

Another NALC benefit



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In February 1985, the National Association of Letter Carriers (NALC) and the United States Letter Carriers Mutual Benefit Association (MBA) initiated a group policy that provides all active members of NALC in good standing with a basic accidental death benefit of \$5,000. The definition of a member in good standing at that time merely translated to an active dues-paying member or a lifetime member of NALC. NALC recognized in August 1986 that this *basic* accidental death benefit should be extended to all retired members in good standing as well.

The \$5,000 Group G-001 accidental death insurance policy coverage is at no direct cost to the members or to the branches. Because NALC is the owner of the group insurance policy, the union pays all premiums for its members under this plan. However, members' families benefit from the policy's coverage. The MBA's role is to administer, service and pay claims according to the policy's provisions.

The accidental death benefit (ADB) coverage was developed to provide some financial relief to a member's family if an accident occurs. The associations recognized that a letter carrier's family would suffer a great loss if an accident did result in death. All new hires (city carrier assistants) who join NALC are automatically covered by the ADB and a group insurance certificate that highlights the policy's provisions is mailed to their home. A member's coverage remains effective as long as they continue NALC membership.

Collecting on this benefit is as easy as calling the MBA office to inform us of the member's death. There is no death claim statute of limitation with the ADB. MBA must receive satisfactory proof (such as certificate of death) that the member's death is of an accidental nature, independent of all other causes. MBA does not determine the manner of death. The manner of death is determined by the pronouncing physician or the coroner's office. MBA will pay the stated amount of accidental death benefit to a member's beneficiary(ies) upon receipt of a notarized claimant form and a certificate of death.

The ADB is automatically paid as follows, unless otherwise indicated in writing, to:

- widow or widower
- children, including legally adopted children or stepchildren, provided the stepchild was living in a regu-

lar parent-child relationship with the insured member prior to the insured member's death

- parents
- brothers and sisters
- executors and administrators

A member may appoint a beneficiary(ies) other than as stated above to receive death proceeds payable under this policy by contacting MBA to obtain a designated beneficiary form.

The policy limitations that are not subject to accidental death benefit payments are:

- intentional self-inflicted injury, or suicide while sane or insane
- committing or attempting to commit an assault or a felony
- voluntary consumption of poison, drugs or sedatives unless prescribed by a physician as medication
- riding in (or descent from) any kind of aircraft, if the insured had any duties aboard such aircraft or is in training for such duties
- war, whether declared or undeclared, or from any action incidental thereto or from any hazards thereof

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MBA is sensitive to the manner of payment on this benefit; therefore, the process has been made fairly simple. A member's family or branch representative should notify MBA of the accidental death. This will begin the process for payment of benefits.

United States Letter Carriers Mutual Benefit Association (MBA)

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