

# Insurance solicitations



**Myra  
Warren**

**O**nce again, we are receiving calls concerning outside insurance companies being given the opportunity to try to sell insurance products to our members.

Outside insurance companies may gain access to NALC meetings by agreeing to present products that do not conflict with the MBA or they offer supplemental products, such as long-term care.

Allowance of insurance predators could have the potential to inadvertently violate the United States Letter Carriers Mutual Benefit Association (USLCMBA) Constitution, as well as be a conflict of interest, possibly compromis-

ing the very foundation on which the MBA was established in 1892.

**We understand that our members may not be aware** that these solicitations violate the Constitution. I ask you to be knowledgeable about the MBA's first and foremost objective, which is to unite fraternally all letter carriers and other non-supervisory employees of the Postal Service who are of good moral character and who are members in good standing in the NALC. Secondly, we aim to establish a fund from which to pay all normal life insurance, disability and annuity benefits in accordance with the general laws relating to benefit certificates, and to pay such costs of administering the MBA as may be properly chargeable thereto. In adhering to these objectives, my brothers and sisters, together we have established a viable organization that has existed for more than 120 years. MBA offers and provides financial protection against the economic consequences of premature death to the family members of letter carriers.

To be candid, other insurance companies are our competitors, and allowing them to sell the same insurance coverage to our membership is undermining the MBA. We have worked hard to earnestly cover members and their families' insurance needs.

Please continue to review future MBA articles in *The Postal Record* and be mindful of any insurance predators' request to present their products to your members. The purpose of such solicitations is to sell their insurance.

**“We have worked hard to earnestly cover members and their families’ insurance needs.”**

USLCMBA Constitution Article 8 of B Prohibition B page 117 states:

No State Association or Branch of the NALC, or officer or member of the NALC, shall take any action or make any statement whose purpose is to undermine the MBA, encourage a rival to it, or bring about a violation of its legal or contractual obligation.

Insurance companies are being allowed on Postal Service premises to solicit insurance products to the employees. It is the obligation of local Postal Service management to prohibit solicitations on postal premises.

The legal regulations that govern solicitation on Postal Service property can be found in 39 CFR 232.1, Conduct on postal property:

(h) Soliciting, electioneering, collecting debts, vending and advertising. (i) Soliciting alms and contributions, campaigning for election to any public office, collecting private debts, commercial soliciting and vending, and displaying or distributing commercial advertising on postal premises are prohibited...

## United States Letter Carriers Mutual Benefit Association (MBA)

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