

# ABA News Digest

Vol. 38, No. 2

*Postal Workers Serving Postal Workers Since 1891*

Fall, 2023

National Director

Wayne Maurer

## Claims And Appeals Explained



I hope this issue of the APWABA News Digest finds everyone healthy and happy and charged up for another holiday season after a summer that went by all too quickly. Over the summer I was invited to a regional APWU tri-state conference and a fellow brother whom I've known for many years stopped me dead in my tracks regarding a question he had regarding appeals of denied claims for benefits. I promised an answer and advised him that I would publish my findings regardless of how my investigation turned out.

His question involved the amount of claims denied and why they would be denied and how the appeal process handled those appeals. So, first things first. I looked at our paid claims from 2017 through 2022 and found we paid out benefits to 1677 members. These were members who filed applications

for benefits in a timely manner, suffered an injury from an accident that resulted in lost time from work and submitted a completed application for benefits along with the documentation required to prove their days of work lost. Along with those 1677 approved claims there were 583 claims that were initially denied by our claims department.

Denied claims can be appealed by any member who has had their initial claim denied in hopes that additional documentation is provided to our association that would modify the denied claim to an approved claim. I found that the overwhelming majority of denied claims were never appealed to the first step let alone all three steps and this is probably because the claimant failed to meet the required time limits for filing a claim or they may have had an illness or an injury, but it was not due to having an accident. One of the reasons our premiums are so inexpensive is because we cover disability, dismemberment and death claims due to an accident taking place. For a claim to be filed in a timely manner the member must apply for benefits within 90 days of

their return to work or when the doctor releases them to return to work, whichever comes first. Most denied claims for timeliness are months and or years untimely. Getting back to those 583 denied claims, only 71 of the 583 claims were appealed to the National Director for reconsideration.

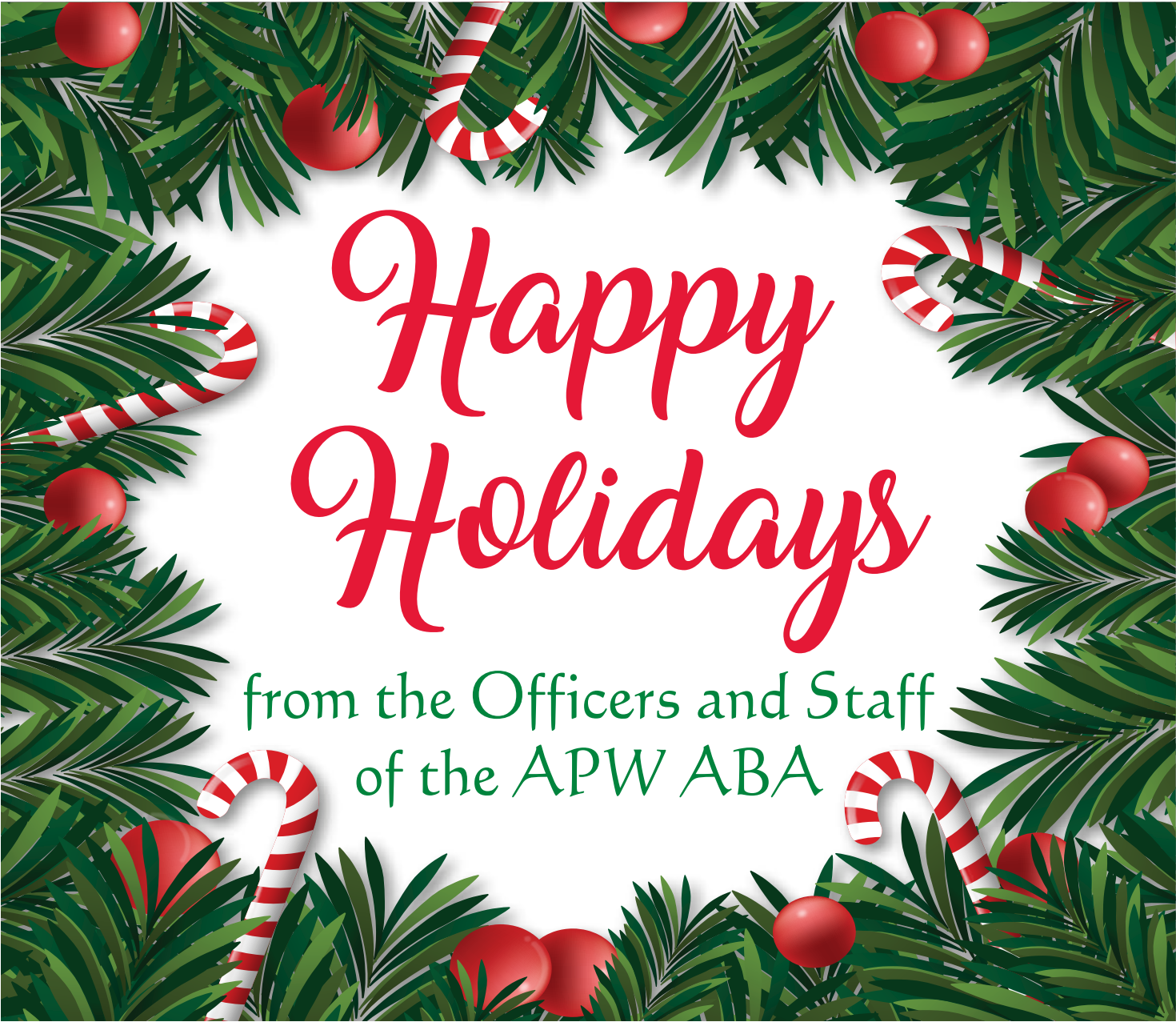
Based on additional information that may or may not have been provided I can sustain or deny the appeal. Of those 71 appeals that were either sustained or denied, only 7 members appealed their denied claim to the second step which is an appeal to our Committee on Claims which includes 3 of our regional directors. The committee has the right to sustain or deny the appeal at this step based on what information is in the file at that time. Of the 7 denied appeals at this step only 3 of those denied claims were appealed to our third and final step which is an appeal to our entire Board of Directors. I do not expect every member to be an expert on our appeal process but at each step of the denial process we advise the member of their appeal rights and time limits. In conclu-

sion, out of 583 denied claims over the six-year period, the vast majority of those claims were either paid, or for whatever reason the member did not exhaust their appeal rights. I wish I could pay every single claim that crossed my desk, but I have a responsibility to protect the state, local and individual APWABA members' money so that it can be used for timely valid claims and the long-term health of our association. Please pay attention to the time limits for filing an initial application for benefits as well as any appeals of denied claims.

Additionally, make sure that your injury is caused and described as being the result of an accident. I want to thank the brother from Tennessee for inquiring about this because I honestly didn't realize just where the numbers would fall. Thank you all for your support of our APWABA. This is your APWU member owned and operated non-profit association that directly benefits APWU and APWABA members in their time of need. If you are attending the All Crafts Conference and or the APWU Health Plan Open Season Seminar, please stop by to say hello.

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President

Negotiated Gains Lead



Way back in the mid-50's a movie called *The Pajama Game* was released. Based on a successful Broadway musical, the storyline focused on workers who were employed in – you guessed it – a pajama manufacturing company. Luckily, the employees were represented by a union when the owner

dimmed the lights in the work area to save on electricity, unilaterally increased production quotas, and refused to increase wages during contract negotiations.

The union's demand for wage increases was for seven-and-a-half-cents per hour; pretty cheap by our present standards, but remember this was back in the mid-50's. One of the featured songs was sung by the union's negotiator to the membership during a union meeting, and was called "Seven-And-A-Half-Cents". It began:

*I figured it out  
I figured it out  
With a pencil and a pad I figured it out  
Seven and a half cents doesn't  
buy a heck of a lot,  
Seven and a half cents doesn't  
mean a thing!*

*But give it to me every hour,  
Forty hours every week,  
And that's enough for me to be  
living like a king!*

Of course, being a mid-50's musical production it went on and on from that first chorus, with projections of what that relatively small raise would mean in say 5, 10 or 20 years. Each chorus continued, praising the possible benefits of that raise in hourly wages, multiplied by the number of future weeks, times forty hours every week, and roughly two and a quarter hours overtime (at time and a half for overtime), and ranged from being able to buy an automatic washing machine, to a year's supply of gasoline, to buying new carpeting for the living room, to taking a trip to Paris, to the absurdity of being a sultan at the Taj Mahal.

**Negotiated Increase in Wages Versus a Bonus**

As reported by the APWU national office, effective August 26, 2023, career employees represented by the APWU in the 2021-2024 Collective Bargaining Agreement (CBA) received a \$0.48 per hour Cost-of-Living (COLA) increase. This increase appeared in paychecks dated September 15, 2023 (Pay Period 20-2023), and boosts pay for full-time career workers by \$998 annually.

This is the fourth COLA increase under the 2021-2024 contract. With this most recent COLA in place, the total cumulative COLAs that career employees have received under the 2021-2024 CBA equals \$2.39 per hour, or \$4,971 annually. In addition, COLAs are separate from and additional

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Richard Phillips

# And To Increased Benefits

to negotiated annual general wage increases and step increases. Moreover, COLA increases are built into future hourly wages and are NOT BONUS-ES, as management proposed during negotiations, that would disappear in the future.

It should be noted that separate CBAs covering IT/AS and HRSSC provide COLAs but on a different cycle. In addition, although Postal Support Employees (PSEs) do not receive Cost-of-Living increases, they have received several additional increases beyond the annual general wage increases that all employees receive under the 2021-2024 contract. However, when PSEs convert to career, the COLA increases are also included in their wages going forward.

**It's a Matter of Dollars and Sense**  
With this new COLA increase comes an opportunity for APWU members to provide themselves and their families with improved pro-

tections against accidents, with all premiums being paid by this recent COLA, and money left over to boot. And, just as the fictional workers in *The Pajama Game* saw an increase of seven-and-a-half-cents an hour back in the 50's, our \$0.48 per hour COLA by itself might not be considered to be a heck of a lot in today's world; but give it to us every hour, 40 hours every week, and ... well, you can figure it out yourself. So, what to do with it. Here's an idea.

As we've announced in the past, the APW-ABA offers APWU members and their families increased coverage against accidents. Basically, if you are a member of a 100% local, your ABA premiums (usually for the ABA Value Plan) are already covered by your local union. However, that's not all we offer. In light of that extra \$0.48 per hour (\$38.40 per pay period) coming your way consider the following:

- If your local is not a 100% ABA

local, you can join the ABA for only \$1.37 per pay period for the Value Plan, or \$3.62 per pay period for the Advantage Plan.

- If your local is already a 100% ABA local that offers you coverage in the Value Plan, you can upgrade your coverage from the Value Plan to the Advantage Plan.

- The ABA also offers APWU members opportunities to participate in our ABA Plus enhanced accidental death benefits for relatively small premiums, including:

- \$20,000 coverage for only \$0.35 per pay period
- \$30,000 coverage for only \$0.45 per pay period
- \$40,000 coverage for only \$0.60 per pay period
- \$50,000 coverage for only \$0.75 per pay period
- \$75,000 coverage for only \$1.13 per pay period
- \$100,000 coverage for only \$1.50 per pay period

\$125,000 coverage for only \$1.90 per pay period

\$150,000 coverage for only \$2.25 per pay period

No matter how you figure it out, when you weigh the negotiated recent COLA increases of \$38.40 per pay period that were won through collective bargaining against the costs of any of the above benefits offered by the ABA – with most of this increase in wages remaining with our members after paying the premiums - shows just how far we've come since the old days of collective begging. And, the anticipation of what an increase in wages brings is not much different from the desires that the workers in *The Pajama Game* voiced in song; well, except for that one about the Taj Mahal.

For more information on how to join the ABA, or increase your benefits please call the ABA Home Office at 1-800-526-2890, or 1-603-330-0282. You may also visit our website at [www.apwu-aba.org](http://www.apwu-aba.org).

Northeastern Region Director

Dana Coletti

# Essentials for Safe Travels

In today's world, people and families spend a considerable amount of time in their vehicles. Whether it be commuting back and forth to work, trips to the grocery store, nights out on the town, or road tripping to visit friends and family. Many a good time has been had piling into the station wagon and heading out to the beach or up north to the mountains. Fun fact, over 73 percent of Americans use their vehicles to commute to work every day. All this time spent traveling over the road is one of the safest methods of travel. While it is one of the safest methods of travel, one should always be prepared for the unexpected.

Let's take a look at the essential items one should always have on hand in their vehicle. Whether it be a sedan, minivan, pickup truck or SUV, these items are necessities. Here are what I call the big three:

**Owner's Manual:** this essential item is probably the easiest to obtain as every vehicle made comes with one upon purchase. This has all the specific information for operating your vehicle safely.

**Spare Tire:** Nothing worse than getting a flat tire on your commute or road trip. Having a spare tire is essential for getting yourself back on the road and continuing your journey. Almost all vehicles come with a spare and the tools necessary to switch a tire. Knowing how to change a tire is an invaluable skill to have when using your vehicle daily.

**Jumper Cables:** Nothing worse than coming out of a store or restaurant and finding your battery is too

weak to start your vehicle. A set of jumper cables is your lifeline to getting back on the road quickly. They are cheap, compact, and an essential item to keep in your vehicle.

There are a host of other things you should keep in your vehicle. Many items depend on the season or where you live in the country. Here are some universal items to keep in your vehicle year-round:

**Bottled Water:** A person can survive weeks without food but only days without water. While the likelihood of being stranded for this long is unlikely, it is always a good idea to keep a few bottles of water on hand in case of an emergency.

**Change of Clothes:** If ever there is a need to change your tire, it can be messy work. A fresh change of clothes will keep you from getting that dirt and grime inside your vehicle.

**Seasonal Gear:** For those of us that live in the Northern part of the country, winter can bring extra hazards. It is always a good idea to keep warmer clothing in the car. A pair of gloves, a hat, and a warm coat will go a long way to keeping you warm if you break down in the winter months. For those that live in the warmer climates, a sun hat, sunscreen, and a sun shirt will protect you from the strong rays of the sun if you need to exit your vehicle in the case of a breakdown.

There are hundreds of other items that could prove useful to store in your vehicle in case of an emergency. The important thing is to be aware of the possible mishaps and to prepare for them accordingly. So, stock up and drive safe.

### Winter road safety: Build an emergency car kit

Don't venture out into winter weather without these 16 essential emergency supplies, from hand warmers to road flares.

#### Stay on top of tire maintenance

Properly inflated tires are crucial for a good grip on the road in winter weather. Double-check the pressure before winter storms, and keep tire chains handy if you live in an area that gets significant snowfall.

#### Put your floor mats to work

If you do get stuck in ice or snow, place the mats behind your tires to help get traction.

#### Stay fueled up

Keep your gas tank no less than half-full throughout the winter season to ensure that you'll always be warm if you become stranded in extreme conditions.

#### Guard against deadly carbon monoxide gas

Crack a window to ensure oxygen flow if you do have to run your car to keep warm, and remove any snow that may be blocking the tailpipe.



## Eastern Region Director

# David Dunkle

# I Love the American Postal Workers Accident Benefit Association

Hello Brothers and Sisters. Years ago, I was almost killed in a car accident and APW-ABA came to my financial aid. I will never forget my check arriving only 4 days after my claim was filed. I love the ABA because it has helped so many across our great land since 1891. I would rather purchase accident benefit coverage from an organization run by retired and current APWU postal workers, who I know understand my needs better than other companies. I also believe in helping my own before helping others.

The American Postal Workers - Accident Benefit Association comes from very humble beginnings in 1891. It was incorporated on December 12, 1898, and originally named the "National Association of Railway Postal Clerks."

It was started by several Railway Mail Clerks who had very dangerous jobs hanging out of trains attaching mail bags to hooks as the train rolled on. As a result of the immense and imminent danger, no company would insure them, so they started the “National Association of Railway Postal Clerks.”

On September 5th, 1972, the organization's name was changed to the American Postal Workers Accident Benefit Association, (APW-ABA) which has paid out millions in claims and remains solvent today even after the great depression and more recent recessions.



My local is a 100% local with the ABA and is enrolled in the Advantage Plan. The ABA Advantage Plan provides \$28.00 per day, 7 days a week, for disability due to an accident of external cause. It also pays out dismemberment benefits and includes a \$24,000 each benefit. In my opinion, ABA Advantage Plan is the way to go when choosing a benefit plan that pays out more than the ABA plan. It also helps to sign up for the plan when they find out this benefit is provided to them through the plan at no additional cost.

If you currently have ABA coverage and your local does not, and you or other members of your local would like to take advantage of belonging at a reduced 100% local rate, just simply go to your local union meeting and make a motion for your local to join the ABA. If it passes, your President will only need to call our great staff at the APW-ABA office in New Hampshire and they will provide you the information needed to join. Soon after, you and all your local brothers and sisters will enjoy the feeling you'll have knowing that your motion caused others to be covered like yourself.

Brothers and Sisters, if you're tired or frustrated with your local union spending money on parties or other things that some, but not all can enjoy, it's time you should consider what I believe is a wiser use of your Local Union funds that helps all local mem-

bers rather than some. If you put your thinking cap on, you can probably figure out where money can be diverted from one local activity to pay for APW-ABA benefits or add it to your local dues at a current rate of \$3.12 per pay period for 100% locals with Advantage Plan coverage.

I have sincerely loved serving you during my last term and I hope you will support me in my re-election efforts.

PLEASE JOIN THE ABA!!!

**USPS EMPLOYEES WITH  
QUALIFYING DISABILITIES AS  
DEFINED IN THE AMERICANS  
WITH DISABILITIES ACT (ADA)  
AS REFERENCED IN 791 OF  
THE REHABILITATION ACT  
CANNOT BE FORCED INTO  
ANOTHER CRAFT.**

Employees of the USPS are covered by the Rehabilitation Act for disability purposes. 29 CFR 791 states in part: SEC. 4. *Definitions.* (a) “Disability” shall be defined as set forth in the ADA Amendments Act of 2008.

The Definition of Discrimination in the ADA is: A person who has a physical or mental impairment that substantially limits major life activities; has a record of such an impairment; or is regarded as having such an impairment. **Major life activities** are defined as functions such as caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

All a worker needs to do to achieve disability status is get a doctor to put in writing the condition **is permanent** and **write the exact wording for disability related to any of the parts underlined above** and have proof the USPS received it and the USPS then must treat you as per the law. Certified mail is a good way to send it to USPS or have a supervisor sign for it on the copy the employee keeps.

I would never suggest an employee with a work-related disability take disability retirement from USPS. The employee should stay on OWCP compensation which normally pays the employee more than normal disability retirement and said employee should stay on OWCP, unless employee has stayed on the USPS rolls long enough to accrue enough time that the employee's regular retirement exceeds the OWCP payout. I believe the employee should stay on the Compensation until employee gets enough years on rolls with USPS, so when they request regular USPS retirement it is more than the compensation. Otherwise, they should stay on OWCP Compensation as long as possible.

Employees who have a non-work related medical problem or work related injury / illness may not be able to do work in another craft, but the USPS has been known to try to send employees to other crafts to cause friction between the injured employee and employees in the other craft in

hopes said injured employee will resign because of co-worker harassment or USPS is just trying to look for an angle to fire the employee if they don't accept the job offer in another craft. One downside for the USPS bringing an employee back to work with a **non-work-related disability or other non-work related medical problem** is that condition can **be aggravated** while at work and if it is and the employee files a CA-1 or CA-2, as applicable for compensation then wins they can stay on OWCP compensation which pays at the rate of 75% of an employee's yearly base pay average if they have eligible dependents such as a spouse and/or young children and 66% if not.

For those of you with a non-work-related disability who don't want to go to another craft I have good news. The USPS cannot force you to go to another craft if you meet the criteria in Title 5 U.S. Code § 8337 that states:

## 5 USC § 8337a - DISABILITY RETIREMENT

An employee who completes 5 years of civilian service and has become disabled shall be retired on the employee's own application or on application by the employee's agency. Any employee shall be considered to be disabled only if the employee is found by the Office of Personnel Management to be unable, because of disease or injury, to render useful and efficient service in the employee's position and is not qualified for reassignment, under procedures prescribed by the Office, to a vacant position which is in the agency at the same grade or level and in which the employee would be able to render useful and efficient service. **For the purpose of the preceding sentence, an employee of the United States Postal Service shall be considered not qualified for a reassignment described in that sentence if the reassignment is to a position in a different craft or is inconsistent with the terms of a collective bargaining agreement covering the employee.** A judge of the United States Court of Appeals for the Armed Forces who completes 5 years of civilian service and who is found by the Office to be disabled for useful and efficient service as a judge of such court or who is removed for mental or physical disability under section 942(c) of title 10 shall be retired on the judge's own application or upon such removal. A Member who completes 5 years of Member service and is found by the Office to be disabled for useful and efficient service as a Member because of disease or injury shall be retired on the Member's own application. An annuity authorized by this section is computed under section 8339(g) of this title, unless the employee or Member is eligible for a higher annuity computed under section 8339(a) through (e), (n), (q), (r), or (s).

This language can also be used by the APWU stewards to prevent someone coming over from another craft, if they can establish the person from the other craft has a disability.

*continued on page 5*

<div style="display: inline-block; width: 40%;"><b>MEDICAL EVALUATION FORM M-16</b></div> <div style="display: inline-block; width: 60%; text-align: right;">Sent by Certified #: _____</div>	
<small>MARK THE APPROPRIATE ANSWER BELOW</small>	
Patient's name: _____	
Date of Examination of the above patient: _____	
1. What is the patient's diagnosis ?	
2. Is the patient suffering from Epilepsy? If yes, is the Epilepsy under adequate control ?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
3. Is the patient suffering from a physical or mental impairment that substantially limits the patient in his/her ability to work or engage in one or more major life activities?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
4. What is the patient's prognosis ?	GOOD <input type="checkbox"/> BAD <input type="checkbox"/> UNCERTAIN <input type="checkbox"/>
5. Will the patient be incapacitated from work for any period of time? If so, through what dates ?	YES <input type="checkbox"/> NO <input type="checkbox"/> _____
6. May patient return to full duty at U. S. Postal Service?	YES <input type="checkbox"/> NO <input type="checkbox"/>
7. Is patient able to work under some form of limitation(s) as it relates to this diagnosis?  If so, does patient have the necessary skills as well as physical ability to perform his/her normal USPS job requirements with reasonable accommodations for this impairment?  Will patient benefit from this accommodation ?  Does patient need accommodation to improve his/her quality of life ?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
8. Could patient currently be hazardous to patient's self or others if at work ?	YES <input type="checkbox"/> NO <input type="checkbox"/>
9. Is the patient being treated for the above diagnosis by any hospital or other doctor ?  If yes, has the patient been officially discharged ?	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>
10. Based on your current knowledge, is the patient's above diagnosed medical status related to and aggravated by the patient's employment with the U.S. Postal Service ?	YES <input type="checkbox"/> NO <input type="checkbox"/>
11. Is the patient suffering from a Family Medical Leave Act (FMLA) qualifying serious health condition in duration of more than 3 days?	YES <input type="checkbox"/> NO <input type="checkbox"/>
12. Is above diagnosis a permanent or temporary condition for patient ?	Permanent, unless there is change <input type="checkbox"/> Temporary <input type="checkbox"/>
13. Is schedule(s) below considered prescribed medical care for patient improvement ?	YES <input type="checkbox"/> NO <input type="checkbox"/>
a. How many days a week should patient work at the straight time rate ?	_____ WITHIN 7 DAYS
b. How many hours a week should patient work at straight time rate ?	_____ NO MORE THAN _____
c. How many days a week can patient work at some form of overtime rate ?	_____ DAYS A WEEK
d. How many hours a day can patient work at some form of overtime rate ?	_____ HOURS A DAY
14. Is patient being referred to any other physician(s) by you ?  If so, who is this physician(s)?	YES <input type="checkbox"/> NO <input type="checkbox"/> _____
Put additional comments or limitations on attached page(s).	
Information on form M-16 precludes any information on any other form(s) that I sign that appears to conflict with M-16 info or become part of a dispute	
_____ ATTENDING PHYSICIAN'S SIGNATURE	_____ ATTENDING PHYSICIAN'S NAME PRINTED
_____ DATE	
_____ ATTENDING PHYSICIAN'S ADDRESS:	
_____	
Received by U.S.P.S. Supervisor: _____	Date: _____



Eastern Region Director

Sherry C. McKnight

# Too Loud! For Too Long!



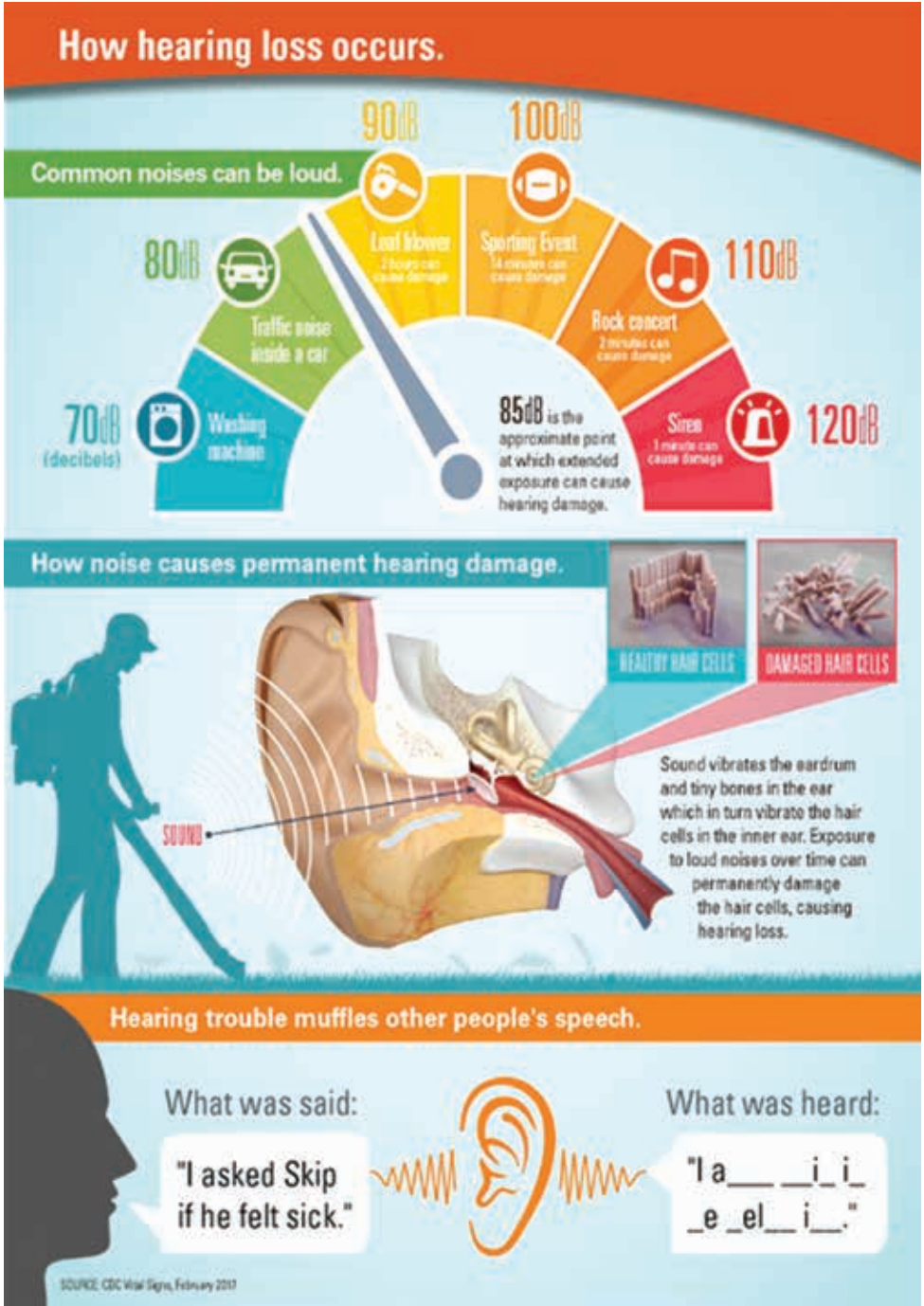
Greeting Brothers and Sisters  
Hope this article finds you in good health. The summer flowers depart, while autumn leaves fly. Every leaf speaks of bliss as it falls from the autumn tree. It's a new season. Let's take the opportunity to refresh, explore and start all over again. Happy holidays! We hope this year's season fills you up with the things that mean most to you and energizes you for a happy and healthy new year.

**Loud Noises Damage Hearing**  
Hearing loss is the third most common chronic health condition in the US. Almost twice as many people report hearing loss as report diabetes or cancer. Noise exposure away from your job can damage your hearing just as much as working in a noisy place. Being around too much loud noise—like using a leaf blower or going to loud concerts—can cause permanent hearing loss. And once it's gone, you can't get it back! You can have hearing loss before you even notice you're having problems. Noise is measured in what are called decibels (dB). Over time, listening to loud sounds at high dB levels can cause hearing loss—or other hearing problems like a ringing sound in your ear that won't go away. The louder a sound is, and the longer you are exposed to it, the more likely it will damage your hearing. The more often you are exposed to loud sounds over time, the more damage occurs.

**Problem**  
Many people are exposed to noise that damages their hearing.  
Hearing gets worse over time the

more often people are exposed to loud sounds.  
● About 53% of people ages 20-69 who have hearing damage from noise report no on-the-job exposure.

admit they have a problem.  
● Less than half (46%) of adults who reported trouble hearing had seen a healthcare provider for their hearing in the past 5 years.



● About 24% of people ages 20-69 who report having excellent hearing have measurable hearing damage.  
● About 20% of adults with no job exposure to loud sounds have hearing damage.  
Hearing loss often gets worse for years before anyone notices or diagnoses it.  
● People may not know that activities away from work can damage hearing just as much as noise on the job.  
● People delay reporting hearing loss because they don't know or won't

Hearing loss causes many problems.  
● Continual exposure to noise can cause stress, anxiety, depression, high blood pressure, heart disease, and many other health problems.  
● Some people are at higher risk for hearing loss, including those who:  
● are exposed to loud sounds at home and in the community.  
● work in noisy environments (especially noise of 85 dB or more for 8 hours or longer).  
● are male.

● take medicines that increase their risk.  
● are age 40 or older.  
About **40 million** US adults aged 20-69 years have noise-induced hearing loss.  
More than **1 in 2** US adults with hearing damage from noise do not have noisy jobs.  
About **1 in 4** US adults who report excellent to good hearing already have hearing damage.

**What Can Be Done?**  
The Federal government is:  
● Monitoring the health of the nation and setting targets for improvement through the Healthy People 2020 hearing objectives.  
● Raising public awareness about the health effects of noise-induced hearing loss and how to prevent it.  
● Tracking hearing loss and establishing standards to protect hearing in places such as mines, factories, and airports.  
● Providing information to healthcare providers about effective counseling on the effects of noise exposure and correct use of hearing protection.  
● Supporting research on the extent of hearing loss in America, contributing factors, and the most effective prevention strategies.  
Healthcare providers can  
● Ask patients about exposure to loud noise and trouble hearing and examine hearing as part of routine care.  
● Provide hearing tests when patients show or report hearing problems or refer them to a hearing specialist.  
● Explain how noise exposure can permanently damage hearing.  
● Counsel patients on how to protect their hearing.  
Everyone can  
● Avoid noisy places whenever possible.  
● Use earplugs, protective earmuffs, noise canceling headphones when near loud noises.  
● Keep the volume down when watching TV, listening to music, and using earbuds or headphones.  
● Ask your doctor for a hearing checkup and how to protect your hearing from noise.

— Source: CDC

## I Love the American Postal Workers Accident Benefit Association

*continued from page 4*  
Locally I use a form I created called the M-16 for all disability or non-disability medical problems that, in the right hands and completed in a way beneficial to employee by employee's doctor, can be used not only for OWCP, but other disability and non-disability situations. I caution you to never use a chiropractor as your attending physician defined in OWCP regulations. However, a regular medical doctor or specialist can refer you to a chiropractor and the chiropractic

findings or assistance will be paid for by OWCP. I was contacted by OWCP in 2013 regarding the M-16 form. They were concerned about the widespread use of the M-16 form probably because it made it so easy for employees to get disabilities. The letter asked me how I had the right to create a form. I gave them a few reasons, one of which was section 7 of the NLRA which gives employees and Union officials concerted activity rights to create a form or use other tools in collective bargaining. As a result, in August of 2014 OWCP came up with 3 new forms, they are the OWCP 5a, OWCP 5b and OWCP 5c. After reviewing the forms, it is apparent they were created to attempt to conquer the M-16 info. It is kind of like a police officer asking a question(s) repeatedly until they get the answer they desire. Usually when one of my members uses the M-16, they now get at least one of the aforementioned OWCP 5 forms and I have to assist them and/or their doctor to make sure the answers are consistent with the previous M-16

submitted. Our politicians promise a lot related to OWCP, but the reality is, government attorneys create so many loopholes it becomes a nightmare to get something an injured employee deserves.  
My experience with most Doctors is they are great in their field, but otherwise, not so much. Anyway, the form I referenced is supplied for your review and use if you desire. If you would like, contact me at kyowva45@comcast.net for a pdf copy.



Southern Region Director

Larry Sorrells

# Don't Worry, Be Happy

Many of my previous articles have been about working safely and taking precautions to protect your health. It is always important to go about life being safe and thinking safe. This is true whether you are at home, at work or traveling. It is also important to take care of your mental health. It has been proven that stress can cause heart disease, high blood pressure, stomach problems, and a host of other ailments. I think we all might be a bit hard on ourselves sometimes. I also think that many of us do not get enough rest and exercise. I am probably as guilty of these things as anybody out there. We “sweat the small stuff” or worry about things which we can do nothing

whatsoever about. Relax and “chill out”. The pressure is out there. We worry about family members, bills to



pay, the weather, and the current news topics. This can make us depressed, in a bad mood, and irritable. This can affect our health and our friends and loved ones.

How can we help ourselves with

these problems? Positive thinking, prayer, and meditation can help. Getting out and enjoying nature and its beauty is therapeutic. Staying as active as possible and attending sporting events are good. Do things with family and friends and join clubs. Volunteer, read a book, and maybe take up gardening. Take the dog for a walk and speak to the neighbors along the way. Even in bad weather there are things to do. When we were younger, we bundled up for cold weather or dressed lighter for hot weather, and it did not hurt us. We can still do this. Take part in your UNION or a political party. Run for school board. In other words, don't “stay cooped up”

or watch TV all day. Go out to eat or go to a movie with friends and family. Make that phone call or write a letter to someone. Go on vacations or take day trips. My son and I just took a great trip to Alaska, and we caught some fish.

Don't be so hard on yourself and enjoy life. Life is too short. Do not hold grudges, this can be a hard one. I just caught myself two or three times while I was writing this article getting angry over misspelling a word or a typing error. It's just plain silly to let the little things bother you so much. Remember the reggae song, “Don't Worry Be Happy”? These lyrics have some worth to them.

West Region Director

Marty Schneider

# Beat the Heat, Drink Water

My daddy loved to ask us as children, “What is odorless, colorless and tasteless yet quenches thirst better than anything on the planet?” And of course, the answer to the riddle is “water.” Nearly every organism on earth needs it to survive. In our current climatic conditions, water is more essential now than ever before. And not only in the Southwest where I make my home, but in most parts of the United States and Canada. Recently South America even recorded its highest winter temperature of 95 degrees Fahrenheit. So, I suppose you may be wondering where this article is headed.

Simple. If you want to Beat the Heat, hydrate. Now for my mother's favorite adage, “drink 8 eight-ounce glasses of water per day.” And remember that you must do a lot of that water drinking BEFORE you go out in the heat.

Our work as Postal Service employees is demanding. While many of us are indoors most of our workday, not all of us have that luxury. The importance of hydrating when it is hot outside cannot be underestimated. And while water is best, there are a couple other beverages that are good also, such as Gatorade and Pedialyte. These provide electrolytes that the human body

needs to ward off both heat intolerance and heat stroke. It is important to be sure not to drink too much of the for-



tified beverages as they contain sugar. In a diabetic, that is not necessarily a good thing.

As the summer winds down, Brothers

and Sisters, don't let your guard down! Always keep a couple extra 16.9-ounce bottles of water in your cooler. Drink water before you plan to be out in the heat. Drink enough during the shift to satiate yourself as the day progresses. And be extra careful about topping off the day with an alcoholic beverage. This just counteracts any good you did all day with water intake by extracting precious water molecules out of your system. The human body is a very fragile system! Protect it! Beat the Heat by hydrating before, during and after working or playing in the elements.

Sincerely,

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or visit our website

**apw-aba.org**



Central Region Director

Edward J. Brennan

# We Run It! We Own It!

The American Postal Workers Accident Benefit Association. We (APWU members) run it. We (APWU members) own it. Every aspect of our association and day-to-day operation is controlled by our National Director and his dedicated home office staff. The Board of Directors meets once annually including during the National Convention. We meet to review our Constitution and By-Laws, discuss the operation including our finances (both revenue and expenses), and plan long term so we can continue to provide APWU

members with the best benefits available at the lowest cost to a local, state or individual member. During the last convention it was determined that all was running smoothly and our financial status was in the best shape it's been in over the last twenty years.

Everyone has recently experienced a dramatic rise in inflation both here in our country and around the world. It seems as though every time you blink something is going up in price. Our National Director and the Board of Directors have

been taking steps these last few years to keep spending and expenses to a minimum while increasing benefit levels for the membership. For a 100% local or state the premium for our Value Plan is only 87 cents a pay period and \$3.12 for our Advantage Plan. For an individual member the premium is only \$1.37 for the Value Plan and \$3.62 for the Advantage Plan. Our National Director reported at convention that barring a major tragedy these premiums would not increase for several years. Our investment consultant manager and

actuary have advised us that we are making the best decisions possible for the long-term financial health of our association.

Please remember that we are a non-profit association dedicated to APWU members and their families, made up of APWU members, such as yourself, striving to remain the number one benefits association available to you. Thank you for being a member of the APW-ABA and if you're not a member, please contact our office to see how easy and affordable it is to become a member.

## 2023 APW-ABA Scholarship Recipients

### Honoring *Thomas Hartos, Michael Tosches & Eugene Johnson*

*Joshua Perry Peabody*



Hi, my name is Joshua Perry Peabody, and I am a recent graduate of Strathaven High School in Wallingford, Pennsylvania. I come from a long line of postal workers. My parents, grandparents and uncle have a combined total of over 175 years working for the United States Postal Service. My mother is currently the president of Tri-County Area Local APWU, and my father is one of the select few deaf sales and service associates for the USPS. They both do an amazing job with their dedication to the service, in spite of all the extremely difficult obstacles they have to overcome in an ever-changing environment. Being part of a strong union family has taught me many values such as the importance of unity, fairness in the workplace and respect for all. Also, solidarity and working together is the key to accomplishing any future goals and produces the best outcome for everyone.

I will be studying business in the fall at Pennsylvania State University (#WE ARE!) and hope to graduate with a degree in Financial/Accounting. My interests include sports, especially ice hockey, which I played for ten years at AAA level, music, photography, girls (of course 😊) and working as a waiter, which keeps my bills paid and my parents off my back! My dream is to work for a Fortune 500 company in their business department and to have a happy balanced life.

Thank you, Accident Benefit Association, for this generous scholarship award and for believing in me. I hope someday I can pay it forward in the future as I start my business career.

*Garrett Papierski*



My name is Garrett Papierski. I am a 2023 graduate of Auburn High School, in Auburn MA. I'm 17 years old, and graduated with high honors. While in high school, I enjoyed playing Varsity Football, as well as participating in Track and Field. I was the recipient of the Coaches Award for Football, and also Indoor Track & Field. I also received the District E Director's Award. My passion for track and field, has helped lead the way for my decision to continue my education. I plan to attend Worcester State University in the fall of 2023. I have not yet decided on what major to pursue, but I'm certain I will find my way in due time. I want to sincerely thank you, for awarding me this scholarship. My mom is a member of the CMAL-APWU, going on 25 years served.





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ACCIDENT BENEFIT ASSOCIATION

APWU MEMBER OWNED AND OPERATED

BENEFITS AT A GLANCE

The Accident Benefit Association is easy and affordable to join. All members in good standing with the APWU and employed by the U.S. Postal Service, including associate members, are eligible to participate in the Plan. **AND**, you may also retain your ABA coverage upon retirement.

The following (3) ABA Plans are available to active and retired members and their spouses and can be obtained as a stand-alone benefit or you may combine the ABA PLUS plan with either the Value Plan or the Advantage Plan.

★ **Value Plan** – (1) \$16 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$6,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

★ **Advantage Plan** – (1) \$28 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$24,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

★ **PLUS Plan** – Enhanced accidental death benefits in incremental amounts from \$20,000 to \$150,000 which may be obtained as a stand-alone benefit or combined with the Value Plan or the Advantage Plan. If the PLUS Plan is chosen with either the Value Plan or the Advantage Plan, the higher amount PLUS benefit replaces the accidental death benefit amount of the Value Plan or Advantage Plan. **(Retirees and Spouses of Retirees are limited to a maximum of \$50,000 of PLUS Plan coverage)**

As you can see, we offer great benefits at the lowest prices:

100% Local Member Rates		NON-100% Local Member Rates	
(Local provides ABA benefit to member)		(Member pays for ABA on their own)	
Value Plan	\$0.87 (per pay period)	Value Plan	\$1.37 (per pay period)
Advantage Plan	\$3.12 (per pay period)	Advantage Plan	\$3.62 (per pay period)

100% Full-Dues Cash Pay Rates		Standard Member Cash Pay Rates	
(Retired member still paying Full Dues)		(Retired member paying for ABA on their own)	
Value Plan	\$22.62 (annually)	Value Plan	\$35.64 (annually)
Advantage Plan	\$81.12 (annually)	Advantage Plan	\$94.20 (annually)

ABA PLUS RATES:

\$20,000 - \$0.35 (per pay period) (\$9.10 annually)

\$30,000 - \$0.45 (per pay period) (\$11.70 annually)

\$40,000 - \$0.60 (per pay period) (\$15.60 annually)

\$50,000 - \$0.75 (per pay period) (\$19.50 annually)

\$75,000 - \$1.13 (per pay period) (\$29.38 annually)

\$100,000 - \$1.50 (per pay period) (\$39.00 annually)

\$125,000 - \$1.90 (per pay period) (\$49.40 annually)

\$150,000 - \$2.25 (per pay period) (\$58.50 annually)

For more information on how to join, or to request an Application for ABA Membership, please call the ABA Home Office at 1-800-526-2890 or 1-603-330-0282. You may also visit our website at [www.apw-aba.org](http://www.apw-aba.org)