



**COVID-19**  
IMPORTANT  
INFORMATION



## Member Support

- **Returning \$800M in dividends to members with auto insurance policies.**
  - USAA returned \$520M to auto policy holders in late April, and will return \$280M more in late May.
- **USAA is covering personal vehicle use for things like delivery usage for their employer due to business disruption.\***
- **Special payment arrangements on auto and property insurance premiums and waived late fees.**
- **Special payment arrangements on life and health insurance policies.**
- **Waived and/or reimbursed deductibles or co-payments for coronavirus-related testing for members who have [USAA Medicare supplement plans](#).**
- **Issuing a 90-day temporary credit on active accounts with negative balances to ensure the member receives access to the full amount of their stimulus payment.**
- **Special mortgage and home equity line of credit payment assistance.**
- **Waived limit and fees on transfers and withdrawals from savings accounts.**
- **Special programs for consumer loans and credit cards.**
  - 90-day credit card payment deferral.
  - 90-day consumer loan payment extension.
  - 90-day Non-Sufficient Funds fee waiver.
- **50% off fees for some USAA Managed Portfolios.**
- **Wide range of digital and mobile solutions.**



## Employee Protection and Support

- **USAA employees can order pre-packaged meals and food supplies for weekday pickup.**
- **Providing up to three weeks emergency pay for COVID-19 related illness, childcare issues or if employees are unable to work from home.**
- **Implemented social distancing protocols, closed onsite fitness centers, café dining areas and café self-service lines. Onsite medical clinics remain open.**
- **Restricted all international and domestic business travel.**
- **Increased touch-surface cleaning measures in all facilities.**
- **Temporarily closed financial centers and the Bank lobby in San Antonio until further notice.**
- **USAA medical plan participants who use network providers will not have to pay any out-of-pocket expenses for testing, diagnosis and prescribed medication for COVID-19. Deductibles and coinsurance will be waived for COVID-19 doctor visits and treatments. Expanded and free telemedicine services.**



## Community Investment

- **USAA has created employee and member giving opportunities to invest within their communities for COVID-19 related causes. Together with USAA, employees have donated \$1.5 million to COVID-19 related causes.**
- **USAA and The USAA Foundation, Inc. committed \$5.5 million to nonprofits across the country responding to the coronavirus pandemic by investing in Military-focused nonprofits and nonprofits in USAA campus communities– San Antonio, Tampa, Phoenix, Colorado Springs, Chesapeake and Dallas/Ft. Worth.**



## Driving Habits During COVID-19:

- Data from USAA's SafePilot program (through May 1) shows that miles driven have been consistently lower since March 11 for a group of participants in four states\*. The trend peaked as major cities in several states issued stay-at-home orders between March 22-24. The number of cars on the road is slowly beginning to increase but remains lower than average for those enrolled in the program prior to March 11.
- On average during this time period for each trip a person has taken, SafePilot data from several states has provided insight into driving behavior:
  - **Speeding:** With fewer cars on the road, speeding has increased by up to 10% when compared to Feb.-early March. Some people likely are driving faster with less traffic.
  - **Distraction:** Although speeding events are on the rise, distracted driving habits have remained consistent. Drivers are continuing activities such as smartphone use while on the roads.
  - **Hard acceleration and braking:** Hard acceleration has decreased roughly 7-10% and hard braking has decreased roughly under 5% when compared to Feb.-early March, likely due to less traffic and maintained speed.

## Helping Employees:

- Extended work from home guidance through Sept. 1.
- Through May 14, fulfilled more than 4,500 pre-packaged meals and food supply orders for USAA employees.
- Nationwide campus occupancy remains low at 6%.

\*SafePilot is available in four states: Texas, Ohio, Arizona and Virginia.