

Individual Disability Insurance frequently asked questions



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Last month my article covered frequently asked questions regarding our insurance products. This month we will review some of the most frequently asked questions regarding our Individual Disability Insurance (IDI) policy.

Why would I want a disability policy? Postal employees are not covered by state-run disability coverage. Our short-term disability insurance provides payment while you are out of work due to illness or injury (whether it was on the job or not).

What types of IDI plans does the MBA offer? MBA offers either six- or 12-month IDI policies at a benefit level of \$650, \$1,350 or \$2,000 per month.

How are partial months paid? The monthly payment amount is calculated to a per-day rate.

Who can take out an IDI policy? Our IDI plan is available to active letter carriers (including city carrier assistants) who are NALC members only, age 18-59. You may keep the policy until age 65, as long as premiums are paid and you maintain employment.

Do premiums go up as I get older? No, premiums are based on your age and which coverage options you choose when the policy is purchased and will remain the same as long as the policy is in force.

How can I get an application, or a claim form? You can print one off our website at nalc.org/mba, call our office (see below), or you can get one from your local MBA representative.

When does the policy begin and how can I pay the premium? The policy begins when we receive the first premium payment. A member can pay biweekly through payroll deduction, monthly or annually via a check, money order or electronic funds transfer (EFT).

What qualifies a disability for payment? To file a claim, it must be a “total disability,” which is due to an injury or sickness. The insured must meet three conditions: they cannot perform the substantial and material duties of their occupation; they’re under a physician’s care; and they are not engaged in any other gainful job or occupation for wage or profit.

How do I get paid when I’m disabled? After the elimination period, complete a disability claim form and submit the form to our office as often as you would like to receive payment. The claim form consists of three sections to be completed in full by the member, the attending physician, and the insured’s supervisor.

What is the elimination period? It is the number of days beginning with the day your total disability starts, for which no disability benefits are provided. Our IDI plan has a 14-day elimination period. The insured is covered for a full six or 12 months after the elimination period is satisfied.

Can I pre-fill the supervisor’s or physician’s section of the claim form? Only the supervisor or attending physician can fill out their section of the claim form.

What if my supervisor doesn’t want to fill out claim form? Sometime a supervisor will refuse to fill out our claim form. If this happens, you can submit your Absence Analysis (PS Form 3972) or your clock rings for the period of disability.

What if I am receiving treatment from two physicians? Both physicians would have to fill out a physician’s section disability claim form.

Can I file a claim for pregnancy? Our IDI does not cover normal pregnancies. If a claim was filed due to a pregnancy with complications that prevented the member from working, the MBA would review the claim for approval.

Can I file a claim for an on-the-job injury even if I filed for workers’ compensation? Yes, if you’re not working due to an on-the-job injury, our disability income will still cover you. Payments from our IDI plan will not affect your compensation claim. Our plan is private insurance, purchased by you. The insurance payments you receive are not considered income.

What is a pre-existing condition limitation? A pre-existing condition is a condition for which symptoms existed that would cause an ordinary prudent person to seek diagnosis, care or treatment within a one-year period preceding the policy date, or for which medical advice or treatment was recommended or received by a physician within a two-year period preceding the policy date. Our IDI policy has a pre-existing condition limitation stating that if total disability starts within

(continued on page 44)

Administrative separations (continued)

(continued from previous page)

Employees must receive official notice if being separated for disability. *ELM* Section 365.343, Notice to Employee, states:

No employees who have completed their probationary period are separated for disability until given a notice in writing of the proposed action and an opportunity to reply in accordance with appropriate adverse action procedures. Employees eligible for disability retirement are advised and notified that unless they file application for disability retirement within 1 year of separation their rights will lapse.

Employees who receive notice of separation should immediately contact their union representative for assistance. In disability-separation grievances, the union should be sure to fully document the contract violation with appropriate contentions and evidence that supports the violation. Remember that these grievances are not the same as discipline cases, and the union bears the burden of proof.

The Postal Service also has attempted to use administrative separation procedures on employees

after they have passed their probationary period (or 90/120 requirement as a CCA) when these employees received an unfavorable National Agency Check with Inquiries (better known as a NACI background check). Through disputes over these separations, management has argued that the provisions of Article 16 and the “just cause” principle are not applicable. However, in a national award by Arbitrator Newman dated June 30, 2025, (USPS Case No. 6X 21C-6X-C 3281423 and C-37276 in NALC’s arbitration system), Arbitrator Newman found that grievances protesting the separation of non-probationary employees based upon an unfavorable NACI report are arbitrable, and in such cases the Postal Service must prove that it had just cause for the separation/removal under the principles of Article 16. Grievances concerning separations after probation due to an unfavorable NACI report should be sure to include this national award.

It is vital for grievance handlers to discover and attack all procedural errors when management initiates an administrative separation outside of the probationary period.

Director of Life Insurance

Individual Disability FAQ (continued)

(continued from page 39)

two years from the policy date, and is due to a pre-existing condition, benefits will not be paid unless you have gone for a period of one year while the policy is in force without receiving any medical advice or treatment for that condition.

What is a concurrent disability? A concurrent disability means one continuous period of total disability that is caused, or is continued by, more than one injury or sickness. Benefits will be paid as if the concurrent disability was caused by one injury or one sickness. In no event will the insured be considered to have more than one continuous period of total disability at the same time.

What is recurrent disability? A recurrent disability is a disability due to the same or related cause applicable to the prior period of total disability; it also occurs within 180 days after the end of the prior total disability. In such cases, the benefit period will be reduced by the number of days benefits were paid for the prior period (or periods) of total disability. The elimination period must be satisfied with each recurrence. Two or more periods of recurrent disability may not be used to determine completion of one elimination period.

Additional information can be obtained about any of our policies on our website at nalc.org/mba or by calling the office at 202-638-4318 Monday to Friday 8 a.m. to 3:30 p.m. Eastern time.