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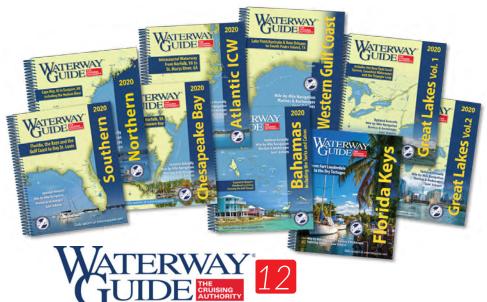
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Official Publication Coast Guard Auxiliary Association, Inc. The Benefits of Membership



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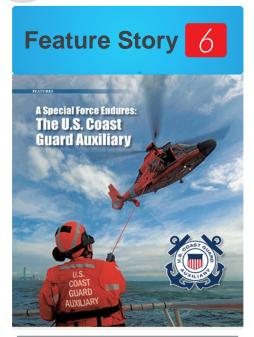
Vin Pica, CEO



Planned Giving, Coast Guard Foundation and CG Mutual Assistance

MetLife Dental





AuxA is launching a 5 minute awareness briefing in D1SR that will be shown across the country in every Flotilla.

It's objective is to give you information about the benefits that AuxA provides to you as a member of the US Coast Guard Auxiliary. Every member of the Auxiliary is also a member of AuxA.

It's important for each member to understand the mission of the AuxA and AuxA's role in providing the financial stability the Coast Guard Auxiliary needs to enable it to be mission ready at all times.

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Your donation Is invaluable Is important Is patriotic And .. You will save lives!

For more than a half a century the CG Auxiliary Association (AuxA) has conducted the USCG Auxiliary's fiscal and business management duties. The USCG Auxiliary is the uniformed, voluntary arm of the US Coast Guard, it's force multiplier. They exist thanks to the generous support of the public.

Topgolf 360° Tour Walk through our climate-controlled golf bays, restaurant, bar areas & more. https://www.youtube.com/watch?v=3ASw q5caYWw&feature=youtu.be

Topgolf Venue Photos Interior and exterior photos of a typical Topgolf location. https://topgolf.com/us/gallery/?venue=centennial

The Evolution of Play See why Topgolf is the best place to go, day or night, to have fun with friends, family or co-workers. https://www. youtube.com/watch?v=ykKjoWogAmI



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The governing body of the Coast Guard Auxiliary Association, Inc. is the Board of Directors, which has all powers of governing and directing.

The board is charged with overseeing the management of the business and its organizational affairs. The Association's governance principles are found in its formal policies as established in accordance with its Articles of Incorporation and Bylaws.

THE BENEFITS OF MEMBERSHIP is the official publication of the Coast Guard Auxiliary Association, Inc to provide articles of interest and information to its members.

9449 Watson Industrial Park St. Louis, MO, 63126 314-962-8828 info@cgauxa.org



What is an AuxA anyhow?

Commodore Larry King, Chairman, AuxA

During my travels I like to ask Auxiliarists what the Auxiliary Association (AuxA) does, specifically Board members of AuxA. The answers I get range from a rough idea to a blank stare. This is not unusual as I had no idea what the AuxA Board did until I became a District Commodore and had some dealings with them. It is important to understand that every member of the USCG Auxiliary is a member of the CG Auxiliary Association, aka AuxA. And Board members, elected to their positions, never forget that they are working with "Member's Money."

So, what does the AuxA Board do? First and most important, the AuxA Board handles all National level Auxiliary funding. AuxA is the 501.c.3 arm of the Auxiliary which gives us a tax-exempt status. When we all pay our annual dues the National dues portion goes to AuxA for them to use in funding the Auxiliary annual operations which is based on a "Proposed" budget submitted by the Deputy National Commodores and approved by me. Over 95% of the cost for travel, per diem, etc., for NACON and NTrain is paid for by funds from the Association. All National Staff Travel and other approved expenses are covered by the Association. There are operating expenses for the Aux Center (AUXCEN) and the civilians who work there. What's missing from this short description is the fact that member dues paid to AuxA covers only about 60% of our expenses per year. So, where does the remaining 40% come from? That is where the real work happens for AuxA Board.

AuxA Board members are actively involved in procuring grants for general use or for specific purposes such as funding District Staff Officers of a singular group (Ops, VE, PA, etc.) to attend specialized training at NTrain. In addition, we have 'saved' funds invested that give us a financial return large enough to have a positive impact. But even with innovative ideas such as Campaign for Zero bringing in extra money, the Board found in the past few years that they weren't doing a very good job of ensuring all our expenses were a result

of a sound financial plan. Some six years ago we had nearly six thousand more members than we have now which means the AuxA Board has around \$150,000 less receivable from dues than it did in 2014. To paraphrase a quote attributed to Sir Winston Churchill: "We are running out of money. Now we have to think".

The AuxA Board has been on the attack to examine virtually every expense we encounter and perform a sanity check on our established financial way of life. Without citing a long list of specifics and keeping in mind we funded more member travel than ever before, we ended last fiscal year with a surplus of nearly \$100,000.

This is just a snapshot of what the Association Board does, but it is important all Auxiliarists realize we have members on the Association Board who devote an incredible amount of time and personal expense ensuring the Auxiliary remains financially sound while funding an ever increasing training and travel schedule, WITHOUT ANY DISCUSSION OF RAISING DUES. This gives you a basic idea of what the AuxA Board is supposed to do and the current Board members are exceptionally good at their jobs.

Next time you are around a member of the AuxA Board tell them thank you for a job well done. They deserve it.





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It's Not Too Late

NACO Three Star Award for Excellence in Diversity

Every Flotilla and every Division can qualify.

Diversity is about acknowledging differences and adapting practices to create an inclusive environment in which diverse skills, perspectives and backgrounds are valued. It is about understanding the individual differences among our members that arise from a broad range of backgrounds and lifestyles, and recognizing the value of using those different perspectives and ideas to enhance the quality and outcomes of our mission.

The NACO Three Star Award for Excellence in Diversity is an annual award intended to recognize Flotillas and Divisions for distinction in managing and valuing diversity. Units applying for the NACO Three Star Award of Excellence for Diversity Management must complete a minimum of four action items in each goal category listed:

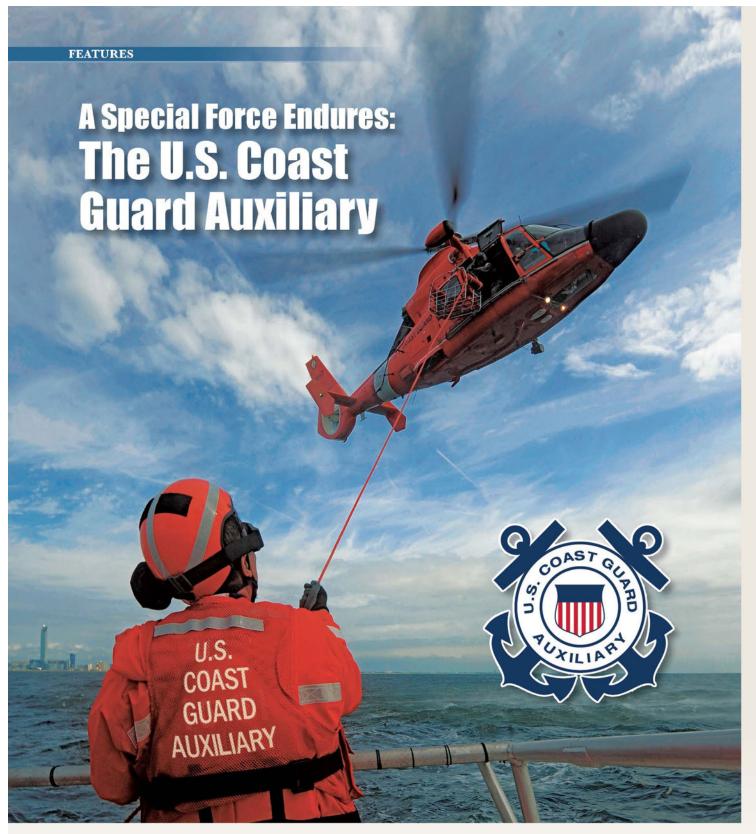
Create a Positive Environment
Value all Members
Promote Individual Success
NACO Three Star Award Application

Eligibility goals during the period of July 1, 2019 to June 30, 2020 must be submitted by June 30, 2020 on form http://forms.cgaux.org/archive/a7064.pdf. Unit Commanders should review the diversity application to ensure that required tasks have been completed. Questions about the application should be directed to the Deputy Assistant National Commodore for Diversity, ANACO-DVd. All award submissions must be sent directly to the Deputy Assistant National Commodore for Diversity, ANACO-DVd, via email.

Visit the Auxiliary Diversity website http://wow.uscgaux.info/content.php?unit=D-DEPT&category=diversity-excellence-award for details.

Accepting, welcoming and valuing the differences inherent in every individual.





Waterway Guide Media's publisher, Jeff Jones, and editor-in-chief, Ed Tillett, attended the United States Coast Guard Auxiliary's National Convention in 2019 in Orlando, FL, and came away with a newfound understanding of the organization's goals and significance of its work. While at the convention we spent time with Auxiliary leadership and forged a partnership intended to advance our company's dedication to, and the Auxiliary's mission of, promoting safe boating. Through this shared vision and effort we are working together on targeted communications, access to training materials and other assets. The breadth and depth of the USCG Auxiliary mission and its importance to boaters and communities across the U.S. is worth exploring as the organization enters its 81st year.

hat started in 1939 as a response to threats from events unfolding in Europe has persevered as an integral component of the U.S. Coast Guard, the nation's maritime first responder. This is a unique and compelling story of volunteerism, citizen soldiers and commitment carried out today by over 26,000 men and women of the USCG Auxiliary.

Auxiliarists are a force multiplier for active duty USCG personnel. We've seen them in

their vessels, waved at them while underway and invited them aboard for courtesy inspections for that coveted sticker that says, "My boat is squared away." They give their time, talents and resources to promote and improve recreational boating safety (RBS) and support Coast Guard operational, administrative and logistical requirements. But what else are Auxiliarists working toward?

Here are some numbers provided by Vincent Pica, a Commodore from the First District, Southern Region (D1SR), USCG Auxiliary. He said, "We don't get paid. Every hour we do something that active duty can do we free up their time and resources for other missions. Every day over 10,800 hours are logged by Auxiliary volunteers performing on-water boating safety patrol, while 11 distressed boaters are saved and 548 vessel safety checks



U.S. merchant ship aflame after being torpedoed by a German submarine off the American Coast, 1941-1945. Courtesy Coast Guard Historian's Office.

are conducted. As the uniformed volunteer branch of the Coast Guard, members train to USCG standards and serve in every mission except law enforcement. These efforts represent immeasurable savings to U.S. taxpayers."

The years leading up to WWII were a different time for this country and the world. The Nazi U-Boat threat along the Atlantic Coast was real and the Coast Guard's Commandant saw war on the horizon. He knew the active duty component needed expanding, so in September 1939 Congress passed the Coast Guard Reserve Act. The result was that over 50,000 Auxiliary members served in the Volunteer Reserve during WWII. That tradition continues today with trained volunteers serving alongside military personnel.



Adm. Russell R. Waesche (center), commandant of the Coast Guard during WWII, who was instrumental in establishing the Auxiliary. Courtesy Coast Guard Historian's Office.

The USCG Auxiliary cannot undertake any action that requires a weapon or law enforcement authority. However, seven of the eleven congressionally mandated tasks of the USCG can be performed, which frees active duty to pursue higher content tasks. Auxiliary conducts search and rescue, maritime and aviation observation missions, non-regulatory vessel examinations and boating safety education, among others.

Pica explained, "Auxiliary patrols including air and sea, and often with active duty USCG aboard, saves the Coast Guard important fuel budget resources, as well as increasing the number of 'eyes on' than otherwise possible. We also put cooks on USCG ships, which frees up active duty personnel to conduct

other important tasks, and assist in our private sector areas of expertise when needed."

The Auxiliary has evolved with membership and participation adjusting to the times. When asked what the greatest challenges are today for the Auxiliary, Pica said, "We've been described as the minutemen

of the 21st century. That's a hard task to live up to for young persons who have other duties versus older personnel who have more discretionary options. We are adapting our tasking to make it easier for younger members to feel that their efforts are worthy. I came into the Auxiliary following the September 11, 2001 attacks. As we move away from 9/11 some patriotic motivation has waned. Our leadership is always focused on retention and recruitment."

From the mid-1990s to the present the operational tempo of the USCG has increased dramatically due to drug enforcement, security and associated tasks. The USCG continues to depend on the work of the Auxiliary with 26,000 volunteers supporting 56,000+ active, reserve and civilian personnel across all approved areas of responsibility.

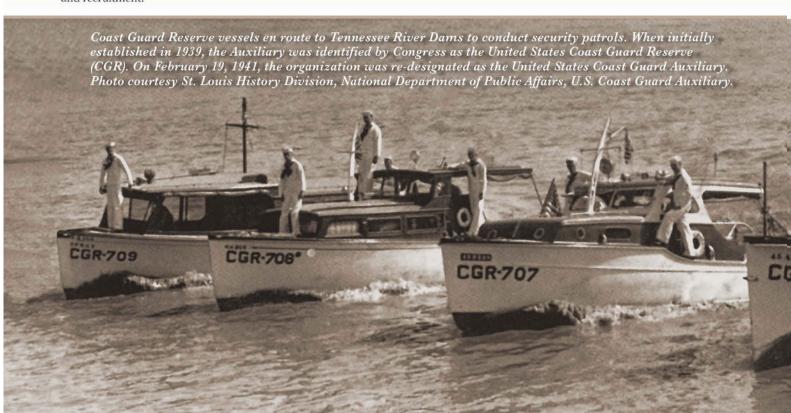
Pica said that attracting new volunteers to the Auxiliary is vital to the effectiveness of the USCG. "Many of us have an urge to serve. Whatever you may call it, there are forces at work aimed at destroying our way of life. The opportunity for me is that I can serve the United States on my own terms. I get to contribute to the effectiveness of the USCG's missions and from

> that I enjoy personal growth. My sense of satisfaction is real. Auxiliarists don't need to be boaters. There are 16 categories of duties."

As one of eight uniformed services the USCG conducts on an average day 45 search and rescue missions, saves 10 lives, seizes over 800 pounds of illegal drugs, investigates 35 pollution incidents and facilitates the

movement of \$8.7B worth of goods and commodities. In many instances, Auxiliarists are alongside their active duty counterparts performing their role as defined in the organization's mission statement as, "The best trained most valued maritime volunteer organization in the world highly effective during normal operations and ready for emergencies." \(\psi\$

66 We've been described as the minutemen of the 21st century...





Renowned news anchor Walter Cronkite accepting post as Honorary National Commodore of the Auxiliary in 1977. An avid sailor, he joined Waterway Guide the following year as Editorial Consultant and remained with the company for 18 years.



Waterway Guide Media has joined with the Coast Guard Auxiliary Association to provide financial support in support of the Association's goals. AuxA was formed in 1957 and is a national nonprofit organization established to support Coast Guard Auxiliary activities. AuxA conducts fiscal and business management responsibilities including capital programs, partnerships and donations that enable America's Volunteer Lifesavers to accomplish their primary mission responsibility: recreational boating safety.



Reprinted with permission: Ed Tillett (January 2020) A Special Force Endures: The U.S. Coast Guard Auxiliary. *Waterway Explorer 2020.*

Interesting Facts

- The number one cause of boating accidents is alcohol.
- Drowning from a boating accident is caused by not wearing a lifejacket.
 When 16 people go overboard with a lifejacket on, 15 come out alive.
 When 16 go overboard without a lifejacket, 15 die.
- Your paddlecraft (SUP, canoe or kayak) should have a label on it, "If Found Call ______." Because if it floats away from a dock unattended during high wind or water, unnecessary search and rescue might be initiated. The call number will assist in confirming the owner's status.
- Training requirements for Auxiliarists include 10 to 11 courses every 5 years.
- USCG personnel and Auxiliarists operate under the Department of Homeland Security during peacetime but may be transferred to the U.S. Navy if necessary.







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AUXCEN Victor Rogers Join AuxA as Administrative Assistant



Victor joined the Coast Auxiliary in September 2018 as the liaison to the U.S. Naval Sea Cadet Corps (NSCC) with the Pittsburgh, PA Division.

Victor began his time in the Auxiliary serving as FSO-HR until January 2019 and then elected as Vice Flotilla Commander and furthering to Flotilla Commander. He also served as the FSO-IS and FSO-MT. His qualifications include Instructor, Program Visits, Vessel Examiner, Fingerprinted Tech, Basic Qualification, CPR. AUX-10 and FLCO. Currently Victor serves as Flotilla Commander, FSO-IS, FSO-OP and the liaison to the U.S. Naval Sea Cadet Corps.

Within the Pittsburgh Battalion NSCC, Victor is a Lieutenant Junior Grade serving as the Battalion Operations Officer. He has been in the NSCC program since January 2001 when he joined as a cadet. During his years as a cadet he was pinned as a Chief Petty Officer in May of 2007 and continued on staff after graduating high school helping train the next generation of cadets.

Victor is a Treasury Management Direct Officer for a Regional Bank for the past 5 years.

Email: Victor@cgauxa.org



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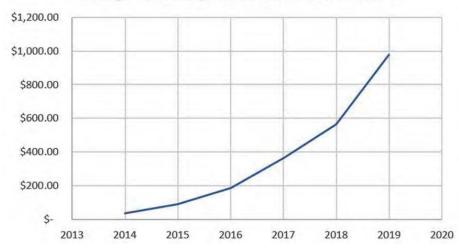


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The number one safe boating guide for America's waterways has partnered with USCG Auxiliary AuxA



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USCG Auxiliary Association receives a \$5 donation for every purchase. Priced at only \$39.95 for Auxiliary members. \$10 off retail and only \$1.50 shipping.

- → Purchase from the Waterway Guide ship store
- → Use promo code USCGAux1 for special pricing



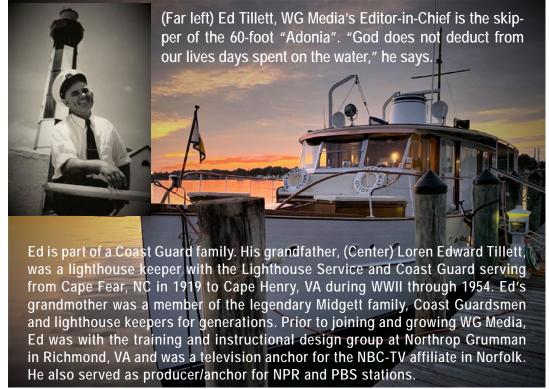
"Welcome Aboard to AuxA's new partner Waterway Guide Media"



"Waterway Guide Media is now in alliance with AuxA and sees it as a perfect match. Recreational Boating Safety (RBS) is at the core of all we do. Our guiding principle in all of our media channels and publications is the more knowledge and skills that a recreational boater has, the safer they will be and the more they will enjoy their time on the water." – Ed Tillett, Editor-in-Chief, General Manager, WG Media.



"Welcome Aboard" to Waterway Guide Media. We look forward to developing a great partnership to support AuxA's contribution to the Auxiliary's RBS Mission." Vin Pica, CEO, AuxA



Founded in 1947, Waterway Guide has published and disseminated RBS information to millions of boaters over the decades. Through its many media channels, including 21 Waterway Guide publications containing navigation charts, marina information, everything a boater needs to know about their homeport and ports of call to waterwayguide.com and their online Explorer application, the company is the "Voice of Boaters" to over 700,000 web site visitors each year.

"There's a growing need for RBS training," Tillett said in an interview with AuxA. "Waterway Guide has done well serving the needs of boaters with vessels over 30' LOA, now in addition to that we are focusing as well on smaller vessels including paddle craft. We know that paddle craft safety has become a priority for the Coast Guard's and the Auxiliary's RBS mission of reducing injuries and fatalities with kayakers and paddle craft users. Many states are increasing regulations covering RBS. It is vital that boaters know about these new regulations."

Waterway Guide is constantly utilizing new media channels to publish RBS information. Through their digital online, multi-platform channels WG Media is offering access and relevant information to their subscribers. From current "Marker to Marker" NAV alerts, ATON notices, real time marina fuel prices, anchorage listings, and more, WG Media has earned the credibility, accuracy, and relevance with expert-generated content that boaters need. "For example," Tillett said, "We have full-time staff just focused on keeping all of this data very current. It's not very relevant if the data is six months old."

To launch the partnership, WG Media is offering AuxA members a deep discount on the Waterway Guidebooks with a donation for every being made to AuxA and the RBS mission.

In addition WG Media will be publishing AuxA generated RBS content. Check out Ed's interview with COMO Pica about the Auxiliary in this newsletter. WG Media disseminated COMO Pica's interview throughout WG's media channels.



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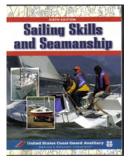
National Safe Boating Week May 16-22, 2020

Subject www.safeboatingcampaign.com www.uscgboating.org
May 15th, 2020 is Wear Your Life Jacket To Work Day

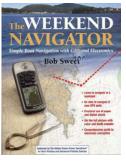
May 15th is Ready Set Wear It Day



AUXCENstore NSBW Choice Items



\$244.55 \$165.11 Course: Sailing Skills & Seamanship Course (Serves 10) Price Reduction



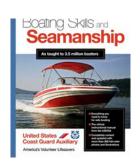








\$23.72 Signs: Auxiliary Patrol,



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We are very pleased to inform you that your AuxA membership provides you exclusive access to LTCRplus - the most innovative Group Long Term Care Benefit program in the market.





Photo from NTRAIN 2020 https://tinyurl. com/N-Train-2020

Granite City, Auxiliary Association Center Merger on the Horizon

Thomas Lane, Chief Operations Officer, AuxA coo@cgauxa.org

It's now been twelve months since we started the project to merge the **Auxiliary Association** (AuxA) Center in St. Louis, MO with the **USCG National Supply** Center in Granite City, IL. The objectives of this update are to let you know how the integration of the two facilities is progressing, to explain what integration challenges lie ahead, and to highlight how you can continue to help our Association deliver on its potential.

First of all, I'd like to thank everyone for their cooperation and hard work. Integrating two facilities is tough, and I recognize that many of you have put in significant efforts to help the two operations begin functioning under one roof.

I'd also like to thank everyone for their patience. During a transition there are always more questions than answers, and I appreciate your ability to stay focused and productive during this transition.

We still have more to do. I'm aware of the differences in operating styles of the two facilities and I'm committed to the continuous evolution of a new and effective AuxA culture. We are working with the senior

leadership team in the Auxiliary and the Coast Guard to architect a set of operating guidelines to deliver on this objective.

You'll be hearing more about this in the months to come and will have an opportunity to help shape our culture so that we can best serve our customers, Auxiliary Members, and realize our vision for the Association.

The multiple demands of planning our future strategy, operating the business on a day-to-day basis, and dealing with the demands of the merger will be the challenge. We will be putting together a

thorough communication plan to ensure that all Auxiliary members will be informed about our progress on a regular and timely basis. We expect the transition to begin in fourth quarter 2020. This merger will provide a significant cost savings benefit to the Association and Auxiliary.

In addition, Renee
Taylor, a longtime
employee of the
Association, will be
retiring in April. We
have put together a
replacement team of
two Auxiliary member
volunteers to absorb the
activities performed by
Renee. Best wishes on
her retirement.

Deal-O-Grams

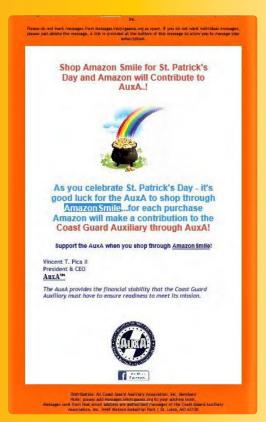
Commodore Vincent Pica, President & CEO, AuxA

"Brevity is the soul of wit"

~ Polonius, Act 2, Scene 2, Hamlet

So I shall be witty yet again. It remains somewhat puzzlingly clear that you have more benefits than you realize you're entitled to and have available. That's a communication problem on our part largely and, perhaps, a bit of members fearing to go out on the diving board of "click here" to actually see what the deal is. So, in this bi-lateral regard, here's what we're doing.

1. With regard to the communications problem, some may find these very "Benefits of Membership" too much to digest. So, twice a month (bi-weekly), we'll bring you a "deal-o-gram" - a largely single-themed orange-backed email blast that details the deal of the day, as it were.



2. With regard to the "fear of clicking here", we guarantee you that the systems are designed so that you cannot buy anything by simply "clicking here" and reading about the deal. You're entitled to these benefits; you've earned these benefits.

Use them as you see the need or feel the urge – but just "clicking here" to get more information is not going to hit your credit card. Guaranteed!

Semper paratus, Vin

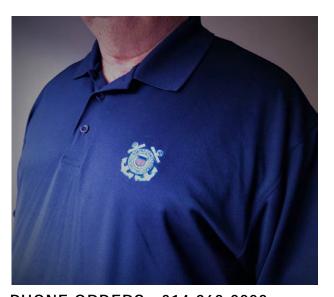




AUXILIARY GOLF SHIRTS AVAILABLE FOR SUMMER

Performance Blend Navy Blue with USCGAUX logo Sizes available, S, M, L, XL, XXL

SPECIAL AUXA PRICE ONLY (XXL \$28.93) \$25.58 ea 5% Rebate to your District RBS



PHONE ORDERS - 314-962-8828 or mail form to: AuxA 9449 Watson Industrial Park St. Louis, MO 63126 Make checks out to: Coast Guard **Auxiliary Association**

Name:
Address:
City/Town:
State: Zip Code:
Phone Number:
80205A- SM 80205B- MED
80205C- LG 80205D- XL
80205E- XXL
Credit Card #
CCI # Exp. Month Year
Signature:
Date:



and worker safety by displacing the toxic chemicals in common use today. All products are made from domestically sourced materials & packaging with zero imports.

Bill is a Auxiliary member with Flotilla

17-6 Central Brevard, FL info@kationx.com 321.914.0722





WEAR WITH PRIDE

Get your official District Coast Guard Auxiliary Ball Cap for only \$25.00 each

Plus shipping/handling

Order by EMAIL at coo@cgauxa.org

For DCO, COS, DSO-MA Only 25 MINIMUM CAPS ORDER per District Email a PDF of this form to coo@cgauxa.org



Insignia not included

AuxA will handle getting BSX approval for this uniform item and billing and shipping with CGX.

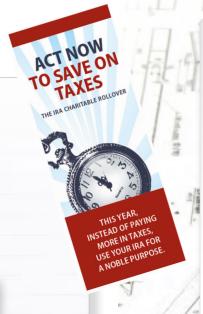
# of AUX Approved Ball Caps	\$25.00 ea. with \$5	ea. with \$5.00 each rebate to District.		
Member receives receipt with each	cover noting \$10 charitable	contribution to AuxA's RBS s	support	
and USCGAux District support.				
Size and quantity ordered: Medium	n Large Extra	Large		
D				
District				
Name:				
Address:				
Address 2:				
City				
Credit Card # AMEX:				
AWILA.				
Credit Card #				
Visa/MasterCard				
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Expiration: / CVCC:			2	

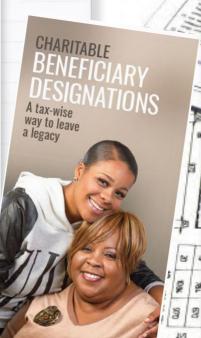


Planned Giving

Planned Giving helps you meet your personal, financial and estate planning goals by making a lifetime or testamentary charitable gift.

Planned Giving offers the opportunity to continue to support Coast Guard Auxiliary programs through your will or charitable trust. Funds may be designated by the donor to the Coast Guard Auxiliary either toward general support funds or earmarked for specific programs. Contact us at (314) 962-8828, or execdirauxa@cgauxa.org for more information on Planned Giving.





How to Give

Bequest - You designate our organization as the beneficiary of your asset by will, trust or beneficiary designation form.

IRA Rollover - Congress recently enacted a permanent extension of the IRA Charitable Rollover.

Beneficiary Designation Gifts - You can designate us as a beneficiary of a retirement, investment or bank account or your life insurance policy.

Charitable Remainder Unitrust

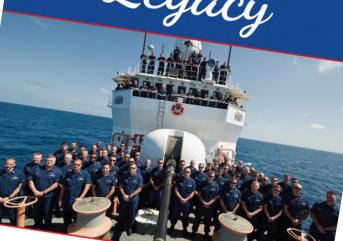
- You transfer your cash or appreciated property to fund a charitable remainder unitrust. The trust sells your property tax free and provides you with income for life or a term of years.

Charitable Remainder Annuity
Trust - You transfer your cash
or appreciated property to fund
a charitable remainder annuity
trust. The trust sells your property
tax free and provides you with
fixed income for life or a term of
years.

Charitable Lead Trust - You fund a trust that makes gifts to us for a number of years. Your family receives the trust remainder at substantial tax savings.

1 8 1 8

Legacy



What to Give

Gifts of Stocks and Bonds - Donating appreciated securities, including stocks or bonds, is an easy and taxeffective way for you to make a gift to our organization.

Gifts of Retirement Assets - Donating part or all of your unused retirement assets such as a gift from your IRA, 401(k), 403(b), pension or other tax-deferred plan is an excellent way to make a gift to our organization.

Gifts of Cash - A gift of cash is a simple and easy way for you to make a gift.

Gifts of Insurance - A gift of your life insurance policy is an excellent way to make a gift to charity. If you have a life insurance policy that has outlasted its original purpose, consider making a gift of your insurance policy.



Annually, we grant scholarships to Coast Guard Reserve

families, and provide support to Auxiliary flotillas around

the country to support their many missions.

Coast **Guard** Mutual **Assistance**

Thank you for considering a donation to Coast Guard Mutual Assistance. Support at all levels helps meet the comprehensive needs of the entire Coast Guard family through disaster and emergency relief, family support and education assistance. Giving opportunities are available in many areas of interest, and however you choose to make your donation —through a one-time gift, allotment or recurring donation, major gift or by including CGMA in your planned giving— your gift makes a difference.

Last year, CGMA provided **\$43,068.98** in assistance to Auxiliary members. Here is a link to a CGMA video that explains the program https://www.youtube.com/ watch?v=1npPISM-S4&feature=youtube Some examples of support provided for Auxiliary members include:

Closing costs Disaster recovery **Education loans** Final expenses (death) Housing assistance Medical and Dental costs Pet and Service Animal Support Special Needs and Adoption Grants







Don't miss out on a Dental benefit that stays with you.

Hello, AuxA Member

You're still eligible to enroll in MetLife TakeAlong DentalSM, an individual dental benefit that stays with you through every life-changing event. This could be the last time you'll need to enroll for a dental benefit program for yourself and your dependents.

MetLife TakeAlong Dental provides benefits for an array of preventive and diagnostic dental services, at costs that are significantly lower than typical dental fees. So having the right dental insurance can protect you and your family from unexpected dental expenses.

Three program options are available: PPO, Dental HMO/Managed Care², and MetLife Discount Dental Plan³. All programs provide benefits that help reduce your out-of-pocket costs for dental services.

It's easy to get started. Find all the information you need in one convenient location at metlifetakealongdental.com/auxa

ENROLL TODAY

Learn more about the program options, including exclusions and limitations, features and cost, then enroll for coverage for yourself and your dependents.





Your referral code: AUXA

Call us with any questions you may have about MetLife TakeAlong Dental at 1-844-2METDEN, Monday through Friday, from 8 a.m. to 8 p.m. ET

ADF# D923.16

MetLife TakeAlong Dental availability varies by state.

savings from enrolling in a dental benefits program will depend on various factors including the cost of the program, how often members visit a dentist and the cost of services rendered.

2 Visit www.metlifetakealongdental.com for updates to state availability. Dental HMO/Managed Care will only be available to residents of CA, FL, NY, and TX. Dental HMO/Managed Care is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and "Single Service Health Maintenance Organizations" in Texas. Dental Managed Care program benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO program benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; and SafeGuard Health Plans, Inc., a Texas corporation, in TX. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

3THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is available at www.metlifetakealongdental.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone (800) 441-0380

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington BenefitSolutions (Careington), Frisco, TX. Careington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details. MetLife Discount Dental Program is provided through Careington International Corporation, Frisco, TX. Careington International Corporation is not affiliated with MetLife or its affiliates.

For Colorado residents: This policy DOES NOT include coverage of pediatric dental services as required under the Affordable Care Act. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage or an Exchange qualified stand-alone dental plan that includes pediatric dental coverage.

Vermont Residents: Any applicable waiting periods are limited to a maximum of 6 months. Once enrolled, this will be reflected in your policy.

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MetLife TakeAlong Dental[™] Insurance PPO Program Summary

This is a brief description of services covered under the MetLife TakeAlong Dental, PPO program. You have a choice of three program options — High, Medium and Low. All options cover a broad range of important dental services. Please review the program details below to help you decide which option best fits your needs. For complete program details, including exclusions and limitations, please visit metlifetakealongdental.com.

Program Summary

	High Option Benefit	Medium Option Benefit	Low Option Benefit
Preventive & Diagnostic Services Based on the maximum allowed	In-network: 100% Out-of-network: 100%	In-network: 100% Out-of-network: 100%	In-network: 100% Out-of-network: 100%
charge ¹ Basic Restorative Services Based on the maximum allowed charge ¹	In-network: 80% Out-of-network: 80%	In-network: 70% Out-of-network: 70%	In-network: 70% Out-of-network: 70%
Major Restorative Services Based on the maximum allowed charge ¹	In-network: 50% Out-of-network: 50%	In-network: 50% Out-of-network: 50%	Major Restorative Services not covered
Child Orthodontia Covered Services ² Based on the maximum allowed	In-network: 50% Out-of-network: 50%	Orthodontia not covered	Orthodontia not covered
charge ¹ Calendar Year Deductible - Applies to Basic & Major Restorative Services ³ Individual Family	\$25 \$75	\$50 \$150	\$75 \$225
Waiting Period ⁴	6 months for Basic Restorative 12 months for Major Restorative & Child Orthodontia	6 months for Basic Restorative 12 months for Major Restorative	6 months for Basic Restorative
Calendar Year Maximum Benefit	\$2,000 / person	\$1,500 / person	\$750 / person
Child Orthodontia Lifetime Maximum	\$1,000 / person	Orthodontia not covered	Orthodontia not covered
Dependent Age	A dependent child is eligible for benefits up to his/her 26th birthday.2		

In-network refers to benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network benefits refer to benefits provided under this program for covered dental services that are not provided by a participating dentist.

COST: To view the cost for each option, go to **metlifetakealongdental.com**. Type in your ZIP Code to find the cost for your area.





Smile. Now you can have dental that you take with you.

MetLife TakeAlong DentalSM

Introducing **MetLife TakeAlong Dental.** TakeAlong Dental offers an individual dental policy or a non-insurance discount dental program. In either case, you can take these benefits along with you through every life event you experience. So this could be the last time you'll have to enroll for dental. Now there's something to make you smile!

Three great programs to choose from:

PPO MetLife Discount Dental4 Dental HMO/Managed Care³ Three benefit coverage levels to choose Available to residents of Florida, New York This is a discount program and is not from: Low, Medium or High. and Texas (will soon be available to insurance. residents of California). Flexibility to choose any licensed dentist, in · Discount program for dental services from a or out of the network, and still Two benefit coverage levels to choose nationwide network. from: Low or High. receive benefits.1 · Save 5% to 50% on most dental In-network providers accept negotiated Pre-select a dentist at time of enrollment, procedures. fees, which are typically 30% - 45% who participates in · 5% to 20% savings on orthodontics less than the average charges in the same the network. including braces and retainers. · Broad network of carefully screened 5% to 20% reduction on specialist's fees. No referral needed for specialty care. general dentists and specialists who Cosmetic dentistry included. provide dental care at a reduced cost. Access to thousands of participating dental You may visit any dentist participating No waiting periods, claim forms, in the plan. deductibles or annual maximums. Not available in Washington, Utah and Vermont.

Why get dental?

Keeping your teeth healthy without a dental program can be expensive. Having the right dental benefits makes it easier to visit the dentist and helps lower your costs. That's where MetLife TakeAlong Dental comes in! It offers competitive pricing and great benefits today and in the future.

It's time to enroll

Find all the information you'll need in one convenient location at metlifetakealongdental.com. Learn more about the program, features and cost, then enroll for coverage for yourself and your dependents.

Enroll online	Enroll by phone	Your referral code
metlifetakealongdental.com	1-844-2METDEN (1-844-263-8336)	CGAuxA

If you have any questions, please call MetLife at 1-844-2METDEN or visit our website at metlifetakealongdental.com





ADF# ID2303.19

Description of Covered Services & Frequency

This table represents the top services within each category, but is not a complete list of the covered services and procedures. For full program details, please visit **metlifetakealongdental.com**.

Preventive	Frequency
Prophylaxis (cleanings)	Two per calendar year
Oral examinations	Two per calendar year
Topical fluoride treatment	One per calendar year for dependent children up to their 14th birthday
Bitewing x-rays	One set every calendar year One set every 6 months for a child
Screenings	Two per calendar year
Patient assessments	Two per calendar year

Basic Restorative

Fillings — initial placement	Unlimited	
Replacement fillings	Replacement once every 24 months	
Simple extractions	Unlimited	
Full mouth x-rays	Once every 60 months	
Periodontonics maintenance	Four treatments per calendar year	
Periodontal scaling & root planing	Once per quadrant every 24 months	
Space maintainers	Once per lifetime per tooth area for dependent children up to their 14th birthday	
Sealants or sealant repair	Once per tooth every 60 months for dependent children up to their 14th birthday	

Major Restorative (Applies to the Medium and High Options. Not Covered under the Low Option.)

General anesthesia	When necessary in accordance with generally accepted dental standards
Dentures	When need to replace congenitally missing teeth or replace natural teeth
Recementing of cast restorations or dentures	Once in a 12 month period
Crowns	No more than one replacement for the same tooth within 10 years
Oral surgery	Refer to schedule of benefits for exceptions
Surgical extractions	Unlimited
Implant services	No more than once for the same tooth position in a 10-year period
Repair of implants	Once in a 12 month period
Child orthodontia ²	For a child up to age 19

MetLife TakeAlong Dental availability varies by state

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Certain administrative services are provided by Gareington BenefitSolutions (Careington), Frisco, TX. Gareington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

For Colorado Residents: This policy DOES NOT include coverage of pediatric dental services as required under the Affordable Care Act. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

L0320001977[exp0321][All States]

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Navigating life together

¹ The maximum allowed charge for a covered service is the amount that in-network dentists have agreed to accept as payment in full for the covered service, subject to any deductibles, co-payments, cost sharing and benefits maximum. Maximum allowed charges are subject to charge. Percentages shown are based on the maximum allowed charge, even when a covered service is provided by an out-of-network dentist, except in AK, NV, MA and MT. In these states, out-of-network percentages shown are based on a percentile of the reasonable and customary (R&C) charge. The R&C charge is based on the lowest of (1) the dentist's actual charge for a covered service; (2) the dentist's usual charge for the same or similar service, or (3) the amount charged by most dentists in the same geographic area for the same or similar service as determined by MetLife. Please go to metlifetakealongdental.com and enter your ZIP code for complete details.

² Child orthodontia is covered under the High Option benefit only. Orthodontia covers dependent children up to their 19th birthday. Adult orthodontia is not covered under any program option.

³ Major Restorative Services are not covered under the Low Option Benefit. The deductible applies only to Basic Restorative Services under the Low Option Benefit.

⁴ Vermont Residents: Any applicable waiting periods are limited to a maximum of 6 months. Once enrolled, this will be reflected in your policy

MetLife Choice[™]





More Choice. More Savings.



As a salute to service for being a member of AuxA, you now have special access to personalized auto, home and renters insurance with MetLife Choice. Quickly and easily compare and save with multiple quotes from highly rated carriers all in one place – in just minutes.

What is MetLife Choice?

MetLife Choice is a powerful tool that enables you to compare rates and choose the policy that works best for you from several highly rated insurance carriers - all in one place. MetLife Choice makes it easier than ever to find the best coverage for your unique needs at a great price.

Call 1-866-586-6048 or visit metlifechoice.com/auxa to get your free, no-obligation quotes today.

What savings are available through MetLife Choice?

MetLife Choice gives you access to convenient payment options. Plus, save even more when you bundle auto, home and renters policies together. MetLife Auto & Home® customers saved an average of 23%* on auto insurance.



It's fast. It's easy. Get your personalized quotes today! Call 1-866-586-6048 or visit metlifechoice.com/auxa

Compare and save with MetLife Choice:



Choice of multiple quotes from highly rated carriers



Coverage best suited to your needs



Average savings of 23%* from MetLife Auto & Home

*Savings are based on MetLife Auto & Home's 2019 countrywide research of new call center MetLife Auto & Home customers' annual savings in 2018. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirect® nor products of other insurance companies.

MetLife Choice is used by MetLife GA Property & Casualty⁵⁰, and other independent agencies and captive agents to provide consumers a broad choice of insurance providers. Coverage may be underwritten by carriers unaffiliated with MetLife Auto & Home through MetLife Auto & Home Insurance Agency Inc, with its principal place of business at 700 Quaker Lane, Warwick, RI 02886, CA License #0D25399, AR License #100116171, TX License #15811. Each insurer operates independently and has sole financial responsibility for its own products.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Casualty Insurance Company, and Metropolitan Lloyds insurance Company of Texas, all with administrative home offices in Warwick, RL Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local MetLife Auto & Home representative or the company. All statements and representations made herein are made exclusively by MetLife Auto & Home.



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