

# Why it Pays to Belong to the: National Rural Letter Carriers' Association (NRLCA) Michigan Rural Letter Carriers' Association (MIRLCA)

- **NRLCA holds exclusive recognition to represent the rural carrier craft with USPS. The NRLCA negotiates ALL labor agreements for the rural carrier craft with USPS, including wages, benefits, and working conditions.**
  - Only an NRLCA Steward can represent members of the rural carrier craft in the grievance procedure, including providing protection in disciplinary actions.
- **NRLCA negotiates better prices for Health Insurance:**
  - Rural Carrier Benefit Plan (RCBP) for **Regular Carriers** – The current rates are \$130.80 for self only, \$247.49 for self + 1, and \$236.89 for self + family per pay period.
  - **USPS Health Benefit Plan for Relief Carriers.** The current rates are \$48.50 for self only, \$110.25 for self + 1, and \$156.00 for self + family per pay period.
- NRLCA offers supplemental insurance programs. Including Life Insurance, Disability Income Insurance, Accident Insurance for on & off the Job, and Dental, Vision, and Hearing Insurance. More information can be found at [www.nrlca.benefithub.com](http://www.nrlca.benefithub.com) or by calling 877-817-4801.
- **NRLCA also offers the Rural Carrier Vehicle Insurance Plan and Homeowners' Insurance Plan through National General Insurance (NGIC). NGIC understands the needs of rural carriers insuring their route vehicles. Not all insurance companies understand the Federal Torts Claims Act and its application to rural carriers involved in an accident on the route. To receive a quote today, simply call 1-888-325-7727. Mention code "RRP" and you'll receive a FREE \$10 Visa Reward Card.**
- NRLCA provides information and fellowship for its members at the county, area, state, and national business meetings and at information meetings where all members may participate in the democratic process of developing USPS and NRLCA policy.
- **NRLCA & MIRLCA provide regular publications to keep their members informed on postal and legislative matters of vital interest.**
- NRLCA & MIRLCA provide an official website for their members. They include accurate, up-to-date information that affects your job, your wages, and the changing environment of USPS. Only NRLCA members can access the full websites.
  - [www.nrlca.org](http://www.nrlca.org)
  - [www.mirlca.info](http://www.mirlca.info)
- **NRLCA has an effective legislative program in Congress to promote and protect the interests of rural carriers.**
- **Because of the NRLCA, no rural carrier can be involuntarily reassigned to another craft or job in USPS. More importantly, because of the NRLCA, no employee from another craft can be assigned to the rural craft.**
  - Without the NRLCA, any one of us could be reassigned to another craft or job anywhere in the USPS and displaced employees from other crafts could be reassigned as rural carriers, taking future jobs away from our own RCAs.
- **Without the NRLCA, any one of us could be subject to layoff. There would be no consideration of seniority or re-bidding the routes when an encumbered route was eliminated. If your route was one, you would be too. We would be subject to the whim of the employer. None of us would have any protection or rights. None of us could be assured of having a job tomorrow, let alone next year. It is at times like these that we all need the NRLCA the most.**