

The USAA Deployment Guide serves as a vital resource for military personnel and their families, providing comprehensive information and resources to prepare for deployment. It underscores the significance of pre-deployment preparations, which encompass legal, financial, and insurance considerations. Legal preparations include establishing a will, creating a power of attorney, and ensuring joint accounts for financial accessibility. Financial preparations highlight the advantages of USAA's no-fee checking accounts, automatic deposits, and payment services, alongside low-interest loans and credit cards that offer deployment benefits, such as interest rebates during military campaigns. The guide recommends Servicemembers' Group Life Insurance (SGLI) and additional life insurance options, health coverage through TRICARE, and property insurance for home and personal belongings. It also addresses automobile arrangements, suggesting potential premium reductions and roadside assistance options, as well as home security measures like installing a security system and considering a home warranty.

Additionally, the document provides a deployment checklist that includes creating a will, establishing a power of attorney, registering for online account access, and setting up automatic payment plans for bills. It emphasizes consulting a financial advisor, reviewing life insurance coverage, organizing important documents, and ensuring financial accounts are shared with spouses. Tax reminders are included, noting potential exclusions for pay earned in combat zones and IRS provisions for tax filing extensions. Personal property considerations involve reviewing insurance coverage and securing valuable items, while auto insurance should be reviewed, and arrangements made for vehicle storage if necessary. Medical preparations include verifying TRICARE status and ensuring prescriptions are current. The guide also emphasizes family readiness, encouraging communication and support for spouses and children during deployment, maintaining routines for children, and staying connected through various communication methods.

For families of deployed servicemembers, the document outlines communication options such as mail, email, and phone calls, recommending the use of prepaid calling cards due to high costs from

deployed locations. An emergency communication plan is advised, designating a trusted contact in case the servicemember cannot reach home. Resources for information about the servicemember's unit include military hotlines, ombudsman offices, and the Red Cross, which can send emergency messages to deployed servicemembers. Support groups like Army Community Services, Navy and Marine Corps Family Service Centers, and the USO provide various resources, including childcare, workshops, and recreational programs. The document stresses the importance of emotional support, encouraging family members to engage in activities, maintain routines, and communicate regularly with the servicemember.

Financial management tips include discussing accounts, establishing a Power of Attorney, and setting up automatic payments, while also suggesting the organization of important documents and ensuring children understand the deployment. Emergency plans should encompass knowledge of important contacts and readiness of necessary supplies at home and in vehicles. Upon the servicemember's return, families are encouraged to update personal information, review finances, and consider future deployments.

The document also details specific insurance policy provisions, including a monthly fee of \$4.95 for USAA Web BillPay without direct deposit, while it is free for personal use with a USAA checking or asset management account. USAA Federal Savings Bank guarantees payment of properly scheduled payments by the due date, up to \$50 in incurred fees. War exclusions apply to accidental death benefit riders and policies, with coverage limits varying by military rank, reaching up to \$1,000,000 for select members. Personal property coverage is available with a monthly installment payment of the annual premium, starting at \$2,500, but liability coverage costs may differ by location, and coverage is not available in countries prohibited by U.S. Federal law. The ADT home security program for USAA members requires a 24-month monitoring agreement at \$24.99 per month, with specific coverage details available by contacting USAA. Coverage applies to single-family homes under 5,000 square feet, with a trade service call fee for initial technician visits,

and additional charges may apply for repairs. A standard service fee of \$9.95 applies to all orders, with prices subject to change. Any insurance product purchased with USAA credit cards and loans is not a deposit or guaranteed by USAA Federal Savings Bank or its affiliates and is not insured by the FDIC or any U.S. agency. The USAA Educational Foundation does not endorse any commercial suppliers, products, or services. Overall, the guide and policy document collectively provide essential support and resources for military families navigating the complexities of deployment.