

Did you know by enrolling your entire local, you can save your members money? 100% Local dues are just 75¢ per member per pay period. That is a 40% savings vs. the individual member pricing.

***3 Simple Steps are
all it takes:***



1. Bring a motion in front of your membership.
2. Take a vote of the membership.
3. Once approved, forward a copy of that portion of your minutes to the APW-ABA along with a copy to the APWU National Secretary Treasurer's Office for processing.
(National will automatically forward 75¢ per member to the APW-ABA.)

***Contact Us
Today!***

**apw-aba.org
1-800-526-2890**

A M E R I C A N P O S T A L W O R K E R S
APW ★ **ABA**
A C C I D E N T B E N E F I T A S S O C I A T I O N

A M E R I C A N P O S T A L W O R K E R S



A C C I D E N T B E N E F I T A S S O C I A T I O N

P.O. Box 120, ROCHESTER, NH 03866

WWW.APW-ABA.ORG

PHONE: 603-330-0282 FAX: 603-330-0285

Being a **100% APW-ABA local is a great organizing tool**. It is also a great low cost benefit for members and their families. The 100% local discount rate is 75 cents per member per pay period for the Value Plan and \$3.00 per member per pay period for the Advantage Plan. Those of you who are already 100% locals know the value of this membership oriented benefit and how great it is to be able to say "as a member of this local we have you covered".

The benefit for the Value Plan is \$12.00 per day for every day (up to 365 days per accident) of total disability due to a covered accident (up to \$4380.00 for a full year): And accidental death coverage of \$6000.00. The benefit for the Advantage Plan is \$24.00 per day for every day (up to 365 days per accident, \$8760.00) of total disability due to a covered accident: And accidental death coverage of \$10,000. Just think; for less than the cost of a candy bar per week per member you can protect your members and their families in the event of a disabling accident.

When your local or state APWU organization decides to become a 100% ABA local, a letter with a copy of the part of your minutes where the motion or Constitutional amendment was passed must be sent to Liz Powell, APWU Secretary/Treasurer, 1300 L St. NW, Washington, DC 20005, informing her of your local decision to go 100% ABA. Your letter should include which plan (Value or Advantage) your local has chosen, and the pay period in which you wish to begin coverage, (a request of "next available pay period" is recommended). You should also send the ABA a copy of your letter to Secretary/Treasurer Powell. Those of you already serving your members with this benefit might want to add to 100% PLUS coverage, up to \$150,000. It is a real value and so inexpensive: Call Us!

Upon receipt of your letter, the APW-ABA will follow up with the APWU National Headquarters to facilitate all necessary action to ensure your local's timely coverage. We will also send each of your members a mailing including: membership/benefit information, membership certificate, and a letter informing them of their ABA membership and that **their union** has provided this important benefit to them. Spouses can be added at the discounted rate for any/all members via dues check off, at the member's expense. An option change form, available on line at our web site, (APW-ABA.org) or by mail from the ABA office, is needed for this spousal benefit. Hey retirees and Auxiliary locals/chapters, you can also get the 100% local rates. Call us for the details.

Your members will also become eligible to enroll in the ABA PLUS program of additional accidental death benefit options up to \$150,000, Whole Life and/or term life coverage and extended, scheduled pay, accident benefits (in association with our partners) and a wide array of other sponsored products from the ABA. All of these benefits are available to spouses and many are available to dependent children up to age 26.

The APW-ABA is a totally member owned and operated non-profit fraternal benefit plan. Every member of the ABA Board of Directors and the National Director is a member of the American Postal Workers Union, AFL/CIO. The entire staff holds membership in Local #6 of the OPEIU, AFL/CIO and the APWU Auxiliary. Our partners and counselors are members of their available unions and the APWU Auxiliary. The APW-ABA was established in 1891 and incorporated in 1898, paying millions and millions of dollars in benefits at rock bottom prices in service to APWU members. The ABA's only purpose is to serve YOU.

If you have any question or need assistance please feel free to call us at 1-800-526-2890.

Yours in Union Spirit,

A handwritten signature in black ink that reads "Wayne Maurer".

Wayne Maurer, National Director

★ *Postal Workers Serving Postal Workers Since 1891* ★