

Group insurance



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An often-forgotten benefit of being a member of the National Association of Letter Carriers (NALC) is the Group Accidental Death policy (G-001). This insurance policy is administered by the U.S. Letter Carriers Mutual Benefit Association (MBA). The premium for the policy is paid by the NALC, so the coverage is provided free of charge to all members in good standing. This includes all active and retired members, both career and non-career alike. The coverage amount on this policy is \$5,000.

Benefits are paid under this group policy in the unfortunate situation when a NALC member dies as a result of an accident. The proceeds are paid in equal shares to the surviving person(s) in the first of the following categories: widow/widower, children, parents, brothers/sisters, executors/administrators. The insured member may elect to designate a beneficiary other than as stated above by filing out the designation of beneficiary form for the Group #G-001 policy, which can be found on our website or a copy can be obtained by calling our office.

This policy remains in force as long as you are a NALC member in good standing. It does not build a cash value. All new members of the NALC are mailed an official notification and certificate of participation in the NALC Group Accidental Death benefit policy as required by law. They should place the Group Insurance Certificate of participation with their other insurance policies.

Additional group accidental death and group term life insurance

Individual NALC branches may purchase additional group accidental death and/or term life insurance for their active members. These plans are also administered by the Mutual Benefit Association and come in many benefit levels to fit into a branch's budget. This additional group coverage only covers active members (career and non-career) of the branch—retired members may not be covered. Currently, MBA administers 170 group policies for 139 branches.

The process for a branch to purchase additional group supplemental accidental death or term life coverage is simple. Once a branch has made the determination to purchase this additional coverage, it should contact

MBA. MBA will send a group supplemental application to be completed by the branch president. The branch will then mail the completed application and a check for the first month's premium payment to the MBA. Coverage will become effective the first day of the following month after MBA has received the application and first month's premium. MBA will bill NALC for the branch's future monthly premiums. NALC Headquarters will deduct the monthly premium amount from the branch's dues reimbursement check and send it to the MBA.

A branch that has elected to purchase additional supplemental group coverage must include every active member of the branch. Additionally, all covered members must be provided the same level of coverage. The following explains the plans' coverage:

- **Supplemental accidental death coverage:** Branches may elect to cover their active members with additional accidental death coverage. This coverage costs as little as 3 cents per month, per active member, per \$1,000 of coverage. Coverage is offered in nine benefit levels. Benefits are paid under this coverage when the member's death is the result of bodily injuries sustained directly by accident and independently of all other causes.
- **Supplemental term life insurance:** Branches may elect to cover their active members with group term life insurance. This coverage can be purchased through the MBA at low group rates. These rates start at as low as 44 cents per month, per active member, per \$1,000 of coverage. Any group term coverage more than \$5,000 per month costs only 33 cents for each additional \$1,000 of coverage per month, per active member. Coverage is offered in 16 benefit levels. This coverage pays for all causes of death, whether accidental or natural.

The chart below shows examples of the cost to a branch for supplemental accidental and term life coverage. These are only four of the available benefit levels.

Supplemental accidental death		Supplemental term life	
Coverage amount	Monthly premium per member	Coverage amount	Monthly premium per member
\$1,000	\$0.03	\$1,000	\$0.44
\$5,000	\$0.15	\$5,000	\$2.20
\$15,000	\$0.45	\$15,000	\$5.50
\$20,000	\$0.60	\$20,000	\$7.15

These benefits can help letter carriers provide a secure future for their family members should the unforeseen happen at a low cost to the participating NALC branch.

For more information regarding any of the MBA

group insurance or any of the MBA products, please call the MBA at 202-638-4318, Monday through Friday, 8 a.m. to 3:30 p.m. Eastern time. You may also visit our website at nalc.org/mba.

Executive Vice President

Start your hiring right (continued)

(continued from page 71)

pen, however, and you might later discover errors on these forms. It is good practice to periodically audit and make any necessary corrections to the I-9s. Remember to make all corrections in a different ink (red is suggested) to avoid the appearance of tampering with the timing or other compliance requirements. Some I-9 errors are technical and can be corrected, but others are substantive and could re-

quire new I-9s in addition to the original forms. Important: Never backdate a form! Periodic self-audits and corrections can assist employers in demonstrating a good-faith effort to comply with the law in the event of a government audit.

Given that both audits and raids are becoming more commonplace—and the criminal penalties and fines are severe—it is critical that branches and state associations have a robust I-9 compliance practice in place.

Vice President

The contract guarantees assistance for veterans when needed most (continued)

(continued from page 72)

c. If a reasonable period of time has elapsed since a management referral or a previously disclosed self-referral, the manager or supervisor may, on a case-by-case basis, approve an additional on-the-clock session.

d. To receive pay for an on-the-clock session, the employee must authorize the EAP provider to disclose his or her attendance to management.

Many veterans are already aware of the Department of Veterans Affairs (VA) 24/7 Veterans Crisis Line (800-273-TALK), which provides immediate access to mental health crisis intervention and support. Frankly, some veterans would prefer not to use this VA-sponsored recourse for a variety of reasons. For those, and any

other veteran who chooses, NALC has negotiated the alternative EAP services that are available for you.

If you find yourself burdened by events or circumstances, there is no good reason to carry it alone. Take advantage of this opportunity to address your situation with a trained counselor who is ready to listen. Your workplace should never be a place you need or want to avoid, and we need you as a co-worker. Remember, your rights to use EAP are guaranteed without fear of harassment or reprisal, and are strictly confidential.

As a veteran, you stepped up when you saw a need. For all our veterans, NALC hopes we are stepping up for you when you need us.