



## A part of the whole

“**A three-fold cord is not easily broken.**” The National Association of Letter Carriers is a well-rounded organization with three viable components. When I read this, I know this is a great union. It is like a three-fold cord—the NALC represents the members in contract negotiations, grievances and legislation, just to name a few of the responsibilities of the NALC. The NALC Health Benefit Plan offers the membership wellness resolutions to the members and their families through health care. The United States Letter Carriers Mutual Benefit Association (USLCMBA) offers the membership financial stability through life insurance and annuities.

The USLCMBA was established in 1891 as a fraternal benefit society to serve the needs of its members. It is chartered in the state of Tennessee by the Tennessee State Insurance Commission and abides by the regulations of the state insurance commissions as an insurance company offering life, health and annuity plans to NALC members and their families. MBA’s marketing approach would be considered unique in comparison to traditional insurance companies. There are no insurance brokers, we pay no insurance commissions, and there are no “for a cut of the profits” sign-up gimmicks to deal with. This means that any profits experienced by the MBA are returned back to the members.

**So, you ask, how does MBA market its products?** I’m glad you ask. MBA has a network of letter carriers known as MBA representatives (MBARs). Currently, there are more than 700 MBARs in local branches across the country. The duties of the MBARs are outlined in the *NALC Constitution* and General Laws of the United States Letter Carriers Mutual Benefit Association on page 119. MBARs are the liaisons between the members of their branch and the MBA home office and perform such duties as required by the MBA home office. They work independently, receiving guidance and material from the MBA’s headquarters office. They provide information about the plans to the members, assist members with claims, and assist members who are interested in obtaining a policy.


To do so, this means that an MBAR must

become familiar with the plans offered by the MBA. In an effort to equip the MBARs with becoming familiar with our plans, MBA’s headquarters office conducted its first three-and-a-half day MBARs training seminar. There were 170 MBAR/dual reps in attendance. Given that several representatives hold the dual position as health benefit and mutual benefit representative, the training was held in conjunction with the NALC’s Health Benefit Plan’s biennial training.

The MBARs received an in-depth training on the accidental death group plan, the branch supplemental group plans, whole life, term life, universal life insurance plans, the hospital plus, maturity income plans, how to file a disability claim and how to use the MBA website. The trainings were facilitated in breakout sessions consisting of four two-hour training sessions. Those sessions provided enough time for the participants to become familiar with each product that MBA offers, including MBARs receiving instructions on completing product applications. Completing applications correctly will prevent application processing delays at the home office.

It was our goal to make the seminar informative and to provide the MBARs with a better understanding of our plans, the application process and the benefits offered by the MBA. In reviewing the responses from the surveys provided after each training session, I am confident that MBA’s goals were met.

I would like to take this opportunity to thank the representatives who attended the MBAR training seminar held Oct. 16-19 in Las Vegas. Since the training, the MBA has experienced an increase in new member applications and calls from MBARs requesting product materials.

A three-stranded cord is stronger than one. We are a part of a whole. 



*Wishing you and yours a blessed holiday season!*