

# The PATRIOT



AFBA Member Newsletter

Summer 2022



## President's message

Greetings from the AFBA team! I hope this message finds you well.

As we head into the summer months, I hope you are able to take the time to enjoy this season with family and loved ones.

### AFBA's 75th Anniversary

2022 has been, and continues to be, an important year for AFBA as we mark our 75th anniversary. Since our start in

1947 in the basement of Pentagon, we have come a long way, and for that, we are extremely thankful for generations of loyal members and dedicated employees. Today, we are one of the oldest and largest associations of our kind with more than 535,000 members. We have paid \$2 billion in member benefits claims, served more than a million members, and helped countless families achieve financial security in time of need. We look forward to a future serving new generations of AFBA members. We are excited to share that we will launch the new AFBA website later this year, improving it visually, functionally, and making it more user friendly.

“We were founded to protect our members and their loved ones with the benefit of life insurance protection\*, and we continue to do so today as we pay claims quickly and compassionately.”

### Mission Continues

While we have a lot to celebrate this year and look forward to the future, we have not lost sight of what is in front of us. We continue to make our way through the effects of the pandemic, and we are reminded daily of our purpose as an enterprise. We were founded to protect our members and their loved ones with the benefit of life insurance protection\*, and we continue to do so today as we pay claims quickly and compassionately. I am proud of the AFBA employees who have continued to provide a high level of service to our members in spite of the challenges that the pandemic presented.

### Closing

Be sure to peruse through the newsletter to read about two new board members who joined our Board earlier in the year, view the infographic we created marking our 75th anniversary, and read highlights on PTSD Awareness Month and the latest research on the importance of life insurance. I hope you find it informative.

I wish you and your loved ones a happy and safe summer.  
Thank you for being an AFBA member.

Warm regards,

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



\*Member benefits are underwritten by 5Star Life Insurance Company.

# Member Corner

## Board of Directors Updates

Earlier this year we welcomed two new members to the AFBA's Board of Directors, former Washington D.C. Police Chief Cathy Lanier and Brigadier General Allyson Solomon. We are pleased to have their level of experience in and commitment to our markets and feel confident they will help guide AFBA into the future.

### Former Washington D.C. Police Chief, Cathy Lanier, (Ret.)



Before joining the National Football League in 2016 as Senior Vice President and Chief of Security, Cathy L. Lanier spent her 26-year law enforcement career with the Washington D.C. Metropolitan Police

Department, beginning in 1990. Much of her career was in uniformed patrol, where she served as Commander of the Fourth District, one of the largest and most diverse residential districts in the city. She also served as the Commanding Officer of the Department's Major Narcotics Branch, Vehicular Homicide Units, and the Special Operations Division, where she is credited with creating the Department's Homeland Security and Counter-Terrorism Bureau. Named to the top post in 2007, her strategies are credited with reducing violent crime in Washington DC.

### Brigadier General Allyson Solomon, USAF (Ret.)



Brig. Gen. Allyson R. Solomon, USAF (Ret.) is a former Assistant Adjutant General of the Maryland National Guard. Since enlisting in the Maryland Air National Guard over thirty years ago, she has

risen through the ranks and broken barriers. Gen. Solomon has served as the first female Colonel, the first female and African American Brigadier General, and the first female and African American Assistant Adjutant General in the Maryland Air National Guard. Since 2015, she has served as President of the National Guard Youth Foundation whose mission is to work with at-risk youth providing them with the values, life skills, education, and self-discipline necessary to succeed in life.

## Change in Legal Status



AFBA changed its legal form from a District of Columbia unincorporated association to a DC nonprofit corporation. The change offers more reliable protection of AFBA's assets and makes it possible to adopt even more contemporary governance best practices. As a member, your benefits and membership do not change in any way except that you will no longer receive a proxy or ballot for electing AFBA's board of director members. Moving forward the existing board will elect new members.



### Don't let mail delays affect your payment!

United States Postal Service has changed 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.

### The Member Portal makes managing your account a breeze!

Here are ways you can use the portal:

**Make a payment** - 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** - 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.



Login today and make life easier by taking advantage of these easy and convenient features.

[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.

## Did you have a baby? Get married? Get divorced? Move to a new home?



### Life changes may require account updates

**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.

**Update your account** - [Login to the Member Portal](#) and update your information or contact our Customer Support Department at 800-776-2322.



# Member News

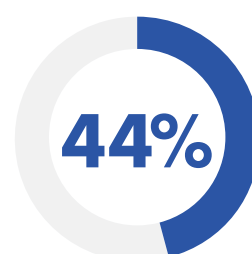
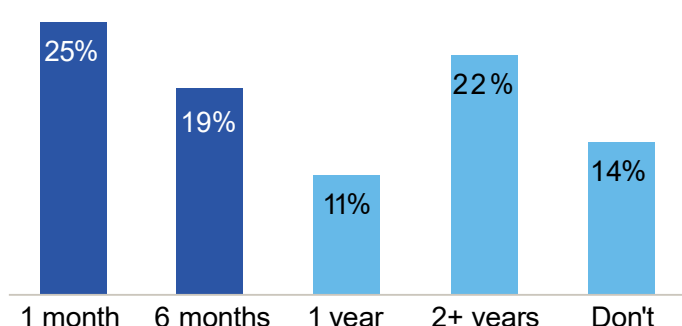
## Life Insurance Offers Sense of Security

by LIMRA/Life Happens



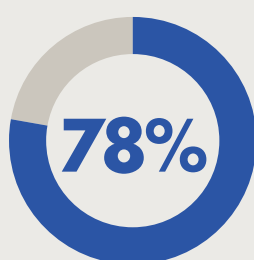
### Too Many Families Live With Financial Insecurity

How long would it be before your household would feel the financial impact if the primary wage earner were to pass away?



of U.S. households would feel **financial hardship** within six months.

### Life Insurance Owners Feel More Secure



of those who own both worksite and individual life insurance feel secure.

Percent of households that say they would be financially secure if the primary wage earner were to unexpectedly pass away

■ Secure ■ Barely or not at all secure

Owns life insurance 68% 32%

Does not own life insurance 47% 53%

### Improving knowledge about life insurance could improve life ownership rates...

**62%** of consumers who feel very/extremely knowledgeable about life insurance have coverage.



Just **17%** of consumers who don't feel knowledgeable about life insurance have coverage.



...resulting in more people feeling secure!

Confirm your family has the protection they need.  
Call AFBA to review your coverage. 1-800-776-2322 select option 2.

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## 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



#### Honoring First Responders

The week of May 15 through the 21 was National Police Week as well as National EMS week.

[READ MORE >>](#)



#### Military-based Kid's Summer Camps

Camps to ensure children in military families have the opportunity to attend fun camps at discounted prices for all the same joy.

[READ MORE >>](#)



#### First Responder Participates in the 2022 Beijing Olympics

America cheered on California wildland firefighter Robby Burns, who was on the U.S. Olympic snowboarding team.

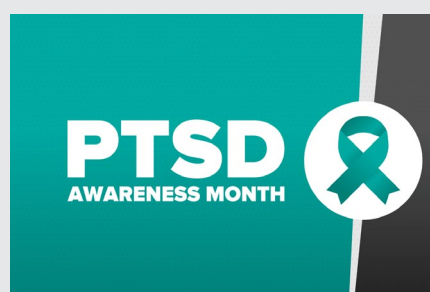
[READ MORE >>](#)



#### Paternity leave extended for Navy & Marines

Secretary of the Navy extends the Secondary Caregiver Leave (SLC), per the Military Parental Leave Policy.

[READ MORE >>](#)



### PTSD Awareness Month

June is PTSD Awareness Month. In 2010, the U.S. Senate declared June 27 to be National PTSD Awareness Day. However, in 2014, it designated the whole month of June to be observed as National PTSD Awareness Month. This month was designed to raise awareness for those who suffer from PTSD and to lessen the stigma that surrounds seeking mental help.

The U.S. Department of Veterans Affairs has been at the forefront of helping to raise awareness of PTSD. They have created an informative website in honor of this month where you can learn more about PTSD, how you can help raise PTSD awareness, and how to get help for you or your loved ones if needed.

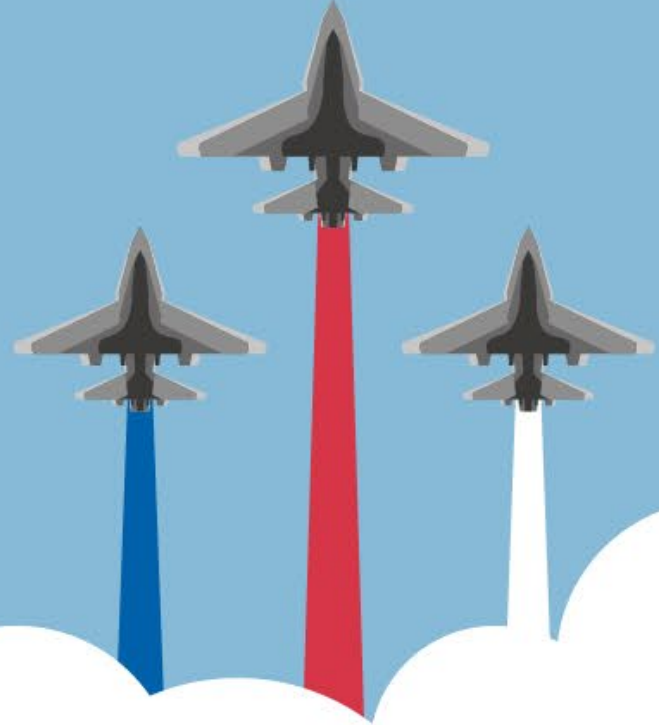
**Learn more:** [www.ptsd.va.gov](http://www.ptsd.va.gov)



# Celebrating AFBA's 75th Anniversary

Here's a fun infographic sharing highlights celebrating 75 years of successfully fulfilling our mission of serving America's heroes. Today, we honor our past and look forward to continuing to fulfill our mission of serving first responders, military members, and their families.

The Armed Forces Benefit Association (AFBA) was established **75 years ago** to promote the welfare of its members by providing survivor and other benefits to those who serve, defend, and protect this great nation, including our military, first responders and government employees and contractors.



## Since 1947

AFBA was established in 1947 in the basement of the Pentagon with the support of the General of the Army, Dwight D. Eisenhower.

## Trail blazers

AFBA was established to provide a death benefit, something that was not previously available to military members should they die in combat.



## Continued honor

From our humble beginnings, today we are one of the oldest and largest associations of our kind with more than 535,000 members.

## Proud accomplishments

We are proud to have paid \$2 billion in member benefits and helped countless families achieve financial security when they need it the most.



## Serving those who serve this great nation

Our mission is to provide survivor benefits to members of the uniformed services, first responders, government employees, contractors, and their families.

## Successful enterprise

AFBA's affiliate, 5Star Life Insurance Company (also known as 5Star Life) underwrites the life insurance offered by AFBA to provide the best coverage possible.



## A promising future

AFBA is looking to the future with a sense of determinate optimism. This year, we'll welcome a fresh look and will be launching a new website to better meet our members' needs.

# 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

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](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 [www.afba-tricare.com](http://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.