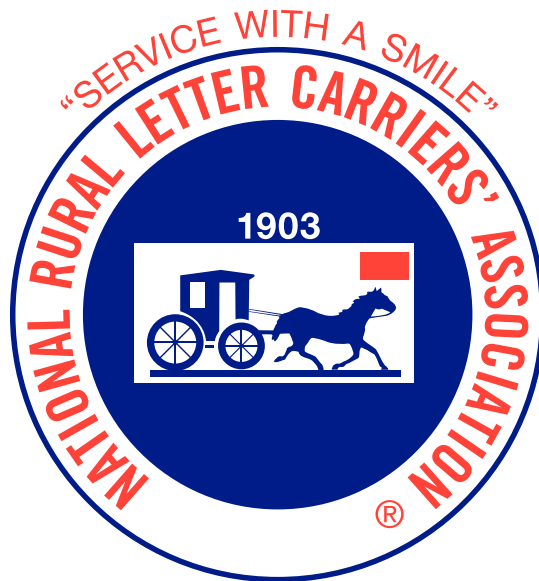


The National Rural Letter Carriers' Association

Please accept this personal invitation from the NRLCA's nearly 108,000 members to join the Association that provides you with the best information concerning your rights and responsibilities as a rural letter carrier.



Our organization is comprised of
Rural Carriers working for Rural Carriers.
Please accept this personal invitation to join us **TODAY!**

Enclosed are some brief examples of what your active membership has waiting for you.

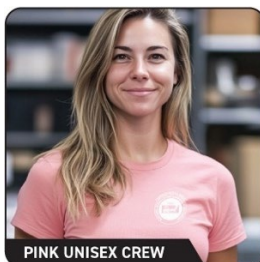
Revised February 2026

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Welcome to the NRLCA family!

As a new member, we know you're excited to start showing your union pride. Visit our online store featuring the **Insignia Collection**, the official merchandise of the NRLCA.



PINK UNISEX CREW



BUMPER STICKER



NATURAL UNISEX CREW



NAVY UNISEX CREW



WHY IT PAYS TO BELONG TO THE NRLCA

- **The National Rural Letter Carriers' Association (NRLCA)** has an effective legislative program to promote and protect the interests of rural carriers.
- **NRLCA** holds exclusive recognition to represent the rural carrier craft with the United States Postal Service (USPS).
- **NRLCA** negotiates all labor agreements for the rural carrier craft with the USPS, including wages, benefits and working conditions.
- **Only the NRLCA** can represent members of the rural carrier craft in the grievance procedure, including providing protection in disciplinary actions.
- **NRLCA** has an excellent health insurance program; The Rural Carrier Benefit Plan which includes a prescription drug benefit program for regular rural carriers, part-time flexible (PTF) carriers, retired members, and qualified leave replacements.
- **NRLCA offers**, other than the health programs, some additional insurance programs: Dental (available to all members); Vision (available to all members); Life (for Regular and PTF carriers and RCAs provided they work at least 20 hours per week); Long- and Short-Term Disability (for Regular and PTF carriers and RCAs provided they work at least 20 hours per week).
- **NRLCA** offers preferred rates to rural carriers for vehicle, home, renters, RV, and motorcycle insurance through National General. (Not available in AK, HI, DC)
- **NRLCA** provides a monthly publication, ***The National Rural Letter Carrier***, to keep its members informed on postal and legislative matters of vital interest.
- **NRLCA** provides information and fellowship for its members at county, district, state, and national business meetings and at informational meetings where all members may participate in the democratic process of developing NRLCA policy.
- **NRLCA** provides an official website for its members at www.nrlca.org. It includes accurate, up-to-date information that affects your job, your wages, and the changing environment of the postal service. **Only NRLCA members** can access the full website.
- **Because of the union**, no rural carrier can be involuntarily reassigned to another craft or job in the postal service. More importantly, **because of this union**, no employee from another craft can be assigned into the rural craft. We are protected from that by the contract negotiated by the NRLCA.
- **Without the union**, any one of us could be subject to lay-off. There would be no consideration of seniority or re-bidding the routes when an encumbered route was eliminated. If your route was gone - you would be, too.
- **Without the union**, any one of us could be reassigned to another craft or job anywhere in the Postal Service and displaced employees from other crafts could be reassigned as rural carriers, taking future jobs away from our own RCAs.
- **Only members of the NRLCA** are allowed to vote on officers of the union or hold office in the union.
- **Only members of the NRLCA** can become union stewards.
- **Only active craft members of the NRLCA** can vote on proposed new contracts with the USPS.
- **Only members of the NRLCA** have access to union-provided assistance with Workers' Compensation claims.

BARGAINING UNIT RURAL LEAVE REPLACEMENT BENEFIT SUMMARY

- Leave replacements receive negotiated pay raises, as per the National Agreement.
- Leave replacements are entitled to work and receive pay for at least the evaluated pay hours of the route when working a full week on their primary assignments, provided the actual work hours do not exceed 40 hours in a work week. If work hours exceed 40 hours per week, leave replacements are paid at the straight time rate for the first 40 hours, and at the overtime rate for all hours over 40 per week.
- When serving an entire work week, leave replacements are entitled to relief days on J and K routes if requested and a leave replacement is available, or if required by local management. In addition, leave replacements are eligible to sign up on an established Sunday desired work list.
- Leave replacements earn annual leave based on the number of hours worked; one (1) hour accrued for each twenty (20) hours of work in a pay period, up to a total of four (4) hours maximum.
- Leave replacements assigned to auxiliary routes, or to regular routes where the regular carrier is absent over 90 days, earn annual and sick leave. Leave replacements who have earned sick leave can use it to care for or attend to a family member in certain situations.
- Leave replacements who have a predetermined regular schedule may qualify, under the Postal Service Health Benefit (PSHB) Program, to enroll in the Rural Carrier Benefit Plan by paying the entire premium cost. Leave replacements who qualify for PSHB insurance must have pre-tax dollars set aside for the entire premium.
- Leave replacements have access to health insurance subsidized by the employer. This plan is the USPS Health Benefits (USPSHB) Plan.
- Leave replacements are entitled to apply for the RCBP Health Insurance (Aetna Health Care), the Automobile/Homeowners Insurance with NGIC (not available in AK, HI, DC), and Ameritas Group Dental Benefits.
- Leave replacements are covered by the Federal Employees' Compensation Act (provided the illness or injury is job related) and the Federal Tort Claims Act.
- Leave replacements have bidding rights for regular rural carrier positions after one year of continuous service as a leave replacement.
- Leave replacements have seniority rights on leave replacement vacancies.
- Leave replacements have the right to merge their office seniority with the seniority in a new office when they transfer with the route to a new office and finance number.
- Leave replacements have the option to work primary, secondary and tertiary leave replacement assignments and an assigned auxiliary route, or the assigned auxiliary route only, in non-formula offices. Qualified leave replacements attain seniority for primary, secondary and tertiary assignments on regular routes and seniority on all offered auxiliary routes.

- A newly appointed leave replacement will work only in the assigned office for the first two full pay periods in that office. The leave replacement will serve only the primary assignment and may also deliver parcels on any rural route and on Sundays and holidays in the assigned office during these pay periods.
- To allow leave replacements a day off, an exception to the relief day worked provisions, allows a regular carrier to voluntarily work their relief day.
- Leave replacements have the protection of the NRLCA Agreement. The NRLCA has the exclusive right to negotiate labor agreements for all rural craft employees, including salaries. Only NRLCA can represent rural carriers in the Grievance-Arbitration process, including providing protection in disciplinary actions, with the U.S. Postal Service. Leave replacements are provided representation before the U.S. Congress on legislative matters.
- As NRLCA members, leave replacements are entitled to vote, be an officer, a steward, or a delegate to conventions. As NRLCA members, leave replacements receive the NRLCA's monthly magazine to keep informed of job-related issues.

NRLCA MOBILE APP



Android



Apple



THE EVALUATED PAY SYSTEM FOR REGULAR RURAL CARRIERS

The evaluated pay system established by USPS and NRLCA is unique in the Postal Service, in that rural carriers are not paid for an eight-hour day. Rather, each rural carrier is paid a particular annual salary based on a table of "Evaluated Hours" arrived at through mathematical conversion from the "Standard Hours" (total hours and minutes per week) that they expend casing and delivering the mail, as recorded through technology all year long and three (3) individual items in a two (2) week period by postal managers during a Mini Mail Survey of the particular rural route to which they are assigned. Thus, the rural carrier evaluated pay system takes into account the myriad differences and idiosyncrasies among rural routes and between post offices providing rural mail delivery, e.g. mail volume, number of boxes, logistics, geography, etc. The calculations also factor in the three different route classifications for rural mail delivery: "H", "J", and "K" routes.

"H" routes refer to those routes carried six days a week by the regular carrier. "J" routes refer to those routes carried six days a week by the regular carrier one week and five days a week by the regular the next week, with the sixth day every other week carried by a relief carrier. "K" routes are carried five days a week by the regular carrier and one day each week by the relief carrier. In rural delivery, routes are delivered Monday through Saturday. There is no regular mail delivery service on Sunday.

Article 9.2.C.6 of the National Agreement contains a "Table of Evaluated Hours for Regular Rural Routes" which converts various ranges of total hours and minutes per week or "Standard Hours", into "Evaluated Hours", by which the annual salary of the regular carrier for that route is established.

Within each of the three route classifications (J, H and K), there is a range in standard hours of between 6 and 10 hours. Because the "Table of Evaluated Hours for Regular Rural Routes" equates various ranges and permutations of H/J/K route "Standard Hours" into "Evaluated Hours", escalating from 40 hours pay to 48 hours pay per week, even one minute plus or minus in a route's total hours and minutes per week ("Standard Hours") can make the difference between a higher or lower "Evaluated Hours" pay category for the regular carrier on that particular route. In that connection, the National Agreement shows that there is a spread of more than 17 standard hours per week between the smallest regular rural route listed in the Table of Evaluated Hours for Regular Routes (40:30 "Standard Hours" = 6.75 hours per day = 41 "Evaluated Hours") and the largest regular route (57:36 "Standard Hours" = 9.6 hours per day = 48 "Evaluated Hours").

It should also be noted that once an evaluated salary is established for the route, a rural carrier is paid that same salary every pay period until the route is again evaluated, regardless of whether the daily, weekly or monthly workload for that particular route is above or below the standard hours measured during the Mini Mail Survey and captured scanner data. In short, irrespective of whether rural route casing and delivery takes less time or more - day to day, week to week, or month to month, the rural carrier is paid based on the annual salary set by the results of the most recent evaluation of that route. The relief carrier is compensated based on the daily/weekly evaluation of the regular or auxiliary route served when they work up to 40 hours per week.

THE EVALUATED PAY SYSTEM FOR RELIEF RURAL CARRIERS

A relief carrier is compensated based on the evaluation of the regular or auxiliary route served when working up to 40 hours per week.

Below are some Q and A examples explaining how the relief carrier is paid under the evaluated system.

Q: I am an RCA, and I don't really know how I should be paid. It looks like sometimes I am paid by the hour and sometimes I am paid the evaluation. Is this correct?

A: Yes, sometimes you will be paid the evaluation of a route and sometimes you will be paid by the hour, depending on the situation. If you work over 40 hours in a week you will be paid 40 hours straight time and the remaining time at time and half. 44 hours actually worked would be 40 hours straight time and 4 hours at time and a half.

Once you go over 40 hours, you are no longer paid the evaluation of a route, you are paid actual hours. For example:

Saturday: works 10 hours on a 45K

Sunday: works 4.5 hours delivering parcels

Monday: works 6 hours on a 42K

Tuesday: works 8 hours on a 43 H

Wednesday: works 7 hours on a 42 K plus 2 hours of auxiliary assistance on another route.

Thursday: Regular carrier goes home sick after carrying part of a 42K, RCA works 3 hours

RCA works 40.5 hours gets paid 40 hours straight time 30 minutes overtime for the week.

Your paid hours become more complicated if you work multiple routes and auxiliary assistance but stay under 40 hours for the week. For example:

Saturday: works 10 hours on a 45K gets paid the evaluation of the route 9 hours for the day.

Monday: works 6 hours on a 42K paid the evaluation of the route 8.4 hours for the day.

Tuesday: works 8 hours on a 43 H gets paid the evaluation of the route 7.2 hours for the day.

Wednesday: works 7 hours on a 42 K plus 2 hours of auxiliary assistance on another route. Gets paid the evaluation of the 42K 8.4 hours plus 2 hours total of 10.4 hours for the day.

Thursday: Regular carrier goes home sick after carrying part of a 42K, RCA works 3 hours paid 8.4 hours for the day.

RCA works 36 hours for the week and is paid 43.4 hours straight time for the week.

FREQUENTLY ASKED QUESTIONS (FAQs)

- Q:** Are the duties of a rural leave replacement the same as a regular rural carrier?
- A:** For the most part, yes. Because of the part-time nature of the job, there are some duties that can be required of rural leave replacements that cannot be required of a regular rural carrier; otherwise, the duties and responsibilities of rural leave replacements are the same as those of a regular rural carrier. Handbook PO-603 defines the duties and responsibilities of a rural carrier and provides instructions for carrying out those duties and responsibilities. (Ref. PO-603)
- Q:** Why are there duties that rural leave replacements can be required to perform that regular rural carriers cannot be required to perform?
- A:** There is a difference because of the provisions of the Fair Labor Standards Act that cover the regular rural carrier and rural leave replacements. Regular rural carriers are covered by FLSA Section 7(b)(2) and rural leave replacements are covered by FLSA Section 7(a). (Ref. Article 9.2.A of the USPS/NRLCA National Agreement)
- Q:** Are there special provisions in the contract that cover leave replacements?
- A:** Yes. Article 30, Section 2 of the USPS/NRLCA National Agreement lists the special provisions for Part-time Flexible Rural Carriers, Substitutes, Rural Carrier Associates, Rural Carrier Relief employees, and Assistant Rural Carriers. (Ref. Article 30.2 of the USPS/NRLCA National Agreement)
- Q:** I am an RCA. My supervisor told me I am not allowed access to the grievance process because I am not a career employee. Is my supervisor correct?
- A:** No, your supervisor is not correct. *Part-time flexible rural carriers, substitutes, rural carrier associates, rural carrier relief employees, and assistant rural carriers shall have access to Article 15, "Grievance and Arbitration Procedure," to appeal an alleged violation of the applicable provisions of Article 30 or the applicable provisions of any other Articles in which they are specifically named.* (Ref. Article 30.2.N of the USPS/NRLCA National Agreement)
- Q:** Do rural carriers have a "dress code"?
- A:** No. Generally speaking, rural carriers have a great deal of latitude when determining their attire. The PO-603 in Section 120 states that a rural carrier should present a neat, clean, and professional appearance reflecting a positive image. Handbook EL-814, *Postal Employee's Guide to Safety*, suggests in Section IV that carriers wear sensible, properly fitting clothing to work. Carriers must wear approved, appropriate footwear.

COMPENSATION, SALARIES AND WAGES

Article 9, Section 1. Salaries and Wages

A. Basic Annual Salary

The basic annual salary schedules (Tables One and Two) in effect on May 20, 2024, with proportional application to hourly rate employees, for those employees covered under the terms and conditions of this Agreement, shall be increased as follows:

1. Effective November 16, 2024

The basic annual salary for each step shall be increased by an amount equal to 1.3% of the appropriate March 9, 2024, salary schedule.

2. Effective November 15, 2025

The basic annual salary for each step shall be increased by an amount equal to 1.4% of the appropriate March 9, 2024, salary schedule.

3. Effective November 14, 2026

The basic annual salary for each step shall be increased by an amount equal to 1.5% of the appropriate March 9, 2024, salary schedule.

In addition to the above general wage increases, cost-of-living adjustments (COLA) will be made pursuant to the applicable language in the National Agreement for Regular and PTF carriers.

Leave Replacements

All leave replacement employees will receive an additional 1% wage adjustment annually in lieu of COLA adjustments.

TABLE THREE
Rural Carrier Associate/ Rural Carrier Relief
Straight-Time Hourly Wage Rates

Effective Date	General Wage Increase	Wage Adjustment	Sch 1* Hourly Rate	Sch 2** Hourly Rate
11/16/2024	1.3%	1.0%	26.21	30.63
11/15/2025	1.4%	1.0%	26.82	31.35
11/14/2026	1.5%	1.0%	27.46	32.10

* Applies to rural carrier associates hired from August 24, 1991, through August 10, 2012.

**Applies to rural carrier associates and rural carrier relief employees on the rolls prior to August 24, 1991.

TABLE FOUR
Rural Carrier Associate*/ Assistant Rural Carrier******
Straight-Time Hourly Wage Rates

Effective Date	General Wage Increase	Wage Adjustment	Step 1 Hourly Rate	Step 2 Hourly Rate
11/16/2024	1.3%	1.0%	20.85	
11/15/2025	1.4%	1.0%	21.89	22.89
11/14/2026	1.5%	1.0%	22.40	23.40

*** Applies to rural carrier associates hired on or after August 11, 2012.

**** Non-career employees who may work Saturdays/Sundays/ Holidays or seven days per week, predominantly for parcel delivery.

Note: RCAs and ARCs will advance to Step 2 after 156 weeks.

Note: General Wage increase on 11/15/2025 also includes the flat \$0.55 increase to basic pay.

EARNINGS STATEMENT EXPLAINED

Relief Carrier Pay Stub

1		2		3			4		5		6	
PAYLOC		FINANCE NO.		EMPLOYEE NAME			EMPLOYEE ID		PAY PERIOD		SERIAL NUMBER	
DETAIL EARNINGS							GROSS TO NET			LEAVE STATUS		
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY	THIS PERIOD	YEAR TO DATE	ANNUAL LEAVE (AL) CAT: 0.00			
7A	7B 7C	7D	7E	7F	7G	7H	GROSS PAY	8A	AL PRIOR YR BAL 0.00			
							FED TAX xy	8B	+ AL EARNED YTD 0.00			
							ST TAX xxyzz	8C	+ AL HOL EARNED YTD 0.00			
							RETIRE		- AL USED YTD 0.00			
							MEDICARE	8D	= EARNED AL BAL 0.00			
							UN-R	8E	+ AL ADVANCED 0.00			
							ALOT	8F	= AVAIL AL BAL 0.00			
							HT100SLF	8G	SICK LEAVE (SL) CAT: 0.00			
							SOSEC		SL PRIOR YR BAL 0.00			
									+ SL EARNED YTD 0.00			
									- SL USED YTD 0.00			
									= CURRENT SL BAL 0.00			
									SL USED THIS PP 0.00			
									LEAVE WITHOUT PAY (LWOP)			
									PAY PERIOD LWOP 0.00			
									PP01 TO CURRENT PP 0.00			
									USPS RETIREMENT			
9							NET PAY	000.00	NT NK	0.00		

1. **PAYLOC** – Employee's pay location number. Displays the assigned route type and number.

2. **FINANCE NO** – USPS finance number of the employee's home office.

3. **EMPLOYEE NAME** – Employee's name.

4. **EMPLOYEE ID** – An 8-digit unique number issued by the employer.

5. **PAY PERIOD** – Pay period and year of payment displayed as (PP YY).

6. **SERIAL NO** – Serial number of the check issued to the employee or sequence number of the earnings statement for net-to-bank.

7A. **WK** – This is either week 01 or week 02 of the pay period. This space is blank for all adjustments and allowances.

7B. **RCS** – Route type.

7C. **LEV** – Route number for those hours. For example:

WK	RSC / LEV	
2	2 002	< Carried Auxiliary Route 2
2	A 998	< Office Auxiliary Assistance
2	K 010	< Carried Route 10
1	A 999	< Training

7D. **RATE** – Hourly rate for hours stated.

7E. **CODE** – Employee's designation and activity code.

740 – RCA assigned to / serving a vacant route

780 – RCA on a Regular route

790 – RCA on an Auxiliary route

7F. **TYP** – Hours type code.

W – Paid work hours

O – Overtime (ACTUAL hours over 40 paid at 1 ½ pay)

L – Leave (Designations 74 & 79)

E – Employee vehicle used

G – Government vehicle used

H – Hourly EMA for use of employee vehicle

M – Actual mileage compensation for use of employee vehicle

T – Route EMA times the number of trips

7G. **HOURS** – For every hour TYP used, actual number of hours.

7H. **PAY** – The pay amount for the hours stated.

8A. **GROSS PAY** – Gross pay for this pay period (plus or minus any gross pay resulting from processed adjustments) and YTD.

8B. **FED TAX** – Amount deducted for federal tax this period and year-to-date. (x = marital status, y = number of exemptions.)

8C. **ST TAX** – Amount deducted for state tax this period and year-to-date. (xx = state tax code, y = marital status, and zz = number of exemptions.)

8D. **MEDICARE** – Medicare deductions for this period and YTD.

8E. **UN-R** – Union dues deduction.

8F. **ALOT** – Any allotment setup through payroll deduction.

8G. **HEALTH BENEFITS** – Full cost of chosen plan deducted (if eligible and choose to enroll); must have enough earnings after taxes to participate. "For example, HT100SLF = Non-Career Health Benefit Plan, Self Only".

9. **NET PAY** – Net pay refers to the amount of compensation remaining that is due the employee after all payroll deductions and allotments have been taken. It also includes EMA.

10. **LEAVE STATUS** – Leave is displayed in days and hundredths. (4.5 = 4 ½ days)

Type (7F), Code (7E) and Equipment Maintenance Allowance (EMA)

DETAIL EARNINGS									
WK	RSC/LEV	RATE	CODE	TYP	HOURS	PAY			
A	2 K	001	1819	740	O	3 25	88	69	
B	2 K	001	1819	740	W	40 00	727	60	
C				L	32 00	582	08		
D	2 A	002	340	E19	M	17 00	5	78	
E	2 K	001	1810	E47	T	1 00	18	10	
F	2 A	004	400	E25	H	5 00	20	00	
G	1 K	010	3230	G41	G	1 00	0	00	

A. Overtime hours paid at 1 ½ pay (Example: \$27.29 per hour).

B. Wage

C. Leave paid

D. \$0.34 times 17 miles (M = Mileage)

E. \$18.10 times 1 trip (T = Trip)

F. \$4.00 per hour times 5 hours (H = Hourly) *

G. Government vehicle used. No EMA.

* EMA on an Auxiliary route is paid per hour or mile, whichever is greater, up to the amount on the stop chart.

MEMORANDUM OF UNDERSTANDING

NON-CAREER EMPLOYEE HEALTH BENEFITS

After one year of continuous employment, any eligible non-career rural carrier employee who wants to pay health premiums to participate in the Postal Service Health Benefits (PSHB) Program on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures. The total cost of health insurance is the responsibility of the non-career employee except as provided below.

The Postal Service will make a bi-weekly contribution to the total premium for any non-career rural carrier employee who wishes to participate in the USPS Non-Career Health Care Plan (USPS Plan) self-only option, equal to the greater of (a) \$125, or (b) the minimum required by the Patient Protection and Affordable Care Act, and applicable regulations.

The Postal Service will make a bi-weekly contribution equal to 65% of the total premium for any non-career rural carrier employee who wishes to participate in the USPS Non-Career Health Care Plan (USPS Plan) for either self plus one or family coverage during the non-career rural carrier employee's initial year of non-career employment.

After a non-career rural carrier employee's first year of employment, the Postal Service will make a bi-weekly contribution equal to 75% of the total premium for either self plus one or family coverage.

Effective Plan Year 2023, the Postal Service will make a bi-weekly contribution equal to 75% of the total premium for any eligible non-career rural carrier employee who wishes to participate in the USPS Non-Career Health Care Plan (USPS Plan) for self, self plus one, or family coverage, regardless of years of employment.

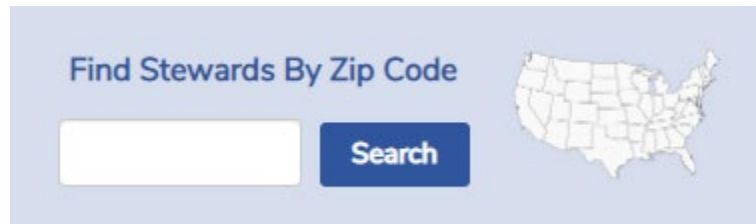
Any non-career rural carrier employee wishing to make his or her health care contribution on a pre-tax basis will be required to make an election to do so in accordance with applicable procedures.

All non-career rural carrier employees will be eligible for the USPS Plan within a reasonable period from the date of hire and entry into a pay status, consistent with the requirements established under the Patient Protection and Affordable Care Act.

The Postal Service shall continue to provide the USPS Plan with self-only, self plus one, and family options for the duration of this Agreement.

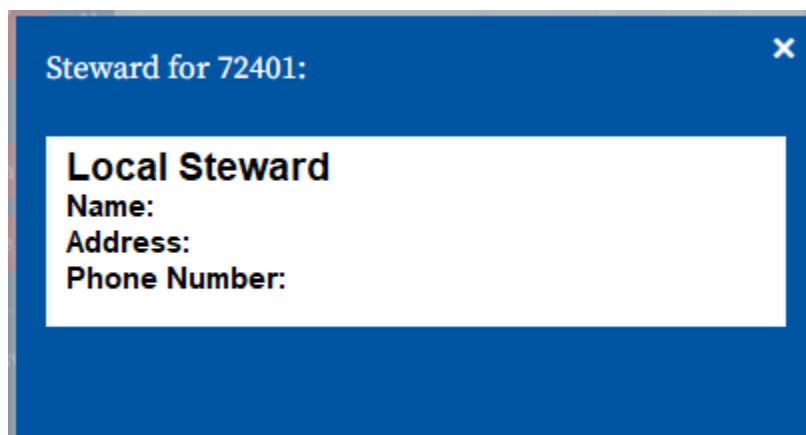
HOW DO I CONTACT MY STEWARD / NRLCA REPRESENTATIVE?

Should issues come up in your office that you don't understand, know that your steward is just a phone call away. You have access to the website at www.nrlca.org. There on the home page you will find the section below on finding stewards. You will need to enter your employing post office zip code and select search.



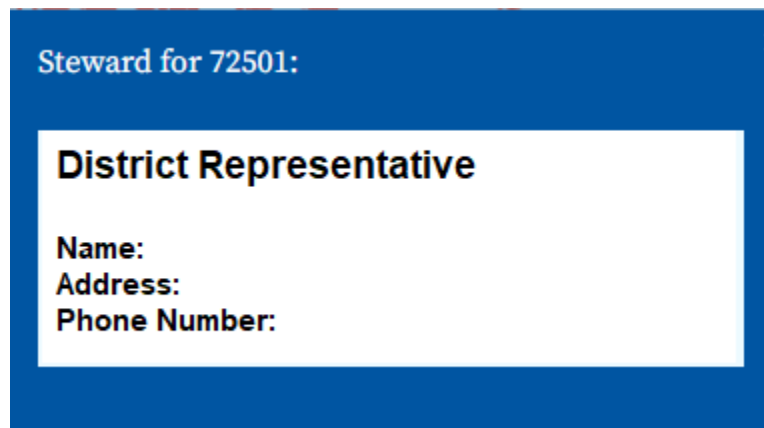
A search form titled "Find Stewards By Zip Code". It features a white text input field, a blue "Search" button, and a map of the United States showing state boundaries.

If you have a local steward, a box will pop up and show you who they are.



A blue pop-up window titled "Steward for 72401:". It contains a white box with the heading "Local Steward" and three labels: "Name:", "Address:", and "Phone Number:". A close button (X) is in the top right corner.

You will be able to ask for the local steward at your workstation as sometimes their phone number is not entered. If your office does not have a local steward, the search will default to the District Representative, Assistant District Representative, or Area Steward assigned to your office.



A blue pop-up window titled "Steward for 72501:". It contains a white box with the heading "District Representative" and three labels: "Name:", "Address:", and "Phone Number:". A close button (X) is in the top right corner.

You can also locate your steward's contact information in your state newsletter/magazine.

SERVICES ADMINISTERED BY THE NRLCA

LABOR RELATIONS

The National Rural Letter Carriers' Association has been recognized and certified as the exclusive bargaining representative of all employees in the bargaining unit. In plain English, this means that the NRLCA (the Union) is the only entity that is authorized to process grievances for rural carrier craft members and to ensure the Employer's adherence to the contract. Along with the recognition as the sole representative of all employees in the bargaining unit comes the legal responsibility of the Union pursuant to the National Labor Relations Act to fulfill its "Duty of Fair Representation" (DFR).

In order to meet its statutory obligation and live up to a self-imposed organizational commitment that far exceeds the legal standard necessary to satisfy the duty of fair representation, the NRLCA devotes a large portion of its resources within its National Steward System to the development and training of its stewards at all levels. These individuals are overseen by the NRLCA's Labor Relations and Steward Operations Departments specifically, and by the National Board generally. The NRLCA is very proud of the quality of the duty of fair representation that has been its hallmark since the inception of its right to be a union.

ADMINISTRATIVE

The National Rural Letter Carriers' Association is a business within itself, representing the day-to-day interests of its members. By its definition as a labor union by the Department of Labor and classified as a not-for-profit organization by the Internal Revenue Service, there are certain legal obligations placed upon it much like with any other business that must be administered daily. This is done by 9 elected active rural carriers who serve as the National Board with a staff at the headquarters office of approximately 30 individuals who are responsible for the day-to-day operations of the organization. In addition to the aforementioned individuals, the NRLCA retains legal counsel to aid in the responsibility of DFR to the members and to provide legal protection to the members' equity.

LEGISLATIVE

Prior to the enactment of the Postal Reorganization Act in 1970, all salaries and fringe benefits such as retirement, health insurance, worker compensation benefits, etc. were secured by an act of Congress. Since the 1970 Postal Reorganization, we negotiate salaries, health benefits, and working conditions directly with the USPS. However, many benefits that we enjoy as federal employees still come under the jurisdiction of Congress. Retirement, EMA tax provisions, etc. are examples of some of the areas over which Congress still retains authority.

A strong grassroots effort must be pursued daily to make sure that our voice is heard on Capitol Hill on pending legislation that could adversely affect our active and retired rural carriers. The Association has proudly maintained a bipartisan approach to members of Congress to represent the interests of our members.

INSURANCE SERVICES ENDORSED BY THE NRLCA

The National Rural Letter Carriers' Association (NRLCA) sponsors and endorses a number of insurance plans to meet the needs of its members.

The Association has coverage available for its members for medical care, dental care, vision care, disability income and life insurance. Here is a brief description of what the Association offers to meet its members' insurance needs:

- **Medical Care:** The NRLCA sponsors a health insurance plan for its members, the Rural Carrier Benefit Plan (RCBP).
 - The Rural Carrier Benefit Plan (RCBP) is part of the Postal Service Health Benefits (PSHB) Program and is available to regular rural carriers, part-time flexible rural carriers, and qualified leave replacements who are NRLCA members. Aetna and CVS back the RCBP.
- **Dental Care:** The NRLCA sponsors a Dental Plan with several levels of coverage that is available to all members. The plan provides four levels of coverage, offering benefits for everything from routine preventive care (exam and cleaning) to major restorations (crowns, bridges, and dentures). A portion of your dental maximum can be used as an allowance towards vision exams, frames, lenses, or contact lenses. Also included on some plans are a Lasik discount and hearing care benefits. The Ameritas Group backs the NRLCA Dental Plan.
- **Vision Care:** The NRLCA sponsors a Vision Plan that provides vision care for routine eye exams, contact lenses, eyeglasses, and frames. The Vision Plan is available to all NRLCA members. The Ameritas Group backs the NRLCA Vision Plan.
- **HealthiestYou Telemedicine:** The NRLCA sponsors a program for members to receive physician access 24/7 by phone or video. This is designed to complement, not replace, the care you receive from your primary physician.
- **Disability Income Insurance:** The NRLCA sponsors both Long-Term and Short-Term Disability Income Plans to provide protection for loss of income from an illness or injury (away from the job) that prevents a rural carrier from working. The Disability Income Plan is available to regular, PTF, and RCA rural carriers that are NRLCA members. The Symetra Life Insurance Company backs the NRLCA Disability Income Plan.
- **Life Insurance:** The NRLCA sponsors a term life insurance plan that is available to all members actively working 20 hours or more a week. The NRLCA Life Insurance Plan has a variety of coverage levels, including family coverage for a spouse and dependent children. The Symetra Life Insurance Company backs the NRLCA Life Insurance Plan.
- **Accident, Critical Illness and Hospital Indemnity Plans:** The NRLCA sponsors a variety of products through The Hartford to provide benefit payments directly to the member above and beyond any health insurance coverage for different medical events. All three benefits are available to you as a member and can include coverage for your family. The Accident plan provides 24-7 coverage if you sustain an injury and need care. The Critical Illness plan will provide a lump sum benefit upon diagnosis of a critical illness. The Hospital Indemnity plan provides a lump sum payment if you need to be hospitalized.

NRLCA - A FAMILY ORGANIZATION

The National Rural Letter Carriers' Association is a family involved organization that is supported independently by its Auxiliary and Junior organizations. Of the nearly 108,000 regular, relief and retired rural carrier members, all are united by a common work ethic and a solid core of shared family values. Many of the members participate in civic affairs within their community and/or hold offices on school boards and other community organizations. These individuals, by their local involvement, are able to keep abreast of policy and societal changes that could affect the rural carrier craft. Thus, they are able to quickly respond to their representatives about adverse legislation.

Assisting the Association in its legislative endeavors are the Auxiliary and Junior organizations. The Auxiliary is comprised of the spouses of rural carriers who work as a conduit for legislative writing campaigns, phone calls, and face-to-face meetings as necessary to help protect rural carrier interests. In addition to raising money for a nationally selected humanitarian project, the Auxiliary also educates on the issues of safety and Americanism. Further, through its state and national levels, the Auxiliary administers scholarships each year for its Juniors. All in all, the Auxiliary serves to fortify the family unit between the three internal organizations.

The Juniors organization is comprised of children and grandchildren of rural carriers. The Juniors help the Auxiliary in their legislative efforts and with their humanitarian projects. They also participate in an "Americanism" program selected each year by the National Auxiliary President. By conducting their own meetings, the Juniors learn leadership skills and the use of parliamentary procedures.

The discipline, cooperation, and genuine concern shown by the Association's active family members throughout the years has not waned but strengthened. The strong values possessed by this Association along with a sincere desire to improve the quality of life for all rural carriers and their families are what keep us working together in harmony.



Children and grandchildren of rural carriers are eligible to join the Juniors Organization, which provides leadership skills and college scholarships.

Helping rural letter carriers get affordable insurance — on and off the route — for more than 70 years

Having the right insurance is crucial, and National General offers preferred rates on auto coverage designed specifically for rural letter carriers. These policies help protect you, your vehicle and other motorists — whether you deliver mail every day or only a couple times a week.

Simply call 1-888-325-7727 for a quote, provide your email address and you'll receive a free \$10 e-gift card.¹ There's no obligation to buy — just an opportunity to learn why thousands of your fellow carriers have turned to National General, the only insurer group that has been fully endorsed by the NRLCA since 1953, for their coverage needs.



Specialized route car coverage

We understand the Federal Tort Claims Act and its limitations, meaning we can provide affordable protection that keeps you and your vehicle safe.



Friendly agents that know what you need

Our staff has been working with rural letter carriers for decades, so you can count on them to help you find the right coverage for your situation.



Protection for everything you love

We don't just offer auto insurance. We can also help protect your home, RV, motorcycles and more.



FREE GIFT

Get a \$10 e-gift card
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Call today

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¹No purchase necessary. No cash exchange. Offer valid only on quotes via the phone number listed and while supplies last. Must be at least 18 years old. Limit of one electronic gift card ("E-card") per household/per email address. A valid email address is required at the time of quote. An individual's use of multiple e-mail addresses is strictly prohibited. Offer not available to current policyholders or those quoted within the last five months. We reserve the right to cancel or modify this offer at any time. E-card redemption instructions will be sent by email from BHN Rewards (customer.rybbon.net) within 30 days of quote. Void where prohibited.



How the Federal Tort Claims Act impacts you as a rural letter carrier

What is the Federal Tort Claims Act?

The Federal Tort Claims Act (FTCA) is a federal statute that provides a government-administered protection plan for federal employees and the government authority should any of its employees or agents incur any liability in the course of their official duties.

Will the FTCA protect an on-route rural letter carrier from liability in the event of an accident?

Yes. Federal employees are protected against liability resulting from their operation of a motor vehicle while within the scope of their official employment. However, the FTCA does have limitations. For example, this protection is on-route protection only. Any deviation from your assigned route could jeopardize your FTCA claims coverage. Also, the government protects you from liability only; damage to your vehicle is not covered. To fully protect your vehicle, separate coverage must be purchased.

Will the insurance plan provided by National General Insurance, an Allstate company, also protect the rural Carrier from liability while on-route?

Yes, and more! National General Insurance provides complete coverage on and off the route. And, if the government ever denies your on-route liability claim under the FTCA, National General will work with you to resolve any claim covered under your National General policy as quickly and as fairly as possible.

What should the rural letter carrier do in the event of an on-route accident?

All accidents must be reported to your Postmaster or Supervisor and to your National General Insurance carrier as soon as possible. Failure to report an accident could jeopardize your coverage.

What happens when an on-route liability claim is reported to my National General Insurance carrier?

If you have a National General Insurance policy explicitly designed for rural letter carriers, your dedicated claims representative will notify the other party that their claim should first be presented to the Postmaster for payment under the FTCA. If the government denies the claim because you deviated from your route, don't worry, you'll still have a claim under your National General rural letter carriers' policy.

Will any insurance company protect a rural letter carrier if the government denies an on-route Liability Claim?

Not necessarily. Many companies simply won't insure your route vehicle, and if they do, they charge you a higher business or commercial use rate. Also, many agents don't seem to fully understand the FTCA and the needs of government employees. That's why the National Rural Letter Carriers' Association recommends a National General Insurance policy created with the needs of rural letter carriers in mind. Not only do National General's representatives understand the government's tort liability procedures, National General can also offer rural letter carriers lower rates on their auto insurance for pleasure driving or route car use.

Call today
1-888-325-7727



The NRLCA is an Association that works to improve the methods and conditions for rural letter carriers. NRLCA is not an insurance agency or company but helps connect its members with insurers/agents that have products and services to meet their needs. Policies produced by National General Insurance Marketing, Inc. and underwritten by these member companies of the National General Group, Winston-Salem, NC: Integon National Ins. Co. (in WA and other states), National General Assur. Co., National General Ins. Co., MIC General Ins. Corp. and National General Ins. Online, Inc. Underwritten in TX by National General Assur. Co. and National General Ins. Co. Individual rates and savings, if any will vary. All coverages, features, benefits and discounts are subject to the individual carrier's terms, conditions, exclusions and state requirements. Availability and eligibility may vary by state and carrier.



Welcome, NRLCA members!

For decades, Center Parc Credit Union has been a trusted financial partner for NRLCA members and postal workers nationwide. Founded in 1925 by a small group of Atlanta postal employees, we've grown into one of the oldest and largest postal credit unions in the country, now serving more than 125,000 members. As our membership expanded, we unified under the name Center Parc Credit Union in 2026 – a name that reflects our commitment to being a trusted, central part of our members' financial lives and the communities we serve through "Center", while honoring our postal heritage through "Parc," inspired by parcel. While our name has evolved, our dedication to the postal community remains unchanged, and we continue delivering exceptional products and service through banking centered on you.

Money Market Accounts^[1]

Grow your savings with flexibility. Our **Money Market Accounts** offer a competitive way to earn dividends on your balance while maintaining easy access to your funds when you need them. A money market account can be a great next step if you're saving for future goals but want more potential earnings than a traditional savings account.

Kasasa® Cash Checking^[1,2]

Banking should reward you — not cost you. **Kasasa® Cash Checking** gives you the power of free checking with the potential to earn **high rewards and nationwide ATM fee refunds** when you meet the minimum monthly qualifications. No monthly maintenance fee and no minimum balance requirement make this a standout checking choice for everyday banking and savings growth.^[1,2]

Mortgage Solutions^[1,2]

Whether you're buying your first home, planning a move, or refinancing an existing mortgage, Center Parc Credit Union offers mortgage options designed to help you succeed. From competitive terms to personalized support, our mortgage team is here to make home financing clearer, faster, and more affordable — with options tailored to your goals.

Auto Refinance^[1,2]

Looking to lower your monthly car payment or reduce your interest rate? Refinancing your auto loan with Center Parc could save you money. Our auto refinance program helps members take advantage of credit union rates, flexible terms, and a streamlined process that can make your vehicle financing work better for you.

Refer a Friend — Share the Benefits^[1,2]

Love your credit union experience? Share it! With our **Refer a Friend** program, when you refer someone who becomes a member and opens a qualifying checking with direct deposit, **you and your friend each earn a reward** as a thank-you from us. It's a simple way to help the people you care about get great banking — and get rewarded for it too.

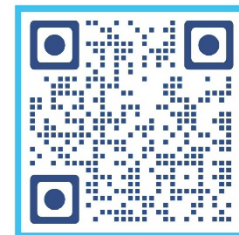
Want to learn more?

Scan now to explore our products, open an account, apply online, and more!

^[1]Membership eligibility requirements apply.

^[2]Credit qualifications apply; not everyone will qualify.

This credit union is federally insured by the National Credit Union Administration.



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NRLCA SOCIAL MEDIA

Stay connected. Stay informed. Stay engaged.

The National Rural Letter Carriers' Association (NRLCA) represents more than 100,000 rural letter carriers who serve communities across the nation every single day. One of the most effective ways to remain up to date on the issues that impact your route, your livelihood, and the future of the Postal Service is by following the NRLCA across our official social media platforms.

On [Facebook](#), you'll find timely updates, legislative alerts, contract information, training opportunities, and member highlights. It's a hub for breaking news and important announcements that affect rural carriers nationwide.

On [X](#), stay current with real-time updates from Capitol Hill, USPS developments, and rapid-response communications during critical moments. When legislative or regulatory changes occur, you'll see it there first.

Our [Instagram](#) platform showcases the human side of rural delivery — member spotlights, event coverage, convention highlights, and the everyday dedication of carriers serving America's rural communities.

And don't forget to subscribe to the NRLCA's [YouTube](#) channel, where you can watch leadership updates, educational content, convention coverage, and important briefings designed to keep members informed and empowered.

Following the NRLCA on social media ensures you receive accurate information directly from your union — not rumors, not secondhand reports, but trusted communication from your national organization.

Be part of the conversation. Engage with your fellow carriers. Share updates with colleagues. Together, through connection and communication, we strengthen our collective voice and protect the future of rural delivery.

Follow. Engage. Stay informed.



SUMMARY / ENROLLMENT INSTRUCTIONS

This booklet has provided an overview of why our members believe so strongly that it pays to belong to the NRLCA.

The NRLCA is committed to uphold the principles of its preamble and purpose while promoting the services of the USPS to the American people. Again, with the examples given in this booklet, you can also see the vast responsibilities of a rural carrier and the large number of internal services the NRLCA provides to our membership. The NRLCA will continue to strive in its goals of educating and representing its members so that they have the needed tools with which to make career decisions that affect the members and their families.

We hope now that you will accept this personal invitation to join the ranks of over 108,000+ members by continuing with the enrollment process described below.

Thank you!

EASY ENROLLMENT

When considering membership enrollment in an organization you would ask, what's the cost? For relief carriers, the nationwide average is \$12.08 per pay period. For regular carriers, the nationwide average is \$34.09 per pay period (as of January 2026).

Relief carriers who do not work in a pay period pay no dues for that pay period. Also, there is no retroactive assessment of dues when returning to work in future pay periods.

Now for the enrollment!

- (1) Simply detach the NRLCA Form 1187 on the following page along the perforated line.
- (2) Enter the requested information into the blocks as indicated. Please print clearly. (If you are newly hired, you may not know your Employee ID number, postal installation where employed, or zip code of installation and / or installation finance number. You may submit the form without this information; however, the processing of your enrollment may be delayed until we obtain that data.)
- (3) Sign and date the form where indicated and include your phone number and email address.
- (4) Fold the form in half as indicated and seal it. Then, simply drop it in the mail. You're done!
- (5) Once we receive the membership application and get it processed, your benefits of membership begin. Also, a membership packet will be sent to you along with a copy of the current USPS / NRLCA National Agreement.

UNITED STATES POSTAL SERVICE
AUTHORIZATION FOR DEDUCTION OF DUES

**RURAL CARRIER
CLASSIFICATION**

☐ Regular ☐ PTF ☐ Relief ☐ ARC

(SOCIAL SECURITY NUMBER)

(USPS EMPLOYEE I.D. NUMBER)

LAST NAME

FIRST NAME

MI

MAILING ADDRESS - INCLUDING APT# IF APPLICABLE

CITY

STATE

ZIP CODE +4

POSTAL INSTALLATION WHERE EMPLOYED

ZIP CODE OF INSTALLATION

INSTALLATION FINANCE NO.

SECTION A - AUTHORIZATION BY EMPLOYEE

I hereby assign to the **National Rural Letter Carriers' Association**, from any salary or wages earned or to be earned by me as your employee (in my present or any future employment by you) such regular and periodic membership dues as the union may certify as due and owing from me, as may be established from time to time by said Union. I authorize and direct you to deduct such amounts from my pay and to remit same to said Union at such times and in such manner as may be agreed upon between you and the Union at any time while this authorization is in effect.

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to you and the Union not more than twenty (20) days and not less than ten (10) days prior to the expiration of each period of one year.

This assignment is freely made pursuant to the provisions of the Postal Reorganization Act and is not contingent upon the existence of any agreement between you and my Union.

Contributions or gifts (including dues) to the NRLCA are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.

EMPLOYEE SIGNATURE

DATE

PHONE

EMAIL ADDRESS

SECTION B - FOR USE BY STATE ASSOCIATION

R - NATIONAL RURAL LETTER CARRIERS' ASSOCIATION

SIGNATURE OF ACCEPTING UNION OFFICIAL

DATE

I hereby certify that the dues of this organization for the above-named member, for the applicable designation, are currently established at \$_____ per pay period.

LOC #	STATE
DATE	REMIT #

Thomas K. Turner, NATIONAL SECRETARY

SECTION C - FOR USE BY NATIONAL ASSOCIATION

Date of Delivery to Employer (For National Office use)

ANNIVERSARY DATE TO BE USED
AT USPS PERSONNEL OFFICE

Where did you complete this form?

USPS ORIENTATION ☐
RURAL CARRIER ACADEMY ☐

Recruiter EID:
Name:
Address:



**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 1099 ALEXANDRIA VA

POSTAGE WILL BE PAID BY ADDRESSEE

**NATIONAL RURAL LETTER CARRIERS' ASSOCIATION
ATTN: MEMBERSHIP ENROLLMENT DEPARTMENT
1630 DUKE STREET 4TH FLOOR
ALEXANDRIA VA 22314-3467**



INSTRUCTIONS:

1. Complete application on reverse side.
2. Fold application in half.
3. Place clear tape holding the two halves together.
4. Make sure address above is visible when mailed.