

NALC basic accidental death benefit



**Myra
Warren**

The NALC Accidental Death Insurance coverage is a group contract provided by the NALC to its members as a benefit of maintaining membership in the NALC. The Mutual Benefit Association, the life insurance division of the NALC, administers this coverage.

What is a group contract? It's a contract of insurance made with an employer or other entity that covers a group of persons. The group contractual arrangement is generally used to cover employees of a common employer, members of a trade association or trusteeship, members of a welfare or employee benefit association, members of a labor union, or members of another association

not formed for the sole purpose of obtaining insurance.

In February 1985, the MBA and the NALC entered into a group contract for Group Insurance G-001 Basic Accidental Death Insurance, covering active and retired members in good standing. G-001 is a non-contributory, non-transferrable basic accidental death benefit provided at no cost to the member. This benefit is for the member only and has no cash value unless the death is the direct result of an accident.

A NALC welcome package is sent to each new member with the Basic Group Accidental Death Certificate included. This benefit remains effective as long as your membership is maintained in the NALC. As evidence of this coverage, this certificate should be kept with your other important documents.

Letter carriers are automatically insured when they become members of the NALC. The plan provides \$5,000 of coverage when a member of the NALC dies accidentally. The benefits are payable when the member's certificate of death states the cause or manner of death is accidental. Neither MBA nor the NALC determines the cause or manner of death. The determination is made by the pronouncing physician, medical examiner or coroner.

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 felony.
- Voluntarily taking poison, drugs or sedatives unless prescribed by a physician as medication.
- Riding in (or descent from) any kind of aircraft, if the insured have any duties aboard such aircraft or are in training for such duties.

- War, whether declared or undeclared, or from any action incidental thereto or from any of the hazards thereof.

An insured member may appoint or change a beneficiary other than as stated to receive the death benefits payable under this policy. To make any designations or changes, MBA requires a completed notarized beneficiary designation form to be filed with the MBA Headquarters office. Responsibility for the legal aspects of any appointment or designation rests with the insured member and beneficiary, not the MBA. You may get a Group Insurance G-001 beneficiary designation form by calling MBA Headquarters at 202-638-4318 or from the NALC website at nalc.org.

When an NALC member dies, the family or the NALC branch must contact the MBA to request a claimant form. The claimant form must be completed by the next of kin, notarized and returned to the MBA with an original death certificate. Once the claimant form and death certificate are received, the claim will be processed. If the form is not completed in its entirety, it will delay processing and payment of the claim.

In the absence of a designated beneficiary, MBA will pay benefits to the surviving person(s) in equal shares in the first of the following categories in which a person(s) survives:

- Widow or widower
- Children, including legally adopted children or stepchildren (provided the stepchild was living a regular part-child relationship with the insured member prior to death)
- Parents
- Brothers and sisters
- Executors and administrators

In determining such person(s), MBA may rely on an affidavit made by a member of any of the listed categories. Payment based on such affidavits will fully discharge the responsibility of the MBA under this policy for the amount paid unless written notice of valid claim by some other person(s) is received at the executive office of MBA before payment is made.

If you have any additional questions, please call Dianne Williams at 202-638-4318, Extension 11.

United States Letter Carriers Mutual Benefit Association (MBA)

The Life Insurance Association of
and for the National Association
of Letter Carriers
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202-638-4318, 8 a.m.-3:30 p.m. (Eastern)
800-424-5184, 8 a.m.-3:30 p.m. (Eastern), Tuesday and Thursday