

# MBA representatives



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**I**n this month's article, I want to focus on the MBA representatives (MBAR), the main vine of communication between the MBA Headquarters office and NALC members.

Law 3 of the *United States Letter Carriers Mutual Benefit Association's Constitution & General Laws* outlines the duties and responsibilities of the MBARs as follows:

#### Duties of MBA Representative

Section 1. The MBA Representative (MBAR) shall be a member of the NALC and duly elected in the manner prescribed for election of NALC Branch Officers. The MBA Representative is neither an agent of the MBA nor an agent of the NALC and therefore has no authority to act as such.

Sec. 2. He/she shall be the liaison between the members of his/her Branch and the MBA home office and perform such duties as required by the MBA home office.

Sec. 3. Before entering on the discharge of his/her duties, he/she shall enter into and acknowledge a bond of such sureties as the branch may deem sufficient for the

Faithful discharge of his/her duties as MBA Representative.

Sec. 4. At the expiration of his/her term of office, he/she

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shall turn over to his/her successor or to the branch, all documents, books, papers or money that may be in his/her possession and belonging to the MBA.

Sec. 5. A representative may be removed from office for incompetence or persistent neglect of his/her duties by the Chairperson of the Board of Trustees, who may appoint a successor for his/her unexpired term in case of the refusal or neglect of the Branch to fill the vacancy by election.

Sec. 6. A representative receiving notice of his/her removal from office shall immediately comply with Section 4 of this General Law.

The MBARs’ roles are vital to the operations of the MBA. Educating members on the products offered, assisting members with their MBA insurance needs, answering any questions about the products and facilitating member claims processing are all parts of their roles.

MBARs should be familiar with NALC benefits and all of

the MBA products offered to members, such as the accidental death benefits and the supplemental benefits offered by NALC. Some ways that an MBAR can educate are to introduce new CCAs to the plans, to share information about the plans at branch meetings, to request time to share the MBA plans with members at trainings, and to distribute brochures and applications.

With the MBA, there is no open season—the only requirement is that you must be an NALC member. MBA brochures, applications and forms are available on the NALC website under the “Member Benefits” tab, for MBARs use and members’ use. Also, the site has been updated to include a video introduction from President Rolando and short individual videos explaining the benefits of each product.

The MBA Headquarters office has a toll-free phone line for MBARs to receive individual attention for providing service to branch members. An in-depth information guide of products has been provided to each branch MBAR, along with a flash drive of the videos that explain the products. If any MBAR does not have a copy of the in-depth product guide or the flash drive, please contact the Headquarters office.

**As an insurer, MBA is required by federal and state laws** and regulations to securely maintain the personal, non-public information of our members. We take our responsibility to respect the privacy of our members (policyholders) very seriously. MBARs are required to adhere to the laws and regulations by protecting our members’ personal, non-public information. Under the Gramm-Leach-Bliley Act (GLBA), we are required to protect the privacy of our members’ (policyholders’) financial information. Members’ MBA insurance and annuity information may not be shared with anyone without written consent.

Members are encouraged to discuss their insurance needs with their branch MBARs, who are extensions of MBA’s Headquarters office in your local area.

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