

USCLMBA's Group ADB questions and answers



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What is the United States Letter Carriers Mutual Benefit Association's (USLCMBA) Group Insurance?

The MBA Group Insurance is a basic accidental death benefit provided to members by the National Association of Letter Carriers.

What are the requirements to be eligible for coverage under the MBA Group Accident Death Benefit?

All members of the NALC in good standing are eligible for coverage under the ADB plan. This includes city carrier assistants.

What information is provided to members about the MBA's Group Accident Death Benefit?

A MBA Group Insurance Certificate is included in the NALC's new member welcome package.

Can a member request a copy of the Group Accident Death Benefit Certificate?

Yes, by calling or writing to the MBA's Headquarters office.

What is the coverage amount of the Group Accidental Death Benefit?

The coverage amount is \$5,000.

Are premiums paid on the Group Accident Death Benefit?

Yes, the NALC pays the premiums for the Basic Accidental Death Benefit.

Where are claims for the Accident Death Benefit processed?

Claims are administered by the MBA Headquarters office.

When are benefits payable for an accident death?

Benefits are paid when MBA receives satisfactory evidence of an accidental death.

What is considered satisfactory evidence?

MBA must be provided with an original death certificate that states that the death was the direct result of an accident, and independent of any other causes.

How are death benefits for the accidental death paid?

Benefits shall be paid to the surviving person or persons in equal shares in the first of the following categories of survivors:

- Widow or widower
- Children, including legally adopted children or stepchildren, provided the stepchild was living in a regular parent-child relationship with the insured member prior to the insured's death

- Parents
- Brothers and sisters
- Executors and administrators

In determining such person or persons, MBA may rely on an affidavit from a member of any of the categories listed immediately above. Payment based on such affidavits shall be considered to fully discharge the responsibility of MBA under this policy for the amount paid unless written notice of valid claim by some other person or persons is received at the MBA executive office before such payment is made.

When are benefits not payable for Group Insurance coverage?

MBA will not pay benefits when death resulted from:

- Intentional self-inflicted injury or suicide while sane or insane.
- Committing or attempting to commit an assault or other felony.
- Voluntary taking of poison, drugs or sedatives unless prescribed by a physician as medication.
- Riding in (or descent from) any kind of aircraft, if the insured has any duties aboard such aircraft or is in training for such duties.

In addition, military members' deaths resulting from hostilities are not covered.

Should a member appoint a beneficiary for the Group Insurance?

An insured member may appoint beneficiaries for a category other than those listed on the form to receive death benefits payable under this policy or may change any beneficiary already appointed. MBA requires notarized written notification (using the beneficiary designation form) at the executive office of the MBA. Responsibility for the legal sufficiency of any appointment of or change of the beneficiary shall rest with the insured member and beneficiary and not with MBA.

United States Letter Carriers Mutual Benefit Association (MBA)

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