



MG Ansel M. Stroud Jr., President, NGAUS

PRESIDENT'S MESSAGE

THE CONTRIBUTIONS OF THE INSURANCE TRUST TO THE NGAUS

From time to time, we get the question from our members, "What have you done for me lately?" There are a variety of answers to that query, all the way from equipment procurement to the GI Bill to—historically—things like drill pay, Guard and Reserve retirement and the beginnings of the Total Force Policy.

One area that is not discussed frequently, however, is the National Guard Association of the United States Insurance Trust (NGAUSIT). True, the NGAUSIT runs one or two pages of advertising a month in this magazine. It mails insurance information to your home, encouraging you to consider buying its products. If you are personally close to a Guardsman who dies and is insured by the Trust, you may realize the surviving spouse receives some benefits.

The NGAUSIT was established in 1963 for two purposes. The most obvious was to provide low-cost group insurance protection to the members of the Association and also to the military technicians who many times are enlisted Guardsmen. More than \$70 million in benefits have been paid in the NGAUSIT's 25 years of experience.

A secondary reason for the Trust, perhaps more important in recent years than at the beginning, was its ability to provide cash flow to the Association for general needs. The NGAUSIT does this both directly and through the funding of the Historical Society of the Militia and National Guard. The Society operates the Heritage Gallery and the Edward Martin Library in the National Guard Memorial building. By financing these operations and several salaries in the national headquarters, the NGAUSIT acts as a cost-avoidance mechanism for functions that have proved to be important to our operation.

The NGAUSIT's insurance programs are available only to Guards-

men and their families. Each plan is designed to suit particular needs and the individual's budget. Low group rates are possible because the cost of administration is low and because we insure only Guardsmen, who have proved to be a better insurance risk than the general population.

Before taking up the specifics of what NGAUSIT offers, it should be noted that the NGAUSIT's trustees, of which I am chairman, have authorized two insurance programs at no cost for members. They are Association-paid. The first is a \$1,000 accidental death and dismemberment policy that is automatically included in your NGAUS membership. This program grew from a type of insurance the NGAUSIT developed about five years ago targeted at Army and Air Guard aviators. We found that pilots of high-performance aircraft—particularly fighters and helicopters—have trouble getting accidental death and dismemberment insurance. So we developed a policy for them.

Second, all newly commissioned National Guard officers are given a \$10,000 term-life insurance policy for six months after commissioning. We hope they will continue to carry the coverage after the initial period. It is another membership benefit for them and their families. Here are the other insurance programs offered through the Trust.

Life Insurance

• **Member Term Life.** Benefits for Guard officers from \$10,000 to \$150,000; child coverage from \$2,000 to \$5,000; no war or aviation clause; conversion to whole life possible.

• **Supplemental Hospitalization, Civilian Supplement and the Hospital Income Plans.** Supplements Blue Cross or similar hospitalization policies when they do not pay the full amount of hospital bills.

• **CHAMPUS Supplement.** Same as

above except for dependents of AGR personnel.

• **Cancer Insurance.** Acceptance is guaranteed to all NGAUS members who have not had cancer. Pays up to \$250,000 lifetime.

• **Accidental Death and Dismemberment.** Described above. Major medical for alert crews. Designed specifically for Air Guard members pulling alert whose private insurance either doesn't cover them or is suspended while they are on duty.

• **Alert Crew Disability.** Pays Guardsmen who lose their flight status due to illness or injury. Pays \$1,500 a month or 65 percent of a member's pay and allowances for five years if he is under age 55.

Technician Plans

• **Techlife** provides up to \$25,000 in group term life insurance with no war or aviation exclusions.

• **Guardlife** offers member and spouse up to \$250,000 in term life plus \$10,000 in child coverage.

• **Valulife** provides whole life insurance of up to \$21,000 in cash value; rates never change.

• **Techpay** is a disability program for military technicians to replace lost income; up to \$600 a month for five years if injured or two years if ill.

Retiree Plans

In addition to CHAMPUS Supplement discussed above, there is a Medicare Supplement for Guard retirees after age 65, when they transfer from military medical care or CHAMPUS to Medicare.

It is true in any military organization, but particularly true in the Guard over our 352-year history, that we strive to take care of our own. The NGAUSIT's insurance programs are one way we at the NGAUS do this. Indeed, the NGAUSIT has paid over \$700,000 in death claims alone this year from our term life insurance program.

National Guard

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FEATURES

HIV Testing: Impact on the Guard 16

HIV may be just another acronym to most Guardsmen, but for approximately one Guardsman in every 1,000 it is a new way of life. NATIONAL GUARD traveled to California and Virginia and talked to Guardsmen about the impact HIV testing has had on them.

34th Infantry Division During World War II 24

COL Robert J. Berens (ret.) was a "Red Bull" Iowa Army Guardsman serving in the 34th Infantry Division during World War II's Tunisia campaign. He reflects on what it was like then and reveals a different version of that campaign than the one most historians record.

SENTRY INDEPENDENCE 30

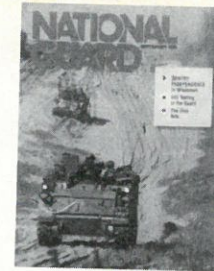
SENTRY INDEPENDENCE, a joint military exercise conducted at Volk Field, Wisconsin, has doubled in size since it first started in 1983. Today, top pilots from 50 units engage in dogfights while Army Guard units learn to use air power.

Senator James R. Sasser Speaks Out 36

Senator James R. Sasser (D-Tennessee), a member of the Defense subcommittee of the Senate Appropriations Committee, talks about the Defense budget and its impact on the National Guard.

The Dick Acts 42

This year marks the 85th anniversary of the first of a series of legislative actions that would create the modern-day force, the Dick Act of 1903. It was to be the cornerstone of the modern structure for the Guard. A second Dick Act would be passed in



COVER:

M-113 armored personnel carriers belonging to the 32d Infantry Brigade (Mech), Wisconsin Army National Guard, advance on an objective during SENTRY INDEPENDENCE, a joint military exercise conducted at Volk Field, Wisconsin. WIANG Photo.

DEPARTMENTS

President's Message	2
Washington Tie-Line	4
Views From the Field	6
Capital Focus	10
Newsbreaks	14
Leading Edge	48
Enlisted People	52
Posting the Guard	54
Publisher's Notebook	58

PUBLICATION STAFF

MG Bruce Jacobs (ret.)
Publisher

LTC Reid K. Beveridge
Editor

1LT Pamela A. Kane
Managing Editor

Capt Jean Marie Brawders
Assistant Editor

Belinda Reilly
News Editor

COL John C. Philbrick (ret.)
Advertising Sales

Col David A. McLaughlin (ret.)
Controller

Don DesJardins
Circulation Manager

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