

Now you can  
protect your income  
with

# MBA Individual Disability Income



Disability is an inability to perform the duties of your regular occupation for the period stated in your policy. For consideration of disability, you must discontinue working, remain under regular and appropriate care of a physician, and proof of loss must be provided.

Disability Income insurance helps cover you when the unexpected happens. It helps ensure you have the money you need – and are better able to continue living the lifestyle you’ve worked for – if you become hurt or too sick to work.

## What is total disability

As stated in the MBA Individual Disability Income Policy, total disability is defined:

“Due to injury or sickness:

- you cannot perform the substantial and material duties of your occupation; and
- you are under a physician’s care. Treatments, consultations, and diagnostic services must be received in person and at a frequency suitable for the condition that caused the disability; and
- you are not engaged in any other gainful job or occupation for wage or profit.”

Total disability also means the total and irrevocable loss of any of the following:

- your speech; or
- your hearing in both ears; or
- your sight in both eyes; or
- use of both arms; or
- use of both legs; or
- use of one arm and one leg,

We will then consider you to be totally disabled, even if you are able to engage in an occupation. Further care and treatment by a physician is not required.



## You select the plan that meets your needs

**Benefit period:** 6 months or 12 months  
**Benefit Amount:** \$650 / month;  
\$1,350 / month; or  
\$2,000 / month

### Biweekly Premium Rates\*

Issue Age	6-Month Benefit Period			12-Month Benefit Period		
	\$650	\$1,350	\$2,000	\$650	\$1,350	\$2,000
18-29	8.25	14.00	19.50	11.00	19.25	27.00
30-39	8.75	15.25	21.50	12.00	21.50	30.25
40-44	9.75	17.00	24.00	13.50	24.25	34.50
45-49	10.50	19.00	26.75	15.00	27.50	39.25
50-54	11.75	21.50	30.50	17.00	31.50	45.25
55-59	13.50	24.75	35.50	19.75	37.25	54.00

If you wish to pay your premiums directly to the MBA office you may do so on a monthly or annual basis. Electronic funds transfers (EFTs) are also an option for paying your premiums.

\*To calculate an annual premium, multiply the appropriate biweekly premium amount by 26 (pay periods per year). For a monthly premium amount, divide the annual premium amount by 12.

## MBA Individual Disability income is guaranteed!

**Guaranteed Renewable.** You may continue the policy to age 65 by payment of the premium on each renewal date. As long as the premium is paid on time, we cannot change any benefits or refuse to renew your policy. We, however, reserve the right to change premiums.

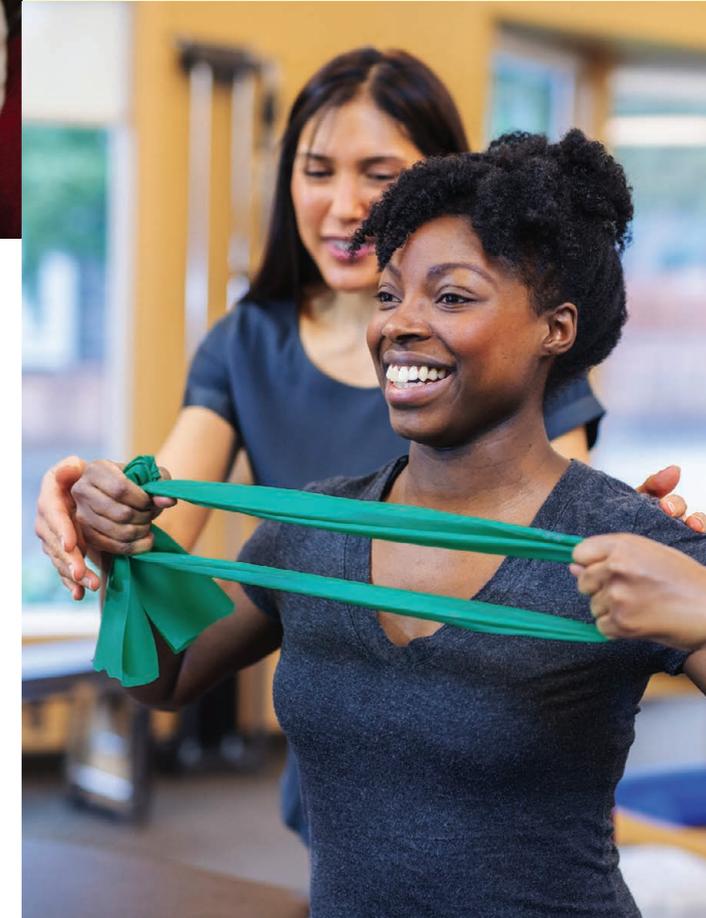
Premiums will not be changed on an individual basis. Premiums will be based on the table of rates in effect for all people insured under the policy who have the same issue age and policy date and are in the same class as you at renewal. Any premium paid after age 65 for a period not covered by your policy will be returned to you.

**Here’s how it works**

Your disability income benefits start 14 days after your disability begins (elimination period). Payments continue for as long as you’re disabled, up to six or twelve months, depending on which benefit period you selected for your plan.

**Exclusively for active NALC members**

MBA Individual Disability Income is available to active NALC members between the ages of 18 and 59. (Spouses and family members are not eligible.)



## Important facts

**Elimination period:** The number of days, beginning with the day your total disability starts, for which no disability benefits are provided. The MBA Individual Disability Income Plan has a 14-day elimination period.

**Pre-existing condition limitation:** A pre-existing condition is a condition for which symptoms existed that would cause an ordinary prudent person to seek diagnosis, care or treatment within a one year period preceding the policy date, or for which medical advice or treatment was recommended or received by a physician within a two year period preceding the policy date. This policy has a pre-existing condition limitation stating that if total disability starts within two years from the policy date, and is due to a pre-existing condition, benefits will not be paid unless you have gone for a period of one year while the policy is in force without receiving any medical advice or treatment for that condition.



## Exceptions

**Exclusions:** The policy does not cover any loss caused by:

- An act of war, whether declared or undeclared; or
- Normal pregnancy or childbirth except as described in the definition of sickness; or
- Results from aviation, other than as a fare-paying passenger on scheduled or charter flight operated by a scheduled airline; or
- Results from alcoholism or drug addiction; or
- Results from the insured's being engaged in an illegal occupation or activity; or
- Results from the insured's commission of or attempt to commit a felony; or
- Results from attempted suicide or intentionally self-inflicted injury; or
- Results from cosmetic surgery, unless the procedure was deemed medically necessary by a physician. Cosmetic surgery shall not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect.

**Recurrent Disability.** For the purpose of determining the benefit period we will treat a total disability as a recurrence of a prior disability if: (a) it is due to the same or related cause applicable to the prior period of total disability and (b) it occurs within 180 days after the end of the prior total disability.

# MBA Individual Disability Income



If protecting your financial security is important, your income is a necessity and being without it could have serious consequences. If you and your family rely on a paycheck to meet your day-to-day expenses, how long can you afford to go on without regular income?

National Association of Letter Carriers  
U.S. Letter Carriers Mutual Benefit Association

## MBA:

### Insurance designed for letter carriers

The Mutual Benefit Association is the life insurance division of the National Association of Letter Carriers.

MBA insurance plans are designed to give NALC members and their families the **best possible protection** for the **lowest cost**:

- ✓ **Affordability.** The MBA operates with low overhead, no fees and no salespeople on commission, so the savings are passed on to you.
- ✓ **Dependability.** NALC stands behind every policy written by the MBA, which was created more than a century ago to give letter carrier families reliable savings and insurance plans.
- ✓ **Simplicity.** Just fill out an application and you'll receive your policy to examine for 30 days. If you're not fully satisfied for any reason, return it for a full refund of any premium you've paid. There's no risk.
- ✓ **Service.** Your local MBA representative and the highly trained staff at the MBA are ready to answer all your questions. Call your local branch office or the MBA:

800-424-5184

202-638-4318

Tues. & Thurs. 8-3:30 ET Weekdays 8-3:30 ET

Visit the website at [nalc.org/mba](http://nalc.org/mba)



### United States Letter Carriers Mutual Benefit Association

100 Indiana Ave. NW, Suite 510  
Washington, DC 20001-2144

Fredric V. Rolando, *President*  
James W. "Jim" Yates, *Director*

Board of Trustees:  
Lawrence D. Brown, Jr., *Chairman*  
Mike Gill  
Mack I. Julion



© 2018 3/20

# He's got enough to worry about



## How to take care of his family shouldn't be one of them



MBA Individual Disability Income