



## Group G-001 accidental death and supplemental insurance coverage

**T**he Mutual Benefit Association (MBA) is the administrator of three G-001 insurance policy plans. These plans were developed by agreement between the NALC and the MBA to provide a way to help protect their active members if an accident occurred while at, or away from, work. The associations recognized that letter carriers' families would suffer a great loss if an accident did result in death. Therefore, on Feb. 1, 1985, the NALC and MBA entered into a group accidental death insurance benefit contract.

The initial contract provisions provided accidental-death benefit coverage for every active member in good standing with the NALC. A determination was made that later resulted in this accidental death coverage being extended to all retired members and other members in good standing with the NALC. This provision became effective in August 1986.

Presently, all new hires and NALC members are mailed their group insurance certificate that highlights the policy's provisions. A member's coverage is and remains effective as long as he or she continues his or her membership with the NALC.

**The first plan is the Basic Accidental Death Group Insurance Policy G-001.** This plan provides coverage for every active and retired NALC member. Members are automatically insured for \$5,000 of basic group accidental death insurance coverage. This policy coverage is at no direct cost to the member or to the branches. Because the NALC is the owner of the Basic Accidental Death Group G-001 insurance policy, the union pays all premiums for its members under this plan. However, the members' families benefit from the policy's coverage. The MBA's role is administering, servicing and paying claims according to the policy's provisions.

Under the G-001 basic policy plan, MBA will pay the stated amount of accidental death benefit to the members' beneficiary(ies) after receiving satisfactory proof (certificate of death) that a death is accidental in nature. The MBA does not determine the nature of death. A medical professional such as the pronouncing physician, medical examiner or the coroner's office determines the nature of death. Some examples of accidental deaths are, but are

not limited to, injuries sustained from motor vehicle collisions, falls, blunt force trauma or impact, accidental overdose of medication and homicide.

**The next plan is available at the branch level and offers optional coverage in addition to the basic plan.** Under this plan, the branch can purchase additional accidental-death group insurance benefits for its members. The cost is as little as 3 cents per \$1,000 of coverage up to the maximum amount of \$25,000. All of the same policy provisions of the Basic G-001 Plan apply, with the exception that this policy plan does not cover retired members. However, every active member of the branch must be included in the coverage.

**The final plan available for purchase by the branches for their members is our G-001 Supplemental Term Life Insurance Policy.** Under this plan, the member's death does not have to be accidental in nature. This plan will provide term life insurance coverage as long as a member is active in his or her craft. It costs a branch only 44 cents per \$1,000 worth of coverage to insure its members under this policy plan. Coverage cannot exceed \$20,000. The benefit to the branches is that they receive a pro-rated refund of all unused premiums as an experience refund, as determined by the Board of Trustees.

**Retiring members have the option to pay out of pocket for individual MBA policies if they were covered under their branches' supplemental G-001 policy plan(s) during the 31-day conversion period prior to their retirement date.** The same rule applies to members who have been released from their employment or if a branch cancels its coverage. These members are exempt from taking a medical exam to prove insurability, but the individual policy coverage cannot exceed the amount they had under their branch G-001 supplemental coverage. The G-001 policy plans do not provide spousal coverage or coverage for children or other family members. These plans are available exclusively to letter carriers and are non-transferrable.

**Contact us at 202-638-4318 for more information about the MBA's G-001 policy plans.** Have a blessed and safe new year! 