



Insurance predators

Are you receiving advertisements or questionnaires at work from insurance solicitors? Have requests been made by insurance solicitors to be allowed to address your state delegates or branch members? Has the Postal Service allowed insurance vendors to solicit products to employees at your station? Insurance vendors are aggressively targeting postal employees at the workplace and at state and local branch meetings. These issues can and should be addressed.

Solicitors can request a roster of Postal Service employees pursuant to the Freedom of Information Act. The Postal Service Handbook AS-353, Section 4, Guide to Privacy and the Freedom of Information Act, provides the regulations that govern the disclosure of employee information. The AS-353 Section 4-1 General states:

The FOIA provides the public with access to records maintained by the Postal Service, unless the records are exempt from disclosure. It is also Postal Service policy to make its records available to the public to the maximum extent consistent with the public interest. This chapter includes procedures that implement FOIA and Postal Service policy.

While this information can be provided to requestors, the Administrative Support Manual (ASM) Section 271.641 states: “Employees must not receive personal mail at their place of employment...” The ASM Section 271.642 addresses the exceptions, which protect deliveries such as union correspondence.

The legal regulations that govern solicitations on Postal Service property are found in the Code of Federal Register, 39 CFR Section 232.1, “Conduct on postal property.” The code states:

(h) Soliciting, electioneering, collecting debts, vending, and advertising. (1) Soliciting alms and contributions, campaigning for election to any public office, collection private debts, soliciting and vending for commercial purposes...are prohibited....

As you can see, it is the Postal Service’s responsibility to adhere to these regulations. If insurance solicitors are allowed on postal premises, a grievance should be initiated and you should notify your national business agent.

Allowing an insurance company access to solicit or request members’ personal information at state or branch meetings may be considered an endorsement, which would constitute a violation of the *NALC Constitution*.

Article 8 of the *Constitution and Laws of the United States Letter Carrier Mutual Benefit Association* – Prohibition 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.

The purpose of soliciting by insurance companies is to gain access to NALC members’ personal mailing information. If allowed this solicitation, the company has what it needs to offer NALC members products that are similar to your MBA’s products. MBA offers life, hospitalization and maturity income products to members and their family. Coverage can be purchased for the member, the spouse, children, grandchildren and great-grandchildren, including the generational children of blended families.

As you can see, MBA was created with the members and their families in mind. MBA is the letter carriers’ insurance company. Endorsement of other insurance companies poses a conflict of interest, as well as possibly compromising the very foundation on which the MBA was established in 1892. Therefore, be mindful of any insurance predator’s request to present their products to your members. The purpose of their solicitation is to sell their insurance.

Attention MBA representatives: The MBA will be offering a rep training seminar in Las Vegas from Oct. 16-19. The training will begin on Sunday, Oct. 16, with registration from 12 to 4 p.m. and a general session from 2 to 4 p.m. This session will cover MBA rep responsibilities, accidental death benefits and branch supplemental plans. The session will be followed by a meet-and-greet from 4:30 to 6 p.m.

On Monday, Tuesday and Wednesday, we will offer sessions from 10 a.m. to 12 p.m. and 1 to 3 p.m. for MBA reps. The training will cover whole life, term life, universal life, hospital confinement, disability income, maturity income and the MBA’s website. Continental breakfast will be served Monday through Wednesday.

Special session times will be held for MBA/HBP dual representatives. The sessions will be held from 7 to 9 a.m. Monday through Wednesday.

Space is limited. Please make your reservation as soon as possible. For additional information on the training, please contact me at 202-662-2868. ☒