In this edition:

• Chief Executive Officer’s Corner
• GEBA Office is Moving
• Fall Shreding Event
• Limited Time Life Insurance Offer
• Open Enrollment Announcement
• Market Volatility for the Remainder of 2020

Also in this Edition:

• GEBA Office COVID-19 Update
• Board of Elections Reminder
• Life Insurance Awareness Month
• GEBA Vision Insurance Update
• Meet GEBA Wealth Management’s New Financial Advisor
• Social Security’s Scam Warning

www.GEBA.com
Dear Members,

So, with this unusual summer coming to a close, and as we all adjust to a new normal, I hope that all of you are finding ways to enjoy life and stay safe at the same time.

September is Life Insurance Awareness Month, and the past several months have proven to be most difficult. But it’s also a reminder that you need to protect your family, should something happen to you and you can longer be there to provide for them and protect their future.

The GEBA office is operating with about half the staff in the office and the other half working from home. While it is not ideal, the rotation is working and keeping the staff distanced. We have also installed acrylic panels in the office around our cubicles, one-way arrows around the office and hand sanitizer close by.

As always, check our website for the latest COVID-19 updates and staff/office schedule.

As you may know, our Board elections has moved to on-line voting this year. We encourage members to vote online to improve the election process and reduce our carbon footprint. Ballots are due by Friday, September 25. See below for more information.

Are you interested in becoming GEBA’s next CEO? If so, our CEO search is underway. We strongly encourage interested applicants to apply by the end of September for priority consideration. For more information about the role, please visit our website www.GEBA.com.

The fall season is upon us and that means Dental and Vision Open Enrollment! We know it will look different this year from any other that we have had. But, rest assured, our Member Services staff is available to answer your questions about plans and the process. Look for details on our website www.GEBA.com.

2021 will be an exciting year for GEBA. In early 2021, the GEBA office will be moving to a new location. With this move, we’re able to continue to grow and will be able to better serve members and their families. We will keep members up-to-date with more information in the coming months. Stay tuned!

We have modified the office to accept in-person meetings and of course please wear a mask upon entering the office, as we will too! Please know also that this can change at any time depending upon state mandates. Always consult our website www.GEBA.com for the latest updates and information.

Reminder:
GEBA Board Elections

On August 17, 2020, Election-America sent out the electronic ballots with a password unique to each member. If you do not see the email it may have gone to spam. If you did not receive the email, or deleted it, contact Kim Lowe at kim@geba.com for a replacement electronic ballot.

Ballots are due by email Friday, September 25, by 11:59 pm. Once again, we thank our members for supporting GEBA’s efforts to offer a secure election while reducing our carbon footprint.
Fall Shred Fest - For Members Only

**Date:** Saturday, October 10, 2020  
**Location:** Long Gate Parkway Park-N-Ride  
**Time:** 8:15 AM – 11:45 AM  
This event will be for GEA MEMBERS ONLY; RESERVATIONS WILL BE REQUIRED. We ask participants to limit their shredding to six bags/boxes per trip. We only accept paper documents—we cannot shred CDs, X-rays, or other non-paper documents.

Reserve your spot at:  
https://www.signupgenius.com/go/9040449a9aa23a4fb6-fall

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**Limited time for GEA Members:**  
**Up to $500,000**¹ Life Insurance with expedited underwriting, no physical needed

We understand that the COVID pandemic presents a challenging time for everyone. The health and safety of our members and the federal community is a top priority.

For applicants under age 50 and applying for amounts up to $500,000:
- our carrier, New York Life Insurance Company has suspended in-person medical exams and/or labs  
- New York Life Insurance Company will process your application using your answers to health questions and information gathered from databases (prescription drug, motor vehicle, Medical Information Bureau, etc).

Learn more² about GEA’s Group Term Life Insurance plan and apply at  

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Group Term Life Insurance plan underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy form GMR. ¹If you are already insured, this expedited underwriting offer applies to the total coverage amount (new and additional) up to $500,000. ²For information including features, cost, eligibility, renewability, limitations, and exclusions, visit www.GEBA.com/termlife.

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**LIAM Starts Now**

Life Happens created and coordinates the Life Insurance Awareness Month (LIAM) campaign every September. But, the reality check we’ve gotten with the pandemic means we need to talk to everyone about life insurance now.

We’re committed to providing you with engaging life insurance content for the campaign through September. This year’s theme is “Reality Check: The time for life insurance is now.” Life changes quickly and priorities shift. Life insurance can help you protect your loved ones financially—now and for the future. Apply today.
Protecting the Future

A mutual friend with a new dog brought Stephen and Katie together. Stephen had headed to his friend’s house to meet the new furry member of the family, and when he got there, he saw Katie playing with dog in the backyard.

“Katie was so outgoing,” says Stephen. “She was the nicest person you’ll ever meet.” That first meeting led to beach outings and concerts, and over time to getting married and thinking about starting a family.

It was Katie who suggested they get life insurance. Stephen admits he wasn’t too happy about the idea. They were young and healthy, so he didn’t see the point. Katie, however, convinced him to sit down with insurance professional Rose Goheen, who walked them through the process and presented them with affordable options. They both decided to get life insurance coverage.

A Growing Family

When the couple welcomed Chase, they decided to reevaluate their life insurance. Given their expanding family and responsibilities, they both bought additional life insurance.

It was during her recovery from giving birth to Reid that Katie realized something was wrong. Her doctor confirmed her suspicion that the abdominal lump she felt was something much more serious. In fact, it was an aggressive form of cancer.

Katie, with the love and support of her family, valiantly fought the disease, but just over a year later it claimed this young mom’s life. She was just 30.

Our Future

No words can capture the devastation that Stephen and his boys felt at Katie’s loss. “It’s horrible to lose your soul mate and best friend,” he says. “But I have two boys to support, and I want them to know their dad can carry on.”

Life insurance has helped with that process. “Nothing can bring Katie back, but having life insurance meant we didn’t lose everything,” he says. “I don’t earn enough alone to afford living in our house. Life insurance has eased my financial worries on so many levels.”

Thinking back to that first meeting with Rose, Stephen says: “Katie was the smarter one. She knew to plan for the future—our future—with life insurance.”

This story underscores the fact that no one can predict what tomorrow may bring, so now may be the best time to apply for life insurance. Call (800) 826-1126 to speak will a GEBA Member Services Representative or Financial Advisor. We are here to assist you in evaluating your life insurance needs and options.

Learn more* at www.GEBALifeInsurance.com

*costs, features, eligibility, renewability, limitations and exclusions

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GEBA's Open Enrollment Period
November 9 - December 18, 2020

GEBA has announced their Open Enrollment period for their Dental and Vision Plans. According to Missy Sommers, Manager of Member Services, “we expect there to be a surge in online applications, and we’re prepared to meet the increase, and as always, ready to help our members through the process.”

Open Enrollment and Benefit Fairs will look a little different this year for many agencies, as they navigate the COVID-19 requirements for gatherings and events. GEBA has began preparations for virtual communications, webinars, and videos that will be available to all agencies and federal workers that want to learn about GEBA’s plans and how to enroll.

Here’s what you need to know to enroll in a GEBA’s Dental or Vision Plans:

1. Online enrollment through the GEBA website (www.GEBA.com) is safe, secure and easy.
2. Family of current GEBA members can also enroll in our Sponsored Family Member Program.
3. You can select autodebit for easy monthly premium payments.
4. Dental enrollment is LIMITED to only open enrollment periods. Vision is open all year long.
5. Our Member Services team is always ready to help you through the process.
6. Look for Open Enrollment Detail on our website on October 31, 2020

Look for Open Enrollment detail on our website on October 31, 2020!

Vision Update:

GEBA made administrative updates to our NVA Vision Plan effective September 2020. If you have a GEBA Vision Plan, these updates do not affect your coverage or your plan features. With these changes, plan participants will receive a replacement ID card in the mail from NVA that will include a new sponsor ID. If you have previously created an account at e-nva.com, you can log in and download/print a new ID card using the same credentials. To search for a provider on the NVA website, select GEBA from the list of Groups/Sponsors.

If you should have any questions, please call the GEBA office at (800) 826-1126 or NVA Customer Service at (800) 672-7723.
Market Volatility During the Remainder of 2020

The year’s 2nd quarter was marked by substantial and positive gains in the financial markets, but overall decreases to the world economy as a whole. While gains in the financial markets generally do not move in parallel with overall weaknesses in the economy, the financial markets are being propped up by aggressive and consistent actions by the Federal Reserve and other central banks as well as the anticipation of a vaccine, more robust treatment methods for COVID-19 and life getting back to a relative normal. While the reasons for this are complex, there is an expectancy of downward pressure on the financial markets if these assumptions don’t come to fruition in 2020.

Considering the lack of benchmarks that we are able to hold our progress to during this pandemic, the picture of the financial markets going forward is fuzzy. Investing gurus such as Warren Buffet are leaning toward the security of gold, while other prominent investors are leaning toward the potential growth offered by technology. Recent increases in the financial markets relative to the contraction of the economy lead us to believe that there is a great deal of positive news priced into the market in its present state. If reality deviates from these assumptions, a secondary dip could be possible.

We at GEBA Wealth believe that because of this, the probably of the market going up is lower than that probability of the market going down by an equivalent amount and are making recommendations accordingly- dollar cost averaging into the market as well as ensuring that our investors are diversified. Short/mid-term investments have some protection from market risk, while their long term investments have the potential to grow.

Let us know how GEBA Wealth can help. We welcome your calls and emails at (800) 826-1126 or info@gebawealth.com.

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Welcome Eric Edwards - GEBA Wealth Management Financial Advisor

Eric Edwards joined GEBA just before the pandemic hit in March. He has been serving Wealth Management clients throughout this challenging time, fostering the trust GEBA members have come to know and expect.

Please call Eric to discuss your financial plans at (800) 826-1126. Or click here to read more about Eric or to schedule an appointment.

Licenses/Designations:
> Federal Retirement Consultant (FRC℠)
> Series 7 General Securities Registration
> Series 66 Uniform Combined State Law Registration in Multiple States
> Life and health Insurance

Education:
> B.S. Business Administration/Marketing, University of Phoenix
SOCIAL SECURITY INFORMING YOU ABOUT RECENT SCAMS

By Henry Martin, Social Security District Manager in Glen Burnie, MD

The most effective way to defeat scammers is to know how to identify scams. You should just **hang up** on any call you’re uncertain of and ignore suspicious emails. Scammers are always finding new ways to steal your money and personal information by exploiting your fears.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Just **hang up**.

As a reminder, you should continue to remain vigilant of phone calls when someone says there’s a problem with your Social Security number or your benefits. If you owe money to Social Security, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call. If you do business with us, remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. If you get a suspicious call claiming to be from Social Security, you should **hang up** and report it to our law enforcement office at oig.ssa.gov.

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What can GEBA help you with?

**Insurance**
- Auto & Home Insurance
- Dental Benefits
- Emergency Travel Plan
- Group Long term Disability Insurance
- Group Term Life Insurance
- Individual Insurance
- Long-Term Care Insurance
- Professional Liability Plan
- Veterinary Pet Insurance
- Vision Insurance

**Wealth Management Services**
- College Planning
- Comprehensive Financial Planning
- Insurance Review
- Investment Planning
- Legacy Planning
- Pension Maximization
- Retirement Planning
- Retirement Plan Distribution Analysis
- Social Security Analysis

**Other Services**
- Notary Services
- Seminars/Webinars
- Podcasts