

# MBA representatives



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“Jim” Yates**

**E**very branch of the NALC is required to have a Mutual Benefit Association Representative (MBA Rep) as an elected officer of their branch. This has not always been the case. A little over two and a half years ago the delegates convened at the 72nd Biennial convention in Chicago approved an amendment to Article 4 Section 1 of the *Constitution* for the Government of Subordinate and Federal Branches adding the position of MBA Rep as a required officer position. If your branch does not currently have an MBA Rep, your by-laws need to be updated to add this officer position.

The MBA is a fraternal benefit society that has been providing various types of insurance and annuities to letter carriers and their families since it was chartered in 1892. While our products have changed over time, our dedication to city letter carriers has remained the same.

**As a fraternal society, the MBA does not have salespeople.** Instead, we have MBA reps. The duties of the MBA rep and be found in General Law 3 of the *Constitution and General Laws of the United States Letter Carriers Mutual Benefit Association*. They are:

Section 1. The MBA Representative 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. The MBA Representative shall be the liaison between the members of their 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 their duties, they shall enter into and acknowledge a bond of such sureties as the branch may deem sufficient for the faithful discharge of their duties as MBA Representative.

Sec. 4. At the expiration of their term of office, they shall turn over to their successor or to the branch, all documents, books, papers or money that may be in their possession and belonging to the MBA.

MBA reps play an important role in the operation of the MBA. Educating their branch members on the products offered, assisting with applications or claims, and answering questions about how the MBA can help with their

insurance needs are all part of the MBA rep’s role. Reps can educate their membership in many ways, including at branch meetings, in newsletter articles, or through one-on-one conversations. If they need brochures, applications or assistance, they can contact our office and we will provide them with what they need.

MBA reps should become familiar with the products we offer. To assist with this, the MBA holds training sessions. In 2024 we held three virtual training sessions, one on each line of business we sell: life insurance (whole and term), retirement savings plans, and accident and health (short-term disability and hospital confinement). We are planning to run these same three sessions in 2025. Keep an eye on the NALC website for dates and details.

This year, in addition to the virtual training, we will be printing an updated version of a book with in-depth information on all of our products for MBA reps. This update was requested though a resolution submitted to the Boston convention last summer by a longtime MBA rep and was adopted by the delegates. Once complete, we will mail a copy to every branch in the country for their MBA rep.

**As an insurance company, the MBA is required to securely maintain the personal information of our policyholders.** We take that responsibility very seriously. As part of their duties, MBA reps also are required to protect this information. Personal information may not be shared with anyone without written consent.

Unlike the Federal Employees' Group Life Insurance program, which we are not affiliated with, there is no time frame for purchasing an MBA policy. There are no open seasons or 60-day windows. The only requirement is that you are a member of the NALC. Additionally, an NALC member may purchase most of our products for their spouse, children, grandchildren, great-grandchildren (all including steps), and parents.

**Stepping into the role of an MBA rep may seem overwhelming at first.** It will take many of us outside of our comfort zone. In the role of an MBA rep, we are not defending discipline or upholding the contract, but we are providing a valuable service to the nation’s city letter carriers. If you are feeling overwhelmed in this position, we are here to help. Just give us a call.

For more information regarding any of the MBA products, please call the MBA office 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](http://nalc.org/mba).