

QUARTERLY NEWS DIGEST

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Postal Workers Serving Postal Workers Since 1891

January-March, 2015

National Director

Dave Daniel

Taking Care Of Your Local And Its Members

The APW-ABA has secured incredible new protections for you, your family and your APWU local. Every member of the APWU family is now eligible for the APW-ABA Legacy Value, Advantage and Plus Plans, by simply calling the ABA office, going on the ABA website or emailing us to sign up. You can download an application online, or we can send you one via USPS mail.

The offerings from our partnership with UNUM are available for any local who wishes to schedule a **NEW APW-ABA ORGANIZATION AND BENEFIT DRIVE** to your local work sites. This continuing arrangement is based upon an agreement between the National APWU and the office of the PMG. Locals that decide to offer their membership this opportunity to provide the benefits described below, will also benefit monetarily by receiving compensation for their involvement. Because we need the local's assistance in directing the members to our counselors who will be in swing rooms and break rooms of the post offices and postal facilities, each local will receive a stipend of \$10.00 for each member who completes the 10 minute interview. Locals such as Brooklyn, Atlanta, Chicago, Phoenix, Las Vegas, Tampa, Orlando,

Clarksburg WV, Long Island, Boston, Providence, Philadelphia and many others, have received as much as \$4500.00 for local projects such as scholarship funds, social functions and convention travel, (whatever your membership decides)***. No purchase is required, and the information and member insurance coun-

just covering one or two conditions. Members may select (in \$1000 increments) up to \$20,000. Spouses may elect up to \$10,000. Your children, (up to age 26) are automatically covered for 25% of the members benefit amount, **at no charge**. Your rates will not increase as you age. You also receive a \$75 per year wellness bonus which is paid

you are going to love this: How about tripling the offer. Yes, members can now receive **\$150,000 in guaranteed whole life insurance without medical questions or a physical!** There are some age parameters involved. But, even at that, a combination of the expanded whole life program and the new term life program can always provide up to



Schedule the New APW-ABA Organization and Benefit Drive for YOUR Local Today!

selling is free. *****EVEN IF YOUR LOCAL PREVIOUSLY HAD AN APW-ABA ORGANIZATION AND BENEFIT DRIVE, (prior to last September), UNDER THE NEW DRIVE ARRANGEMENTS, EVERY PARTICIPATING MEMBER WILL BE COUNTED AGAIN TOWARD YOUR LOCAL'S STIPEND.** So, have your local president call me today at the ABA home office to schedule an organization and benefits drive in your local.

◆ **NEW! OFF THE JOB ACCIDENT DISABILITY BENEFIT**

For those *off the job* injuries which are not covered by OWCP and for which the USPS is not obligated to provide light or limited duty. You can select income protection from \$400- \$1500 per month (up to 40% of your regular gross income). You can also select 6 month or 12 month durations.

◆ **NEW! CRITICAL CARE BENEFIT FROM UNUM**

This coverage is guaranteed issue with no medical questions and no qualifying physical required. This policy supplements any other coverage you may have and is a comprehensive plan not

directly to you for covered preventative exams, tests and scanning in all years that no covered critical illness is claimed. Only pre diagnosed illness, (those diagnosed prior to your policy date), are exempted from coverage.

◆ **NEW GUARANTEED RENEWABLE TERM LIFE BENEFIT FROM UNUM**

This benefit is a cost effective option to a complete whole life policy. You may select this coverage for a ten year period with one ten year rollover option. This benefit is guaranteed issue for members, spouses and children/grandchildren (up to age 26). Policy values up to \$150,000 are available: *RATE EXAMPLE- a 40 year old member who is a non-smoker can receive \$150,000 coverage for \$17.46 per pay period.* Also, If you become terminally ill with an expectancy of less than one year, all or part of your benefit is payable while living.

◆ **EXPANDED UNUM WHOLE LIFE BENEFIT**

Our original partnership with UNUM provided the unheard of benefit of guaranteed whole life coverage up to \$50,000 without any medical questions or a physical. Well: if you thought that was amazing;

\$150,000 of total coverage for members. Lesser guaranteed values are available for spouses and children/grandchildren.

◆ **THE BEST RECRUITING TOOL AND THE LOWEST COST PROTECTION ANYWHERE IS STILL THE APW-ABA VALUE PLAN**

APW-ABA 100% locals can provide the Value Plan which pays \$12.00 per calendar day for up to 365 days for any covered accident plus an included \$6,000 accidental death policy and dismemberment coverage for just 60 cents per member, per pay period. Individual members can get this coverage for \$1.00 per pay period. Bringing a motion to your local meeting resulting in your local passing 100% local membership would provide this important coverage at a 40% discount. Upon notification of passage to the ABA office and Liz Powell's office at the national will result in automatic dues check off payment for your entire local membership. When a local is 100%, new members are covered *automatically* upon joining the union. New employee/members and PSEs are covered **without any waiting period.**

NON-PROFIT ORG.
U.S. POSTAGE
PAID
PRESORT MAIL, INC.

American Postal Workers
Accident Benefit Association
P.O. Box 120
Rochester, NH 03866-0120



Emily, Best Wishes, We Will Miss You

By Dave Daniel, National Director

Our senior bargaining unit employee, Emily DelSignore, left us on March 6th. Emily has served the ABA with excellence for 26 years. During my tenure as National Director, Ms. DelSignore has been Membership and Systems Development Coordinator. In that position, she, in cooperation with our off site programmer, has developed the system we use today to handle membership records. Her position also coordinates the data flow of ABA dues from initial dues deductions and or direct payments to ensuring that the providers receive the proper reimbursement. Ms. DelSignore has also been our trainer and a very important part of the ABA team. Emily was not long out of high school when she came to work at the ABA, where her mother also worked for many years as well.

We had always presumed that Em-



ily would be with us another 15 to 20 years until she reached retirement age, but the cold New Hampshire winters and new opportunities have taken her away. Emily and her husband Mike are moving to Louisiana where Mike has taken on the roofing business. He has currently been in the bayou country for over six months. Emily gave us a long range notice so that we could post her job for bid and place the senior bidder in training under her tutelage. Ms. Luisa Sheldon was the senior bidder and has diligently worked to master the duties of the position and will continue the high level of excellent service that Ms. DelSignore has established.

All of us at the ABA wish Emily the very best and great success and happiness in all facets of their new lives in Louisiana; but please know that we will miss her efficiency, wit and smiling face, every day.

AMERICAN
POSTAL
WORKERS

APW

ABA

Proudly Serving Members Since 1891

ACCIDENT
BENEFIT
ASSOCIATION

Visit us on the internet
24/7/365 at
www.apw-aba.org

or call us
Toll Free
at
(800) 526-2890

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The editors of the APW-ABA *Quarterly News
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amend or delete any article considered to be
destructive to its goals of unity and union spirit.

PROUD MEMBER

PPA

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Board of Directors

David Daniel	National Director/Editor	nationaldirector@apw-aba.org (603) 330-0282
Richard Phillips	President	tal259pr@yahoo.com (813) 438-9567
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Marty Schneider	Western Region Director	schneidslilis@yahoo.com (480) 202-6278
Richard Makarewicz	Western Region Director	ryk2000@yahoo.com (562) 234-8878

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*Proud members of: OPEIU Local 6 and the NH Seacoast/ABA Chapter APWU Auxiliary

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Emeritus (2012)

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Mirror, Mirror On The Wall



We all remember the famous line in Snow White: “Mirror, mirror on the wall... Who’s the fairest of them all?” Chanted by the queen (even before she was the evil queen), it conjured up a magical vision of self-assurance and gratification, and the answer was always “you are”. And, although she always seemed to question her self-image, she always knew the answer. Yes, she had a great run; that is until Snow White came on the scene.

Sometimes self-assurance can be measured by how an individual, a group, or even a company, portrays itself both inwardly and to others.

Take for example, the United States Postal Service. Back in the 80’s, some Districts awarded employees who had reached the 25 year mark with commemorative postal items. I recall receiving a jacket that was embroidered with various postal patches and the words HISTORY and TRADITION. That’s how the Service saw itself then. Nowadays, the Service seems to be

looking into a funhouse mirror and measures itself by how many facilities it can close, and how much service to the public it can cease to provide.

So, what does all of this have to do with the APW-ABA? Well, as an organization that has represented postal employees for over 124 years, we also have a self-image. However, unlike the queen in Snow White, or what the Postal Service is imposing throughout the country, we are neither self-destructive nor are we reducing our services. Instead, the APW-ABA continues to offer first

rate benefits, along with expanding the services we offer our members.

The problem is, all of the generally negative feelings on the work-room floor are caused primarily by the Postal Service involuntarily relocating employees to different facili-

ties and tours. And, sad to say, these negative feeling are often times directed toward union officers; the very ones who are standing up to management to fight what the Service is doing. Some locals report that they are in turmoil, caused by the frustrations that many members rightly have.

But these negative feelings are misdirected. Members should know that the APWU in general and the APW-

STEP FORWARD

with the

APW ABA

Sign up your Local today!

Vice President

Jenny Gust

APW-ABA: 124 Years Old

How many things are you associated with that are 124 years old? Not too many I bet. But that is how old the APW Accident Benefit Association is! The ABA is a non-profit fraternal benefit association organized by 24 Railway Postal Clerks in Portsmouth, NH in 1891 and incorporated into the Railway Postal Union in 1898. We are owned and operated for and by you, our members. Best of all, we are 100% union from top to bottom!

The ABA has a great track record of making timely payments to those who have suffered an accident. In fact, approved claims are normally paid in less than 14 days and remember, they are tax free. Let’s face it, accidents happen to all of us sooner or later, but no worries, the ABA has got

Celebrating

124 Years

you covered. Whether it’s a car accident, work accident or an accident at home, you name it and we’ll be there to help.

If your local is 100% ABA, I would encourage you to publicize it every chance you get to your membership. It is one of the ways a member can feel like they are getting their monies worth for their dues. You can also let them know when a fellow member has benefited from using the ABA. Not personal details, but by letting the members know that this benefit was paid to a co-worker in a time of need.

If you would like any further information about the ABA, feel free to check out our web site, www.apw-aba.org, or call us toll free at (800) 526-2890. We are here to serve you!

Why wait? Schedule your Local's APW-ABA

Organization & Benefit Drive

TODAY!

Northeastern Region Director

Pete ‘Fud’ Furgivele

Safety Nets

We have all heard the terms, “Cover Your Behind”, “Save It For a Rainy Day”, “Better Be Safe Than Sorry” etc... These terms can all fit under the words, Safety Nets.

Looking back in my life I’ve always had some sort of “Safety Net”. My father was a member of the International Ladies Garment Workers Union. Yes the union that brought us the jingle, “Look for the Union Label”. He was a tailor working in New York City’s garment district. Through his union he had medical insurance, which happened to cover the births of his children and our family needs.

Fast forward to 1968 at which time I enlisted in the US Navy. I now had medical insurance and life insurance too. My enlistment ended in 1972 at which time I became covered under the Veteran’s Administration. I chose to carry over my life insurance from the Navy to a private carrier. To this day, I still have that policy and although the premiums have remained the same, the policy is worth double its value.

I started working for the Postal Service in 1975. Being single, my thoughts weren’t on insurance and/or benefits as the APWU provided

me with health insurance and the USPS gave me life insurance. In 1977 I married my spouse and added her onto my medical plan. In 1979, 1980 and 1984, we were blessed with 3 children, all whom were also covered under my medical plan.

In the early 1980’s I enrolled my wife and I in the APW Accident Benefit Association and in the early 1990’s, the Long Island Area Local became one of the first APWU locals to become a 100% ABA local. So now, not only were we both covered, but also all of the members of the Long Island Area local # 3251. Now

that is a great safety net.

I urge all APWU members to enroll in the ABA. In fact, the easiest way to get ABA coverage is to convince your APWU local to enroll 100%. I can speak through experience from our local that when our members get hurt on or off the job, even if they are collecting Workers Compensation or using sick or annual leave, they are ecstatic when they receive a check for benefits from the ABA. We have the Thank You cards on our bulletin boards to prove it.


Protect Yourself and Get That Safety Net.

Eastern Region Director

Wayne Maurer

Time To Go All In

Hello everyone, welcome to our latest *Quarterly News Digest*. Where does the time go? I ask myself that often. With APWU contract negotiations beginning this month, it really is now or never. You don’t have to look very far to see that we, the postal workers, are under attack from every angle. Regardless of who the Postmaster General is, the Postal Service is heading down a dangerous slippery slope. Between Walmart and Staples, our retail network is up against big outside money. Our own employer wants to continually close facilities and slow down the mail delivery service even more than it has. For every citizen that knows what’s going on and has our backs, there is an equal amount of citizens that couldn’t care less about postal workers or the mail. That is until they are adversely affected. Then it will be too late.



So, what can we do as postal workers, and hopefully APWU members as well. For starters, if you are not in the Union, join

NOW. If you are already a member, get involved. With a smaller pool of employees to draw from in over 30 years, locals and state organizations need eager members to help, whether it be as an officer, steward or well informed work room floor member.

It also makes sense to go all in and take advantage of all the benefits available to you as an APWU member. I have been a member of the APWU Consumer Driven Health Plan since it was first offered. No regrets. My local has also been 100% covered by the Accident Benefit Association since 1988. Again, no regrets.

At the national, state and local level we need to band together for the fight of our lives. It is not too late to prevail, but we all must do our part, no matter how large or small, to advocate

the APWU position each and every day.

The APWU needs every bargaining unit employee to do their fair share to support their Union and its programs so there will be a future filled with good paying jobs with decent benefits. Why? Because if there is no APWU, there will be no good paying jobs, probably no APWU Health Plan, probably no APW-ABA, probably not much of anything except low paying jobs with little or no benefits, no protection, no nothing.

If you doubt any of this, just ask any work floor employee at Walmart or Pitney Bowes to compare what they have with what we currently have.

It is never too late to go all in for your Union and its affiliates. Have a great spring and if you have any questions about the Accident Benefit Association and all of our programs, please contact myself at 215-872-6153 or the ABA home office at 1-800-526-2890.

IN THE KNOW – Your ABA Breakdown

Ever wonder if being in a 100% Local is more cost efficient than not, or if remaining a full dues paying member of your local after retirement is worth it? SEE FOR YOURSELF!!!

Here is a complete break-down of the cost of ABA benefits for 100% DCO, Non-100% DCO, Full-Dues Cash Pay, and Standard Cash Pay members.

100% DCO Member Rates	
(Local provides ABA benefit to member)	
Value Plan	\$0.60 (per pay period)
Advantage Plan	\$3.00 (per pay period)

NON-100% DCO Member Rates	
(Member pays for ABA on their own)	
Value Plan	\$1.00 (per pay period)
Advantage Plan	\$3.50 (per pay period)

ABA Plus DCO Rates	
20K	\$0.35 (per pay period)
30K	\$0.45 (per pay period)
40K	\$0.60 (per pay period)
50K	\$0.75 (per pay period)
75K	\$1.13 (per pay period)
100K	\$1.50 (per pay period)
125K	\$1.90 (per pay period)
150K	\$2.25 (per pay period)

100% Full-Dues Cash Pay Rates	
(Retired member still paying Full Dues)	
Value Plan	\$15.60 (annually)
Advantage Plan	\$78.00 (annually)

Standard Member Cash Pay Rates	
(Retired member paying for ABA on their own)	
Value Plan	\$2.25 (monthly)
	\$27.00 (annually)
Advantage Plan	\$7.75 (monthly)
	\$93.00 (annually)

ABA Plus Cash Pay Rates	
20K	\$9.10 (annually)
30K	\$11.70 (annually)
40K	\$15.60 (annually)
50k	\$19.50 (annually)

Eastern Region Director

David Dunkle

Wish We Had The ABA Advantage Plan When A Member Got 'Killed' During An Act Of God Weather Event

Many years ago, our local was a 100% APW-ABA Value Plan Local which paid \$12.00 dollars per day, 7 days a week, up to 365 days for an accidental injury along with a \$6,000 accidental death benefit and lump sum dismemberment benefits, when applicable.

Winter had moved into our area and laid down over a foot of snow. The roads were closed. But the USPS was calling employees insisting they come to work. One of our members, a disabled employee, was called and the USPS using their usual incentives or threats convinced said employee to come to work.

The disabled employee got ready on this extremely cold, icy day with over a foot of snow. She got into her small compact car and made an effort to get to work. Unfortunately, there was another driver in a tractor-trailer trying to brave the storm who lost control of his vehicle rendering our sister dead almost immediately.

Everyone was very upset, as we looked for ways to get her family quick money and other help. Our fallen sister's beneficiaries couldn't get death benefits from Workers Compensation because Workers Comp does not cover most employees on their way to work.

We were so glad we had the ABA Value Plan and were able to get her family accidental death benefits from the ABA in just a few days, but were disappointed our local had delayed in upgrading to the ABA Advantage Plan for a couple dollars more a month which would have given her family \$10,000 in accidental death benefits.

Shortly thereafter, our local Executive Board determined we had sufficient funds to afford the ABA Advantage Plan without raising local union dues, so at the next meeting our local (KYOWVA Area Local) upgraded to the Advantage Plan. Now our members have the benefit of \$24.00 per day, up to 365 days, when involved in an accident that disables them from work along with a \$10,000 accidental death benefit and higher amounts of dismemberment coverage verses the Value Plan.

I urge all 100% locals and others to upgrade to the ABA Advantage Plan to get their members about \$720.00 a month when accidentally injured or \$10,000 when accidental death occurs. A simple motion at your local meeting to upgrade may be all you need to do to get yourself better coverage if additional funds are available at your local without raising your union dues.

Having the ABA is also a very good recruitment tool to sign up new members, especially new employees who have very little to no annual or sick leave accrued and need this immediate coverage in case they are in a car wreck or other accident that disables them from work.



Remember, ABA claims have a 90 day time limit filing requirement and if you fail to file timely, you run the risk of having a claim denied. Always file a claim as soon as possible, getting it completed and signed and dated by yourself and your doctor and returning the form to your local President so she / he can sign the claim form and forward it to the ABA Home Office for action.

Any time there is an Act of God (snow storm, flooding, earthquake, etc.) in your area, the USPS is required to pay career employees who cannot make it to work due to the event Administrative Leave if there is proof the employee first requested Admin Leave verbally and on a PS form 3971 prior to requesting any other form of leave and the Act of God was general in scope causing groups of employees to be off work.

The USPS F-21 handbook regarding Administrative Leave has the rules regarding Act of God situations and an exception that an employee doesn't get Admin leave if they request any other form of leave prior to requesting Admin Leave. The USPS is trained to deny Admin Leave verbally in hopes you won't document and time date the Admin Leave request on a 3971. They hope after they deny the Admin Leave an employee will request annual leave without documenting the previous request for Admin to avoid paying Admin Leave should a grievance subsequently be filed.

To have a good case for Administrative Leave an employee should get proof the roads were closed causing the employee to be unable to make it to work. Also, an employee's inability to make it to work cannot be due to a personal reason. For example, an employee not able to make it to work because their drive way is on a hill and they could not get off is a personal problem and is not a legitimate reason to request Admin Leave.

In an Act of God situation it must be general in nature *preventing groups of employees* to be off work. To prove this part to get Admin Leave you could show that 2 carriers and 2 clerks could not make it to work due to the Act of God event. This is two different categories / groups of employees and is one example of groups. If only one

doing this you consolidate all the information necessary for your Union steward to show that Admin Leave was requested before Annual Leave, so when your steward files your grievance the proof is consolidated onto one form instead of having to use 2 or more 3971s to prove your case. It reduces paperwork preserving our forests and simplifies it for the arbitrator hearing your case.

Making an effort to get to work does not mean you have to get in your car and attempt to drive. If you know the roads are closed you simply need to say you were trying to come to work, but found it was unlawful to travel the roads and did not come to work for that reason. If the roads are not closed you need to claim you made an effort, but once you got on the highway or county road you had to return home. Then all you'll probably have to prove is that the Act of God event was general in nature and caused groups of employees to be off work. More info about Act of God can be found in the USPS F-21 handbook.

I hope everyone had a Happy Holiday season and ask each and every one of you to be very careful during the winter months and all year round, cause you never know when an Act of God can turn your world upside down.

ABA Staffers Join The Fight



The entire ABA staff attends the National Day of Action on November 14, 2014 in Portland, Maine.



2015 APW-ABA SCHOLARSHIP PROGRAM

honoring

THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON

APPLICATION

APPLICATION DEADLINE: MAY 15, 2015

INCOMPLETE APPLICATIONS WILL BE RETURNED

NAME ADDRESS:

CITY: STATE: ZIP: PHONE#:()

I will graduate from High School, which is located in (City – State), in (Month – Year).

I will be enrolled for the term of at (Year) (School)

in (City – State). My father, mother or legal guardian is a member

in good standing in the ABA and the (Local name) Local APWU.

ABA Member's email address: @

(Student - printed name & signature)

(Parent/Guardian - printed name & signature)

(This section to be completed by Local or State President or ABA National Director)

This will certify that (APW-ABA members name), (SSN or EID# of member)

is a member in good standing of the Accident Benefit Association.

Date: Signature: (ABA Local or State President or ABA Nat'l Director)

All Applications Must Be Sent To:

ABA Scholarship Program
PO Box 120
Rochester, NH 03866-0120

THE BELOW IS FOR ABA USE ONLY

Local Name Local # Date Recv'd 100% Local Yes No

This application has been reviewed and certified, - ABA Nat'l Director

APPLICATION DEADLINE:
MAY 15, 2015

Local and State Presidents
Board of Directors

Dear Sisters and Brothers,
Below are the guidelines and application form for the APW-ABA Scholarship Program which is named in honor of long time union activists, Thomas Hartos and Michael Tosches.

Feel free to make copies as well as insert into your local publication or on your local website.

We ask that you insure all applications are filled out completely, paying special attention to the member's postal employee identification number (EID) or social security number, so that we may verify ABA membership. Incomplete applications will be returned.

Please contact our office if you have any questions. Our normal business hours are, Monday thru Friday, 8:00am – 4:00pm EST.

Web Page: <http://www.apw-aba.org>
Telephone: 603-330-0282
Facsimile: 603-330-0285
Toll Free: 1-800-526-2890

In Union Solidarity,

Dave Daniel

National Director
nationaldirector@apw-aba.org

2015 APW-ABA SCHOLARSHIP
GUIDELINES

1). The scholarship announcement, application and guidelines will be mailed each year to all Local and State Presidents and ABA Board of Directors, no later than March of each year. The announcement and application will also be printed in the ABA Quarterly News Digest as well as posted on the official ABA website. The deadline for returning the scholarship application will be set forth by the ABA.

2). All entrants must submit a completed application which will be verified by their local or state president or by the ABA home office. Properly completed applications will be entered into a drawing for a one thousand dollar (\$1,000) scholarship. Entrants must be a graduating high school senior who is the son, daughter or legal ward of a member of the ABA.

3). The scholarship award is limited to a one time amount of one thousand dollars, (\$1,000). Two scholarships will be awarded per calendar year.

4). The scholarship drawings will be held at the ABA home office no later than June of each year. These drawings will be strict "luck of the draw", meaning the entrants pulled are the winners. No preferential treatment will be given to any entrant. All applicants will be assigned a random number for drawing. The winners will be drawn from amongst all applicants and notified by certified mail.

5). Scholarships will be paid directly to the school that has been designated on each winner's application. Each winner will also be required to submit an acceptance letter and photograph accompanied by a biography which will appear in an issue of the ABA Quarterly News Digest.

6). The National Director will coordinate the scholarship program with the authority to settle any or all eligibility requirements or disputes that may arise.

Central Region Director

Edward J. Brennan

Nobody Asked

A postal worker called me several days ago and told me that he didn't see me at his state convention last year. He jokingly stated that he missed my 5 minute speech that usually is "shortened" to half an hour. I then proceeded to let him know that no one from the local or state requested that I attend.

It is a simple matter of economics. The American Postal Workers Accident Benefit Association is a member owned and operated 100% union, non-profit organization. As such, it is regulated by several agencies including the US Department of Labor, IRS and ERISA. All of the funds generated by the ABA must be carefully accounted for to these oversight agencies and to the APW-ABA Convention every two years. We take the protection of **your money** very seriously. The ABA is also **NOT A VENDOR**. Every member of the ABA Board of Directors is elected by the ABA/APWU membership. Every person belonging to the APW-ABA is a member of the APWU family. The ABA has no other business, member or client other than the APWU family.

Officer travel and expenses must be justified as to how such expendi-

tures benefit the membership. ABA officer travel is carefully budgeted. National Director Dave Daniel has established a policy of giving priority to State and Regional meetings that the ABA has not visited in a while. The ABA, as a nonprofit entity, is limited in making contributions and paying exorbitant fees for the attendance at conventions. The ABA cannot honor requests from organizations which do not provide a place to set up and an opportunity to speak. All in all, the ABA endeavors to honor requests for representatives as often as the budget will allow.

I will always attend any meetings for which I am requested and funds are available and my attendance has been approved by the National Director. Now that we are in the month of February, most State and Local meetings for 2015 have been set as far as dates, times, and locations are concerned. All that has to be accomplished in gaining an ABA representative at your meeting is having one approved. To do this, you can call National Director Dave Daniel at 603-330-0282, write to him at P.O. Box 120, Rochester, NH 03866 or e mail him at nationaldirector@apw-aba.org. To

reach me directly, you can call me at 636-947-6106 or write to me at P.O. Box 451, St. Charles, MO 63302-0451 and I will forward your request to National Director Daniel.



If I am the person assigned to your meeting I normally will be present for the duration of the meeting. I would need a few minutes to let the delegates know who I am, who I represent and a table for my material. As with all of the Officers of the ABA, I am a full dues paying member of the APWU. I have personally paid dues in the UFPC and the APWU for over 50 years. For this reason I normally take exception to being called a vendor.

With the 2010 Constitutional changes from Area Directors to Regional Directors, there are some states where I have not yet been and others where I did not attend meetings in the past year or so. That was the result of

boundary changes for the various Directors. I realize that present changes in the Postal Service are now in a state of mass confusion with downsizing, plant closings, job displacements, etc... but *the need for accident protection for APWU members is needed now more than ever before*. Every meeting should be a forum for Local and State organizations to demonstrate to the members that **the APWU is there to offer their members benefits and job protections of which they can be justifiably proud**. If you are in the Central Region and have not yet met me, heard me speak, or spoke to me about the ABA, all I can tell you is, Nobody Asked.

Central Region Director

Keith M. Richardson

Trained, Excited And Raring To Go

Greetings Sisters & Brothers. Happy New Year!

Since my last report, I want to inform you that I had the pleasure of visiting the APW-ABA home office in New Hampshire and was amazed at how professional the office is run by Director Daniel and the entire staff. While there, I along with Robert Dempsey, Kenyon Beasley, and Marty Schneider, conducted the audit for the period covering January 1, 2014 through June 30, 2014.

Findings:

1. The committee reviewed the last committee's report and recommendations of the previous audit and found that a video has been done of the inventory and is kept in the safe. We also found that the correction has been made to the Vice President's salary.

2. The committee scanned and reviewed all items listed in the Guidelines for Internal Audit and found all items to be in order.

3. We also reviewed the audit letters from Manzi and Associates.

Recommendations:

1. We recommend that the current policy for travel vouchers be followed and that all travel vouchers are signed by an authorized signer.

2. We also recommend that the bill payment stamp be completed on all invoices.

It was a great learning experience for me and I was thoroughly pleased with the assistance that was given from the ABA staff.

I, along with newly elected South-



ern Region Coordinator Kenyon Beasley, was given a new officer orientation as being recently elected to the ABA board. We were both given Field Guides to assist us in performing our duties. Special thanks to Director Daniel and Melissa Potter for excellent training.

I'm looking forward to coming to locals within the Central Region to assist in organizing drives, participating on behalf of the APW-ABA at your seminars or state conventions. I want to thank all of the locals in the Central Region that are 100% ABA locals. THANK YOU!

To all those locals within the Central Region that are not members of the APW-ABA and would like to be, please contact me so that we can start the conversation. I look forward to hearing from you and you can expect to be hearing from me real soon, as I think that if you truly knew all of the amazing benefits that the APW-ABA has to offer, you'd jump at the chance

to join. The benefits are so good and so inexpensive that it is just a no brainer to start providing them to your membership. Plus, it's the number one member recruiting tool available.

If any local would like for me to attend your seminar, convention, or conference, please feel free to contact me at krich4ever@yahoo.com (email) or call me at 312-344-0039. You can also contact the APW-ABA home office at 1-800-526-2890.

Again, I'm looking forward to seeing you all this year. Let's start organizing and get our members protected with the best and most affordable accident benefit coverage around!

In Solidarity!



Help Protect Your Future By
Protecting Your Family
With Coverage
From The
**APW Accident
Benefit Association**
Contact Us Today!
(800) 526-2890 or www.apw-aba.org

West Region Director

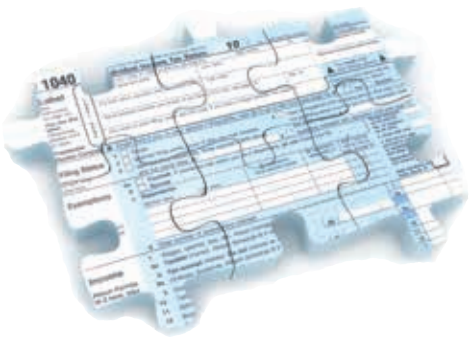
Marty Schneider

It’s That Time Again

It’s that time again (at least in my household) to dust off the recordkeeping books and take a good long look at my finances. Not only have the W-2’s and the 1099’s and the myriad of other tax information forms come in, but the urge and financial need have arrived to start on filing the taxes. However, it’s not enough to stop there. Taking a look at our coverage needs is an annual thing as well. Is the insurance policy or policies up to date? Is the beneficiary or Beneficiaries still the same? Addresses and phone numbers and email addresses still correct? Should the coverage be increased or

decreased based on our current situation? There’s a lot involved with studying and implementing an insurance “plan” for the household.

One thing that’s pretty simple to analyze though is the Accident Benefit Association. The Value Plan is a mere \$1.00 per pay period! For those of you already enrolled in the Accident Benefit Association, I am preaching the choir. However, if there is an off chance that you are not a member, I’m here to tell you, it’s a great plan. As the name states, we are the Accident Benefit Association, which means our plans covers you in case of an acci-



dent. It can be on or off the job. You are covered at work, at home or away. And to obtain coverage, there is no physical exam required!

But wait. The benefits of membership don’t stop there. The ABA also

offers an enhanced accidental death benefit where you can choose to increase your accidental death coverage up to a maximum of \$150,000. (Spouses and retirees limited to a \$50,000 maximum). This plan is known as the ABA Plus Plan.

With all that the ABA has to offer, you just can’t lose. So now that I know I’m expecting a refund, I’m seriously thinking about increasing my ABA coverage. I hope you have a refund coming as well and that you give some thought to increasing your coverage also. It’s money well spent and peace of mind too.

The ABA Is A Great Benefit

By Hank Greenberg, National Director Emeritus

If you are not familiar with the American Postal Workers Accident Benefit Association, please take a moment of your time to read this message and you will have a better understanding of the ABA.

The ABA is a non-profit, fraternal benefit program owned and operated by your Brothers and Sisters in the American Postal Workers Union. We have been part of the union for over 124 years. All of the directors of this program are members of the

APWU. The Board of Directors are elected by APWU members attending the national convention. **As a member of the ABA for more than 50 years, I sincerely believe National Director David Daniel and the present Board of Directors have the ability and integrity to bring you the best benefits at the lowest possible cost.**

Many of the people you work with in your local post office are members of the ABA. Hundreds of APWU locals have affiliated their entire membership in our ABA Group Discount

Program, including many of the largest locals in the APWU. These locals realize how important it is to give something back to their members.

Many locals use the ABA as an organizing tool. And many locals have found that members are less likely to leave the union because they do not want to lose this benefit.

Please include information about the ABA in your union paper and on your bulletin boards. There is no other accident benefit program owned by the members and no program anywhere that offers more benefits at less

cost than the Accident Benefit Association.

If your local has any questions, the ABA would like to hear from you. The ABA office is open Monday thru Friday, 8:00 AM to 4:00 PM. The number is 1-800-526-2890. Give the ABA a call and find out more about your non-profit accident benefit plan.

You can also find out more about the ABA on the internet: **www.apw-aba.org** or by email at **nationaldirector@apw-aba.org**.

Sincerely and in Solidarity,

Check Out Our New Offerings!

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

Benefits Overview

NEW UNUM WHOLE LIFE INSURANCE

- ◆ Guarantee Issue for Members, Spouses, Children and **Grandchildren** up to age 26. **(NO HEALTH EXAMS REQUIRED)**
- ◆ Portable and Permanent Life Insurance that you can take with you into retirement. Rates WILL NOT increase as you get older.
- ◆ You get affordable rates when you buy this policy through your APW-ABA and convenient payroll deductions.
- ◆ The policy can build cash value, which you may be able to borrow from during your working years.
- ◆ If you become terminally ill with less than 12 months to live (24 months in IL, MA & WA), you have access to part or all of your life benefit while living.
- ◆ Later in life, you can use your accumulated cash value to buy a smaller “paid up” policy with no more premiums due.

Rate Example: A 40 year old Member, non-tobacco user, can get \$30,250 in coverage for only \$20.00 bi-weekly.

NEW UNUM TERM LIFE INSURANCE

- ◆ Guarantee Issue for Members, Spouses and Children. **(NO HEALTH EXAMS REQUIRED)**
- ◆ You get affordable rates when you buy this policy through your APW-ABA and convenient payroll deductions.
- ◆ Coverage provides guaranteed level premiums, level death benefits for 10 years, and one additional 10-year level period at guaranteed rates depending on age. See representative for more details.
- ◆ Benefits are **PORTABLE** at the **SAME COST** which allows you to take the coverage with you if you leave employment.
- ◆ If you become terminally ill with less than 12 months to live, you have access to part or all of your life benefit while living.

Rate Example: A 40 year old Member, non-tobacco user, can get \$150,000 in coverage for \$17.46 bi-weekly.

NEW UNUM ON- AND OFF-THE-JOB ACCIDENT AND DISABILITY INSURANCE

- ◆ Guarantee Issue for Members, Spouses and Children up to age 26. **(NO HEALTH EXAMS REQUIRED)**
- ◆ Pays cash directly to you and helps you and your family pay for out-of-pocket medical expenses such as deductibles and co-pays.
- ◆ Benefits include most treatments you will receive as a result of an accident. This plan pays for ER or Doctor Visits, X-Rays, Dislocations, Fractures, Hospitalization, Burns, Lacerations, Ambulance, and much more.
- ◆ Pays in addition to worker’s comp or any other health insurance coverage. Benefits are paid even if you return to work.
- ◆ Benefits are **PORTABLE** at the **SAME COST** which allows you to take the coverage with you if you leave employment.
- ◆ Some exclusions apply, including illegal activities, and previous accidents. See representative for more details.
- ◆ Claim Payment Example: An insured received over \$950 in cash for treatments resulting from a broken toe and ACL tear.

Rate Example: Member cost is only \$ 5.22 bi-weekly.

NEW UNUM CRITICAL ILLNESS INSURANCE

- ◆ Guarantee Issue for Members, Spouses and Children up to age 26. **(NO HEALTH EXAMS REQUIRED)**
- ◆ **SELECT a GUARANTEE ISSUE BENEFIT amount** (in \$1,000 increments) to be paid to you of up to \$20,000 for Member or up to \$10,000 for Spouse upon diagnosis for EACH of the following illnesses:
 - ◇ **Malignant Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure.** OTHER BENEFIT PAYMENT for **Carcinoma In-Situ** type cancer **AND** **Coronary Artery Bypass Surgery** pays you **25% of the lump sum benefit** chosen.
- ◆ You may elect to cover your spouse and/or children. Children receive 25% of the Member benefit that you elect at **NO COST**.
- ◆ Rates WILL NOT increase as you get older.
- ◆ Lump sum cash benefits are paid **TO YOU** regardless of health insurance payments.
- ◆ **Wellness Benefit of \$75.00 per insured per year is paid directly to you for any covered exam, including:** Colonoscopy, Pap Smear, Breast Ultrasound, Prostate Exam, Stress Test, Mammogram, Chest X-Ray, and many more.
- ◆ Benefits are **PORTABLE** at the **SAME COST** which allows you to take the coverage with you if you leave employment.
- ◆ Some exclusions apply for pre-existing conditions. See a representative for more details.

Rate Example: A 40 year old Member, non-tobacco user, can get \$15,000 in coverage with a \$75 wellness benefit for only \$12.70 bi-weekly.

UNUM Benefits Rate Chart

BI-WEEKLY COST OF THE NEW WHOLE LIFE INSURANCE

Whole Life rates are individualized based on various factors. For these plans and rate information, please ask your benefits counselor during the enrollment.

Example: A 40 year old Member, non-tobacco user, can get \$30,250 in coverage for \$20.00 bi-weekly.

BI-WEEKLY COST OF THE NEW TERM LIFE INSURANCE

Term Life rates are individualized based on various factors. For these plans and rate information, please ask your benefits counselor during the enrollment.

Example: A 40 year old Member, non-tobacco user, can get \$150,000 in coverage for \$17.46 bi-weekly.

BI-WEEKLY COST OF THE ON- AND OFF-THE-JOB DISABILITY INSURANCE

To determine your cost follow these steps:

1. Select coverage option – Individual, Individual and Spouse, or Family.
2. Select your monthly income range.
3. Select how long you want the benefit to pay you each month – 6 months or 12 months.
4. *Example:* Member’s income is \$3,550 per month. Benefit will pay the member \$1,500 per month for 12 months.

- ◆ Base Accident policy for Individual is \$5.22 bi-weekly.
- ◆ Benefit amount of \$1,500 is \$8.10 per pay period.
- ◆ Total is **\$13.32 bi-weekly for the Accident Insurance and Accident Disability Rider.**

Family Coverage Options

Individual	Individual and Spouse	One Parent Family	Two Parent Family
\$5.22	\$7.50	\$11.10	\$13.38

Off-Job Accident Disability Rider

Monthly Income Range	Maximum Monthly Benefit	0 days Accident/6 months Benefit	0 days Accident/12 months Benefit
\$751 \$1,000	\$400	\$1.68	\$2.16
\$1,001 \$1,250	\$500*	\$2.10	\$2.70
\$1,251 \$1,500	\$600	\$2.52	\$3.24
\$1,501 \$1,750	\$700	\$2.94	\$3.78
\$1,751 \$2,000	\$800	\$3.36	\$4.32
\$2,001 \$2,250	\$900	\$3.78	\$4.86
\$2,251 \$2,500	\$1,000	\$4.20	\$5.40
\$2,501 \$2,750	\$1,100	\$4.62	\$5.94
\$2,751 \$3,000	\$1,200	\$5.04	\$6.48
\$3,001 \$3,250	\$1,300	\$5.46	\$7.02
\$3,251 \$3,500	\$1,400	\$5.88	\$7.56
\$3,501 \$3,750	\$1,500	\$6.30	\$8.10

BI-WEEKLY COST OF THE NEW CRITICAL ILLNESS INSURANCE

NON-TOBACCO RATES

MEMBER AND CHILDREN			SPOUSE	
AGES	\$20,000	\$10,000	AGES	\$10,000
18-24	\$6.75	\$3.95	17-24	\$3.95
25-29	\$7.15	\$4.15	25-29	\$4.15
30-34	\$9.15	\$5.15	30-34	\$5.15
35-39	\$11.95	\$6.55	35-39	\$6.55
40-44	\$16.55	\$8.85	40-44	\$8.85
45-49	\$22.15	\$11.65	45-49	\$11.65
50-54	\$28.95	\$15.05	50-54	\$15.05
55-59	\$37.75	\$19.45	55-59	\$19.45
60-64	\$47.95	\$24.55	60-64	\$24.55
65-69	\$53.95	\$27.55		
70+	\$95.75	48.45		

TOBACCO RATES

MEMBER AND CHILDREN			SPOUSE	
AGES	\$20,000	\$10,000	AGES	\$10,000
18-24	\$8.40	\$4.20	17-24	\$4.20
25-29	\$11.15	\$6.15	25-29	\$6.15
30-34	\$15.35	\$8.25	30-34	\$8.25
35-39	\$21.95	\$11.55	35-39	\$11.55
40-44	\$31.75	\$16.45	40-44	\$16.45
45-49	\$43.35	\$22.25	45-49	\$22.25
50-54	\$57.55	\$29.35	50-54	\$29.35
55-59	\$73.15	\$37.15	55-59	\$37.15
60-64	\$87.35	\$44.25	60-64	\$44.25
65-69	\$90.95	\$46.05		
70+	\$145.75	73.45		