishes you safety and health as we tackle and defeat COVID-19. While this pandemic may change the look of the upcoming Memorial Day weekend without the parades, pool openings, and gatherings with friends and family, I hope you take a moment to reflect on the meaning of this holiday. It is a time to remember those who made the ultimate sacrifice for our country. We honor them for their service.



[Click here](#) to view General Spencer's thoughts on Memorial Day in a video produced by DC NBC affiliate Channel 4 in 2019.

Warm regards,

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

### AFBA welcomes General Larry O. Spencer, USAF (Ret.)

In March, General Ed Eberhart retired as AFBA's President after 15 years. He remains as the Chairman of the AFBA board of directors, which allows for a smooth transition as we continue to serve our members. We thank General Eberhart for his dedication to AFBA and welcome General Larry Spencer, named as the new President of AFBA.

Retiring as a four-star general, Spencer spent over 40 years in the Air Force. His last assignment was as the Vice Chief of Staff of the U.S. Air Force, Washington, DC. In this capacity, Spencer was the second-highest-ranking military member in the Air Force. He presided over the Air Staff and served as a member of the Joint Chiefs of Staff Requirements Oversight Council and Deputy Management Advisory Group. He assisted the Chief of Staff of the Air Force with organizing, training, and equipping 690,000 active-duty, Guard, Reserve, and civilian forces serving in the United States and overseas.

Spencer began his career in the enlisted ranks and rose to become a four-star general. He received his Bachelor of Science degree in industrial engineering technology from Southern Illinois University (SIU), Carbondale. Spencer was commissioned through Officer Training School in 1980 as a distinguished graduate. He has commanded a squadron, group and wing, and he was Vice Commander of the Oklahoma City Air Logistics Center. He was also the first Air Force officer to serve as the Assistant Chief of Staff in the White House Military Office. He served as the Chief Financial Officer and then Director of Mission Support at a major command; and held positions within the Air Staff and Secretariat. Prior to his assignment as Vice Chief of Staff, the general was Director, Force Structure, Resources and Assessment, Joint Staff, the Pentagon, Washington, DC reporting directly to the Chairman of the Joint Chiefs of Staff.

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

A distinguished career serving over 40 years in the U.S. Air Force, retiring as a four-star general.

Career highlights include:

- Vice Chief of Staff, Air Force
- Assistant Chief of Staff, White House Military Office
- Chief Financial Officer and Director of Mission Support
- Director, Force Structure, Resources and Assessment, Joint Staff
- Vice Commander, Oklahoma City Air Logistics Center

# Member Corner

**Please note: Annual Member Meeting and Board of Director balloting has been postponed until further notice.**

Thank you for your understanding.


## We remain here for our members

As we have reported to you previously, our employees have been working remotely since March 17. We will return to the office as soon as it is safe to do so and with the appropriate plans in place to protect our staff. Our unwavering commitment to fulfilling our mission – to serve those who serve this great nation – has continued uninterrupted thanks to the exceptional efforts of our employees.

We are taking care of you, our members, in several ways:


- **We continue to provide service** to you both on the phone and online through the Member Portal.
- **We continue to pay claims quickly and compassionately**, like we always have, leaning in so we can deliver excellent service when you and your family need it most.

**Our dedicated customer service team has been busy serving you while working remotely.**

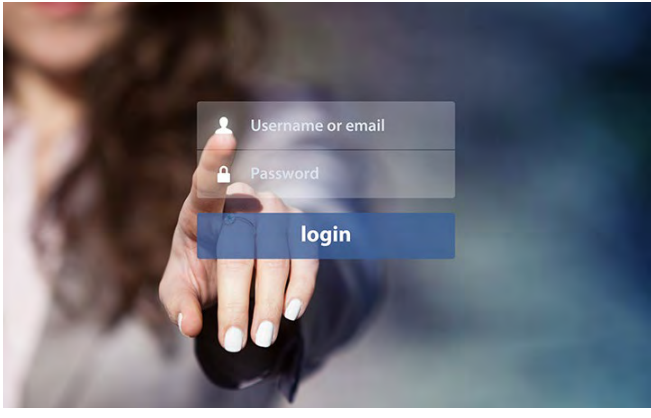
 Answering more than **19,000** calls.

More than **28,000** logins to the Portal. 

**Always here for our members when you need us most.**


 Processing more than **than 660** new claims.


Paying **\$12 million** in death benefits. 





## Member Portal - self-service available 24/7


Over the past few years, we have made significant investments to improve our service capabilities and expand online options to serve you better and further our Go Green initiatives. You are now able to complete many self-service tasks online 24/7.

 **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, the member newsletter, and member ballot.

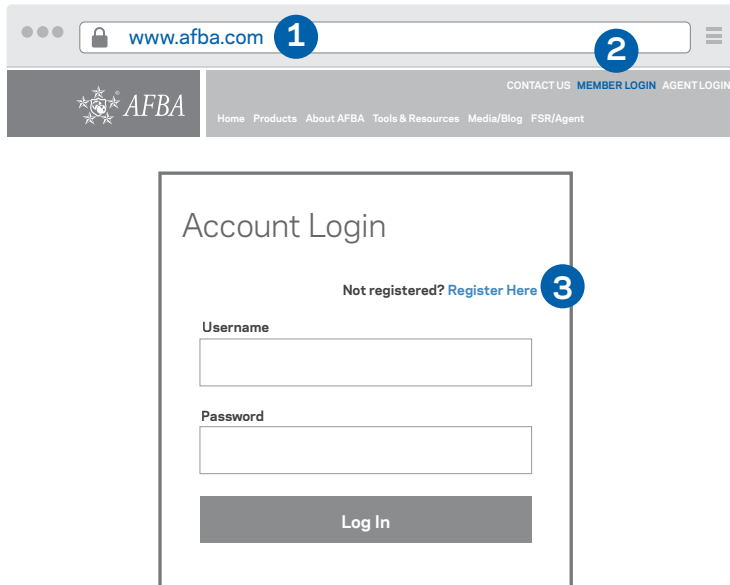
 **Sign up for text messages**  
Receive text messages about past-due bill reminders, policy documents, and the member ballot. Under this option, you still receive paper bills and paper newsletters.

### 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 customer service.

## Member satisfaction survey

We recently implemented a member satisfaction survey on the Member Portal after certain transactions are completed, and we encourage you to rate us. We welcome all feedback and have already made some adjustments to our processes based on member input.



**WE WANT YOUR FEEDBACK**



## How to file a claim



When you experience the death of a loved one, it can feel overwhelming. Whenever you are ready, just follow the steps below, and we will make the process as quick and straightforward as possible.

**1** First, contact a claims specialist at 800-776-2322 and press 3. You will need to provide the following information:

- Deceased's name
- Policy number and/or social security number
- Date and cause of death

Spouse/Beneficiary/Next of Kin:

- Name
- Address
- Phone number
- Date of birth
- Social security number

**2** After the information has been submitted, it will be reviewed and a claims package will be sent out. The package contains required forms that need to be completed along with a request for an original Death Certificate with Cause and Manner of Death.

We are committed to processing your claim as quickly and efficiently as possible.



### We are here to help

We recognize this is a challenging time for you and your family. If you have any questions, please contact us and we will assist you in any way possible.



### Are your beneficiaries up-to-date?

If you have not updated your beneficiaries in the last 2-5 years and have had "a change of life event" such as a marriage, divorce, or birth of a child, please do so.



Login to the Member Portal to make a change or contact our Customer Service Department at 800-776-2322.

*Provide your child or grandchild with individual term life insurance coverage up to \$15,000 with one single payment.*



## SmartSTART

SmartStart is your opportunity to provide term life insurance protection, through our carrier 5Star Life Insurance Company, for your child or grandchild and guarantee future insurability, regardless of what happens in life. If your child or grandchild is between the ages of 14 days and 18 years, you can provide them with coverage that will continue up to age 25. There is no medical exam, simply answer a few health questions. Coverage is not guaranteed to issue and is dependent upon the answers to the health questions.

SmartStart term insurance is available in two coverage amounts with a one-time payment:

- \$10,000 of coverage for \$150
- \$15,000 of coverage for \$225

At age 25, the insured has the option to convert to a whole life insurance policy on a guaranteed purchase basis up to five times the original face value (\$50,000 for the \$10,000 term policy or \$75,000 for the \$15,000 term policy) with no physical exam. What a great way to guarantee life insurance coverage regardless of future health considerations.

To learn more and apply today, call us at **800-776-2322 ext. 2.**

Individual Single Premium Term Life Insurance is underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company), with an administrative office at 909 N. Washington Street, Alexandria, VA 22314



### Contact us if you need additional life insurance coverage

Give us a call to review your current plan and discuss options to increase your life insurance coverage through our carrier 5Star Life Insurance Company. We're here to help you make the best choice for you and your family.

**800-776-2322 ext. 2**

# Member News



## THANK YOU!

The COVID-19 national emergency has been very challenging for our **National Guard** and **First Responder** members serving on the frontlines of the pandemic.

**A heartfelt thanks to all of you from AFBA.**



Photos courtesy of the NG Flickr account left to right. Top row: Spc. Christopher Shannon II, Sgt. Michael Baltz, Master Sgt. George Roach. Bottom row: Staff Sgt. Steven Tucker, Senior Airman Gregg York, Sgt. Tawny Schmit

## AFBA salutes the armed force's tribute to healthcare workers



The Navy's Blue Angels and the Air Force's Thunderbirds have been conducting multiple flyovers across the nation called Operation America Strong — a “collaborative salute” to honor healthcare workers, first responders, and other essential workers battling the COVID-19 pandemic. The joint effort from the Navy and Air Force “Is a way for both teams to show appreciation to the thousands of doctors, nurses, first responders and essential workers out there serving on the frontline day-in and day-out,” Cmdr. Brian Kesselring, Navy Blue Angels commanding officer and flight leader for the flyover, said in a news release. The flyovers are just another reminder that we are all in this together.

Source: [www.militarytimes.com](http://www.militarytimes.com). Photos courtesy of [www.dvidshub.net](http://www.dvidshub.net) left to right: Air Force Staff Sgt. Cory W. Bush, Navy Lt. Cmdr. Aaron Hicks, Air Force Staff Sgt. Ned T. Johnston



### AFBA Employee Remote Work Guidelines

While our employees are working remotely, protecting your personal information remains a top priority. We continue to follow best-in-class cybersecurity protocols and have implemented extra measures in addition to our normal cybersecurity procedures. Be sure to confer with your employer and IT Department for the specifics that apply to you while working from home.

#### Beware of phishing scams

Criminals are taking advantage of the current pandemic to commit fraud and cybercrimes. Be on the lookout for emails that try to trigger an emotional reaction related to COVID-19.

#### Install antivirus software

Make sure that personal computers have antivirus software installed and that regular updates and scans are taking place. Any computer on a home network can be a potential cyberthreat.

#### Secure wireless networks

Ensure that home wireless network requires a strong password. Use a guest network for work computer if possible to separate it from personal devices.

#### Secure data

If using a personal computer, do not save sensitive data to the hard drive. Do not print sensitive data at home unless that action is approved. Any company data that is printed should be shredded after use.

#### Patch home computers

Regularly check and install security updates on all of your computers. A security patch will update software to fix a bug or error discovered after product release, helping to keep your machine safe.

#### Lock and protect devices

Keep work computers in a dedicated work area and do not allow any friends or family members to use it for any reason. When walking away from the computer, make sure to lock it or log off.



### Do you follow AFBA on social media?

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



# 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.

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



## The cost of living longer

We all want a long life but may be unprepared for the financial consequences. It's surprising to learn the costs of receiving extended care, even in your own home. More surprising is learning neither Medicare nor Tricare are designed to cover those costs.

Proper planning can help so that your family can focus on caring about you, not caring for you.

With up to ten different insurance companies available, the AFBA Long Term Care Insurance program can help.

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.

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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.