

Short-term disability insurance



**James W.
“Jim” Yates**

As a postal employee, a city letter carrier is not provided with disability insurance. If you are ill or injured and have exhausted all of your sick and annual leave, your only option is leave without pay. You will need an additional source of income.

I am pleased to announce that the Mutual Benefit Association (MBA) is introducing its new short-term disability insurance: MBA Individual Disability Income (IDI). Disability income insurance helps cover you when the unexpected happens. It helps ensure that you have the money you need and are better able to continue living the lifestyle you’ve worked for

if you become hurt or too sick to work.

MBA IDI is available to active NALC members between the ages of 18 and 59. Spouses and family members are not eligible.

A disability is regarded as an inability to perform the duties of your regular occupation for a period of time. As stated in the MBA IDI policy, a total disability is defined as:

Due to injury or sickness:

- You cannot perform the substantial and material duties of your occupation; and
- You are under a physician’s care. Treatments, consultations, and diagnostic services must be received in person and at a frequency suitable for the condition that caused the disability; and
- You are not engaged in any other gainful job or occupation for wage or profit.

Total disability also means the total and irrevocable loss of any of the following:

- Your speech
- Your hearing in both ears
- Your sight in both eyes
- Use of both arms
- Use of both legs
- Use of one arm and one leg

We will then consider you to be totally disabled, even if you are able to engage in an occupation. Further care and treatment by a physician is not required.

You may select the plan that meets your needs. The

plan is offered at three monthly benefit levels and two benefit periods. Your options are a benefit level of either \$650, \$1,350 or \$2,000 per month for a period of either six or 12 months.

The MBA IDI has a 14-day elimination period. Your disability income benefits start after the elimination period, as defined in the policy. The elimination period is the number of days beginning with the day your total disability starts, during which no disability benefits are provided.

MBA IDI is subject to 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. This policy has a pre-existing condition limitation stating that if total disability starts within 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.

“Disability income insurance...helps ensure that you have the money you need and are better able to continue living the lifestyle you’ve worked for if you become too hurt or too sick to work.”

The policy does not cover any loss caused by:

- An act of war, whether declared or undeclared
- Normal pregnancy or childbirth except as described in the definition of sickness
- Results from aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline
- Results from alcoholism or drug addiction
- Results from the insured’s being engaged in an illegal occupation or activity
- Results from the insured’s commission of or attempt to commit a felony

(continued on next page)

Short-term disability (continued)

Now you can
protect your income
with
**MBA Individual
Disability Income**



- Results from attempted suicide or intentionally self-inflicted injury
- Results from cosmetic surgery, unless the procedure was deemed medically necessary by a physician. Cosmetic surgery shall not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect

If a recurrent disability occurs

For the purpose of determining the benefit period, we will treat a total disability as a re-

currence of a prior disability if: a) it is due to the same or related cause applicable to the prior period of total disability, and b) it occurs within 180 days after the end of the prior total disability.

“To apply, please visit our website, nalc.org/mba, to download and print an application.”

The MBA IDI is guaranteed to be renewable to age 65; as long as the premium is paid on time, we cannot change any benefits or refuse to renew your policy. We

do, however, reserve the right to change premiums.

Premiums will not be changed on an individual basis. Premiums will be based on the table of rates in effect for all people insured under the policy who have the same issue age and policy date and who are in the same class as you at renewal. Any premium paid after age 65 for a period not covered by your policy will be returned to you.

Premiums may be paid through biweekly payroll deduction, or directly to the MBA office on a monthly or annual basis. Electronic funds transfers are also an option for paying your premiums (see my October *Postal Record* column). To calculate the annual premium, multiply the appropriate biweekly premium amount by 26. For a monthly premium amount, divide the annual premium amount by 12.

Biweekly premium rates

Issue age	Six-month pay period			12-month pay period		
	\$650	\$1,350	\$2,000	\$650	\$1,350	\$2,000
18-29	8.25	14.00	19.50	11.00	19.25	27.00
30-39	8.75	15.25	21.50	12.00	21.50	30.25
40-44	9.75	17.00	24.00	13.50	24.25	34.50
45-49	10.50	19.00	26.75	15.00	27.50	39.25
50-54	11.75	21.50	30.50	17.00	31.50	45.25
55-59	13.50	24.75	35.50	19.75	37.25	54.00

To apply, please visit our website, nalc.org/mba, to download and print an application. At the bottom of the page, click on “MBA Brochures, Applications and Forms.” Then under “Applications for U.S. Letter Carriers Mutual Benefit Association Policies,” click on your state; if your state isn’t listed, click “All other states.” Then click on “MBA Individual Disability Income.” Print out, fill out the application, and then mail it to our office: U.S. Letter Carriers Mutual Benefit Association, 100 Indiana Ave. NW, Suite 510, Washington, DC 20001-2144.

For more information about the MBA IDI plan or any of the MBA products, please call the MBA office toll-free at 800-424-5184, Tuesdays and Thursdays, 8 a.m. to 3:30 p.m., or call 202-638-4318, Monday through Friday, 8 a.m. to 3:30 p.m. Eastern time, or visit our website at nalc.org/mba.