

# QUARTERLY NEWS DIGEST

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*Postal Workers Serving Postal Workers Since 1891*

October-December, 2015

National Director

Dave Daniel

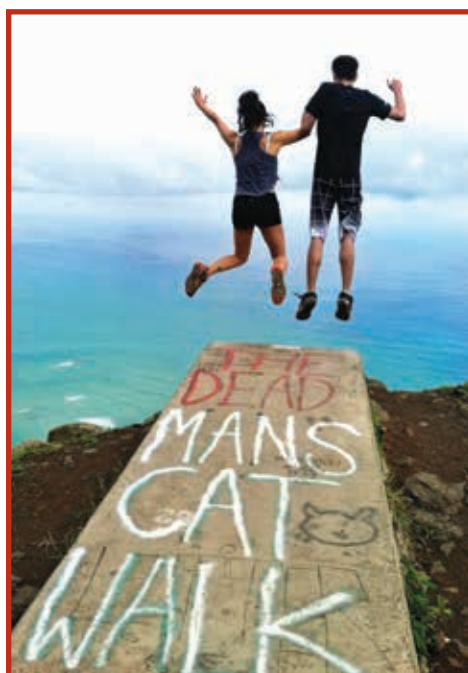
## Sometimes We Survive Our Stupidity

If you were like me, when I was young, you have some stories about things you did that you can't believe you did: In fact, you can't believe you survived some of them. I remember being in the car with my older brother when he broke the local speed record around "All Day Curve" on US 52 near Wayne, WV in 1965. Oh, that was just before he rolled his 62 Corvair three times coming out of the curve. All five of us walked away, no seat belts, way before air bags. We were just as lucky as we were stupid. In February 1978, (when I was clearly old enough to know better), we drove a pickup truck across the Ohio River. It was the first time the river had frozen across since 1926. The cracking sounds were ominous, but we made it. Bets, pride, being macho, dares, "triple dog dares" and other manifestations of stupidity have placed most of us in harm's way, needlessly.

Of course, my idiocy is not totally age sensitive. This spring I made the bad decision to keep working on a small construction project in a drizzle. The ladder slipped on the wet deck and I rode it down 14 feet breaking my kneecap. Perfectly preventable! The cause; abject stupidity.

Things do not always work out well from risky behavior. My young cousin in suburban Birmingham went out for a joyride with a few girlfriends in 1988. The horrendous accident they were in resulted in the deaths of all but one. The one who survived was thought to be my cousin. A few days later, they

realized the survivor was her best friend, who was wearing my cousin's clothes. A group of graduating seniors from Huntington High School went to Florida to celebrate graduation. On the way back the driver fell asleep



at the wheel. That accident claimed three including two who would have gone to major universities on football scholarships. Three children were playing in the gutters during a gully washer summer rain in Barboursville, WV. One was swept into a storm drain and drowned as his father tried to pull him out feet first, against the suction.

When I think back on those (and more) things that I did and what the ramifications could have been for my parents and family, it makes me very angry at myself. Those memories and

the knowledge that youth presupposes invincibility and immortality had a lot to do with the way I raised my children and tried to protect them. It also affected how I guided my local and advised members for 36 years. Additionally, it's a major factor in my dedication to ensuring that the members of the APWU family continue to have the APW-ABA to protect us all from accidents of an external cause, even if that cause is exasperated by our own stupidity or naivety.

The APW-ABA benefits are so inexpensive and easy to get, that it personally hurts me to see any individual not enrolled. It was especially hurtful and sad when a good friend of mine died in a car crash and I discovered that he was no longer a member, because his local had not kept up his payments when he went full time. His family lost out on the \$6,000 accidental death benefit which could have covered his funeral. A longtime local president and personal friend lost out on thousands of dollars in benefits because his local had not paid for him in 7 years. There was no legal way to fix either of these situations. Before need, is the time to make sure you are covered. Call us anytime to verify your benefits.

My local (KYOWVA) had been involved as a 100% Value Plan local for many years. In 2005 we became 100% Advantage Plan local. Quite a few of our members and retirees have benefited from that membership. Becoming a 100% is so very

simple. **As the back page of this issue explains, it just requires 3 simple steps.** Then everyone in the local is protected in the event of an accident of an external cause which results in total disability. Not only that, but your local will be saving each member 40% below the individual cost. Your local also has a great recruiting tool to help bring new members into the APWU. When your local is 100% ABA, you can tell your scab coworkers and the new hires (PSE or other hires) that just by signing up in the local they will receive cash benefits paid daily in the event of a disabling accident.

Every member can benefit from the ABA. Many members never, or rarely file a grievance. Only about 5% of members attend a meeting a year or more. Attendance at picnics, holiday parties and even Steward Appreciation, Retiree Dinner/Dances are on the decline. Many feel that the Union doesn't do much for them. Even though, they really know what a HELL, Postal employment would be without the Union. Becoming, staying and/ increasing the level of membership in the ABA gives every member a tangible, member centered giveback and benefit.

There is nothing better that you can do for all of your fellow Union members than to be sure that they are covered by the American Postal Workers Accident Benefit Association. The cost is so low for a meaningful benefit for everyone.

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Accident Benefit Association  
P.O. Box 120  
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Vice President

Jenny Gust

# Winter Is On The Way

Did you know that snow shoveling is responsible for thousands of injuries and as many as 100 deaths each year nationwide? According to Harvard Health Executive Editor Patrick J. Sherrett, “Picking up a shovel and moving hundreds of pounds of snow, particularly after doing nothing physical for several months, can put a big strain on the heart.”

Here are some tips to remember:

- 1). Take it slow and stretch out before you begin.
- 2). Shovel only fresh, powdery snow; it’s lighter.
- 3). Push the snow rather than lift it, if you do lift it, use a small



- shovel or only partially fill the shovel.
- 4). Lift with your legs, not your back.
- 5). Do not work to the point of exhaustion.

- 6). And most importantly, DON’T pick up that shovel without a doctor’s permission if you have a history of heart disease. If you feel tightness in the chest or dizziness, stop immediately!
- If you use a snow blower, here are some safety tips to keep in mind. 1). If the blower jams, turn it off. 2). Keep your hands away from the moving parts. 3). Be aware of the carbon monoxide risk of running a snow blower in an enclosed space. 4). Refuel your snow blower

- when it is off, never while it is running.
- Before winter sets in be sure to get your car ready. 1). Have the antifreeze and battery checked out. 2). Install winter tires if needed. 3). Try to keep your gas tank full to avoid ice in the tank and fuel lines. 4). Use a wintertime formula in your windshield washer and have the wipers checked also. 5). Prepare a winter emergency kit with blankets, food & water, booster cables, flares, tire pump, a bag of sand or cat litter (for traction), flashlight, battery powered radio with extra batteries, and a first-aid kit. You never know when you might need any of these items.
- It’s always best to think ahead and keep yourself and your family safe. I wish you all Happy Holidays!

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# Retirees and PSEs — Yes, You Can Take It With You



As a member of the ABA, whether your membership is as an individual or the result of your being a member of a 100% ABA local, you should be aware that you can continue membership with the ABA after you are no longer employed with the US Postal Service.

- If you are a career employee nearing retirement or are already retired, all you need to do to retain your ABA membership is fill out an ABA Cash Pay Application for Membership. Since these benefits cannot be continued through your OPM retirement, book and payroll deduction will stop. Contact the ABA before you retire to secure this Application. Failing at that, the ABA will send you a retiree letter upon notification that you've retired. If you fail to rejoin the ABA at retirement, you will have to be a member of the APWU in some form to rejoin.
- The APW-ABA recommends that you either arrange to continue

your full union dues, with your local and the national and/or join the APWU Retiree Chapter (\$3.00 per month, or \$36.00 per year); or join the APWU Auxiliary (yearly dues vary, depending on whether your local or state union has an active Auxiliary organization). Any of these affiliations will continue your eligibility for ABA membership.

- If you are presently a Postal Support Employee (PSE), or an APWU member whose employment with the US Postal Service terminates, you can retain your ABA membership by joining the APWU Auxiliary which will continue your status for ABA membership. Again, the yearly dues will vary, depending on whether your local or state union has an active Auxiliary organization. The simple rule that allows this is, "once a member, always a member" so long as membership in a subsidiary APWU chapter is maintained.

Once you complete the "cash-pay" application, the ABA home office will bill you for your dues. As a continuing ABA member you can then either keep your present ABA benefits or expand them by signing up for any of the legacy benefits (You are still eligible for the full range of whole life, term life and accident benefits offered by the ABA partners, when the Organization and

Benefits drive comes to your area). Just think of it as taking a trip to a museum or historical site. It seems that no matter where you go these days the tour guide always ends the visit by saying something like, *"and now, if you'll exit through the gift*

where a member didn't change their beneficiary in the event of their divorce, remarriage, etc.

- If you have a question regarding whom the present beneficiary on your ABA summary plan description is, or in the event you want to change



shop . . . ". As we all know, the Postal Service doesn't have a gift shop, but the ABA does allow you to continue your ABA benefits as you exit. And that's a benefit in itself.

**HEY, WHAT ABOUT MY (insert subject here) . . .**

The ABA office often hears from members inquiring about the status of their ABA policies, including who is listed as the beneficiary on their policies. This is particularly the case for members of 100% ABA locals, who probably never listed a beneficiary on their plan. And, as you can imagine, there have been instances

the named beneficiary on your ABA Plan, call Membership at the ABA Headquarters, (603) 330-0282.

- If you have a question regarding any of the various UNUM Plans (including whole life, critical illness, extended accident, off-the-job accident insurance for wage replacement, etc.), you can call UNUM directly at (800) 635-5597. Remember, if you have coverage now, you change it, increase it, decrease it, or add a benefit to your policy. If you are not currently enrolled you will have to encourage your local to bring the drive back to your area so you can sign up.

Northeastern Region Director

Pete 'Fud' Furgivele

# Why Not Become 100%

Being in a 100% ABA covered Local, we take it for granted that once again the Accident Benefit Association has served our Members quite handsomely in providing benefits.

I recently had the opportunity to go over the benefits paid to our Members over the past five (5) years. Since 2010 through 2014 the ABA has paid our Members an average of \$42,000.00 per year. Our Membership knows full well that if anyone of them has an accident, whether it's on or off the job, and even if they are collecting Workers Compensation or using their sick or annual leave, the ABA will pay them \$12.00 per day seven (7) days per week for missing work. The best thing of all is that it only costs the Local \$.60 per member, per pay period. It's a better return for the money spent than any investment company and is also a great organizing tool.

I compared 100% ABA Locals in the New York Area consisting of the

Queens Area Local, Brooklyn Area Local, Western Nassau Area Local, Albany Area Local, Staten Island Area Local, and Long Island Area Local. These Locals have a combined Organizational rate of 91.43%. The **non 100%** ABA Locals, Mid-Hudson Area Local, Southern New York Area Local, Greater Hicksville Mid-Island Local, and New York Metro Local, have a combined organizational rate of 83.22%. It's clear to see, the ABA 100% Program is helpful in getting members to join the Union. It's easy, any Local interested in becoming a 100% ABA Local just has to just pick up the phone and call the Accident Benefit Association at 1-800-526-2890.

We have been a 100% ABA covered Local since the early 1990's. We are the Best Organized Local with 1000+ members in the APWU with a 95.18% rate. We take our Organizing very seriously, and having all our Members

covered under the ABA Value Plan helps that effort tremendously.

I wish all the Accident Benefit As-

sociation and American Postal Workers Union Members a very happy holiday season!!!

New Year's Resolution #1:

Become an

**APW** **ABA**

100% Local



Eastern Region Director

David Dunkle

# Increasing Your Local's Membership By Being A 100% APW-ABA National, Local Or State Organization

Dear Members.  
In addition to being your APW-ABA Eastern Region Director and serving ABA members in New Jersey, Kentucky, Ohio and West Virginia. My local has been a 100% Advantage Plan local with the ABA for quite some time now. In my 30 plus years rate on premiums and provides our members with a daily disability benefit of \$24.00 per day when disability is the direct and sole result of an acci-



Washington D.C., Maryland, Pennsylvania, Virginia, West Virginia and Delaware, I am also the President of the KYOWVA Area Local which serves APWU members living in of experience as a Union Officer, I've learned that more member's sign up in our local when they find out we are 100% ABA. The Advantage Plan provides our local with a reduced dent of external cause and deems the member unable to work any type of duty. It also pays for dismemberment and includes an automatic accident death benefit of \$10,000.

The best thing about being a 100% ABA local is using it as an organizing tool to sign up new members. Here are some of the selling points:

1. ABA coverage begins when the first premium payment is made.
2. Spouses' of members are also eligible to join the ABA at the same low cost as the member.
3. PSEs are also eligible for coverage when they join a 100% ABA local. Unlike the members who have no right to health care coverage until one year after their hiring, ABA coverage begins as soon as the first premium payment is made.
4. Benefits are payable up to a maximum of 365 days.
5. Payment is made directly to the member and is 100% tax-free.

If you have any questions regarding your local joining the ABA 100%, please contact the ABA home office toll-free at 1-800-526-2890 or visit the website at: APW-ABA.org.

## FORM M-5 FOR EMPLOYEES ON LIGHT DUTY WHO INTEND TO BID ON A NTFT OR TFT FULL-TIME JOB

Many years ago on September 1, 1987 the APWU entered into a 3 page National Memorandum of Understanding with USPS that set guidelines for injured employees with physical limitations to bid on jobs, but like many agreements there were hoops to jump through to get that desired bid job. One of those hoops included language on the first page that said in so many words that the employee would have to have proof that they would be "able to fully assume the position within 6 months" from the time the bid was submitted. As a result, the USPS would post a job for bid and usually the injured employee seeking the job for numerous reasons would not be able to get such "able to fully assume the position within 6 months" language from a doctor before the bidding selection process ended, if the USPS asked for such documentation that they had a right to due to the agreement.

As a young union officer I waited for a form to be created by the national union, but none was created, so I finally made my own that I have used successfully for my members and now I supply it to you with this article. On the form you will note it asks for the title of the job. All employees now can go to the APWU Industrial Director's page and go to the BQ-net which provided job titles for all or most postal jobs and their qualifications and duties or you can type into your address box on your computer:

[http://eseries.apwu.org/bqnet/bq\\_alpha.cfm](http://eseries.apwu.org/bqnet/bq_alpha.cfm)

At left is the M-5 form for anyone to use if they need it. If you need to contact me about this form or others I have you can call me at 304 633-7221.

INFORMATION REGARDING WHETHER A LIMITED / LIGHT DUTY EMPLOYEE CAN FULLY ASSUME THE CORE DUTIES OF A U.S.P.S. BID POSITION

Date:

Certified #:

TO:

Subject: Patient,

Dear Sir / Madam;

I recently examined the above named patient and the patient informed me he/she will or has bid on a position within the U.S. Postal Service. The Title of this U.S. Postal Service position is:

Position title from USPS handbook EL-201 or supplement thereof

The patient has explained the principal assignment area and the full duties of the assignment .

Based on the information I have, it is my decision that the above named patient can fully assume the duties of the above cited bid position as listed below.

With reasonable accommodations

Without reasonable accommodations

Print Physician's Name:

Print Physician's Address:

Physician's Signature

FORM M-5

TO BE COMPLETED BY USPS SUPERVISOR RECEIVING THIS DOCUMENT AND RETURNED TO SAID PATIENT / EMPLOYEE ON THIS FORM

USPS SUPERVISOR SIGNATURE

PRINT NAME

RECEIVED    DATE    & TIME

Date

Form created by Dave Dunkle



Eastern Region Director

Wayne Maurer

# Shoveling Snow And Heart Attacks

Greetings to all, and welcome to my QND article for the holidays. I want to thank everyone for all the visits, calls and texts received since suffering a heart attack on October 5th. This was quite a setback for sure but I am doing well so far with my cardio rehabilitation.

My subjects for this issue include heart attacks and snow shoveling. For those of us not lucky enough to live in a warm weather climate, we must deal with snow. While pleasant enough to look at, snow can create many problems. When shoveling snow, please keep these few things in mind. First, make sure you are warm, and wear clothes that provide enough flexibility to allow for free range of motion while keeping you as comfortable as possible. Second, if you have a large area of snow to clear, take it on in sections. It doesn't have to get done all at once. It will still be there when you are rested enough to continue. Finally, when you are shoveling snow, please use your legs. Do not put the strain of shoveling on your back and heart. When you shovel, remember to breathe properly. If you strain or hold your breath while shoveling, you are doing too much. Holding your breath is not good while shoveling snow or doing any other exercise or chore.

Now, onto heart attacks. Many people have a heart attack while shoveling snow, but, a heart attack can occur at any time. In my case I had no

idea I was having a heart attack until diagnosed at the hospital. I had no symptoms that you would normally see when watching someone having a heart attack in a movie or TV show.

I have learned so much during the past five weeks and just wish I had gone to the doctor after the first episode. I thought because the episodes lasted only eight to ten minutes that



There was no clutching of the heart, no passing out or falling to the floor, not even the classic "elephant sitting on my chest" symptom. Instead, I had five or six episodes about six hours apart that included a rapid heartbeat and a feeling of burning in my heart. After a full day of this I went to my doctor and during my exam I had another episode that included a tingling in my arms and sweating of my palms. As it turned out, I had two blockages of 85% and 90%.

it was heartburn or something else. I never thought I could have a heart attack at the age of 58.

I want to thank all of the APWU local leaders that I saw during the NJ State Convention and Tri-State Educational Conference this summer in Atlantic City. For those who desire my assistance with any and all of your Accident Benefit Association needs, please do not hesitate to call me. I can be reached at 215-872-6153. I know we all get busy once we get back to

work, but I heard from some very interested delegates, If your local is not already enrolled in the ABA 100% Group Discount Plan, contact me to see how affordable it is to join and if your local is already 100% ABA, don't forget to keep informing your members of the many benefits available.

At your request, the ABA can also come to your local for a Membership Organizing Benefit Drive. Thanks to our national, we have access to postal facilities but only if each local grants us permission to conduct these drives. The drives benefit your members in allowing them access to consider purchasing whole life and term life insurance at competitive rates. In addition, we will update each members' profile at their request, such as updating their current mailing address, updating their ABA beneficiary, etc. The local also benefits financially when their members meet one on one with our counselors. It's a win win situation. Just contact the ABA home office or myself to see how easy it is to become informed on all of the many benefits available to APWU and ABA members and their locals. Once you decide to come on board, it's a very easy process to get everything in motion.

Let me close by saying that I wish each and every APWU member a safe and joyous holiday season and remember that your ABA is there for you.

# One Year's ABA Value Plan Payout Equals 280 Years Of ABA Dues

**By Dave Daniel, National Director**

Most APWU locals have a dues structure of between \$20.00 and \$30.00 per pay period. About \$10.00 of that goes to the National APWU. For your local to provide you with 100% APW-ABA protection, **it costs only 60 cents per pay period**. If you are out of work due to an accident caused by a fall down stairs, a car wreck, a slip on ice, a piece of equipment running over your foot or any one of a thousand causes, **you would be paid daily benefits (every calendar day) until your doctor releases you to return to work**. As an example: If you were out of work for one full year you would receive \$4380.00 under the Value Plan. At 60 cents per pay period it would take 7300 pay periods, which is over 280 years), for your ABA dues to equal the benefit you had received. (\*1).

Why do we do this? How can we do this? . . . We do this because it's our calling. The "Benefit Association", as it was called by the Railway Postal Workers who founded it in 1891; was designed to help Railway Postal Workers before there was a Union, a contract, sick leave, annual leave or medical benefits. We are a non-profit benevolent benefit association.



We still endeavor to provide incredible benefits at the best possible cost. THAT IS WHY!!!

The "how" is more involved. Being able to provide benefits at these costs

requires massive participation. As the Postal Service has consolidated and cut employment, so too has the APWU lost membership; (Not as a percentage of the workforce, but in real numbers).

That is why it is so important for locals to be 100% ABA. We have always needed everyone and wanted to help locals protect their members; but in this Postal environment, it is even more important for everyone to belong and for us to be united in every endeavor. Another part of the "how" is our general fund investments. However, due to an ill-advised 2004 reduction and the simultaneous underfunding of the employees' pension fund, the general fund investments, (while very profitable), do not have the base of the past. That is why our partnership with UNUM and Innotech has become so important. This alliance has added greatly to our ability to grow services and benefits to the members.

The bottom line is that the APW-ABA is just like the APWU and the APWU Health Plan: It works best when everyone is involved. Organization and recruitment is everyone's job. When you're 100% involved in the union and the APW-ABA, everyone wins.

(\*1) **\$12 x 365 = \$4,380 (benefit at Value Plan rate)**  
**\$4380 ÷ 60 cents**  
**= 7300 (pay periods)**  
**÷ 26 (pay periods per year)**  
**= 280.7 years**



Central Region Director

Edward J. Brennan

# Become A 100% ABA Local

Dear Sisters and Brothers.

Becoming a **100% ABA local is a great organizing tool**. It is also a great low cost benefit for members and their families. The 100% local discount rate is 60 cents per member per pay period for the Value Plan and \$3.00 per member per pay period for the Advantage Plan.

The Value Plan pays \$12.00 per day for every day of total disability due to a covered accident (up to a maximum of 365 days) and includes an automatic \$6000.00 Accidental Death Benefit. The Advantage Plan pays \$24.00 per day for every day of total disability due to a covered accident (up to a maximum of 365 days) and includes an automatic \$10,000 Accidental Death Benefit.

To become a 100% ABA local, a letter along with a copy of the part of your minutes where the motion or Constitutional amendment was passed, must be sent to Liz Powell, APWU Secretary/Treasurer, 1300 L St. NW, Washington DC 20005, informing her of your local decision to go 100% ABA. Your letter should include which plan your local has chosen (Value Plan or Ad-



vantage Plan) and the pay period in which you wish to begin coverage, (a request of “next available pay pe-

riod” is recommended). The ABA Home Office should also receive a copy of your letter that was sent to

Secretary/Treasurer Powell.

The APW-ABA will follow up with the APWU National Headquarters to facilitate all necessary action to ensure your local’s timely coverage. We will also send each of your members a certificate of membership and membership letter informing them of their coverage in the ABA and that **their local** has provided this important benefit to them. Spouses can also be added at the discounted rate via payroll deduction at the member’s expense. An application for ABA coverage must be completed for this spousal benefit and is available on line at our web site, (APW-ABA.org) or by mail from the ABA office.

Your members will also become eligible to enroll in the ABA Plus Plan. This plan allows the member to increase their accidental death coverage up to a maximum of \$150,000. (Spouses are limited to a maximum of \$50,000)

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

The ABA’s only purpose is to serve YOU.

Central Region Director

Keith M. Richardson

# The APW-ABA Is There When You Need It

Greetings Sisters & Brothers.

Hope all is well. A few months ago I had the honor of attending the Michigan Postal Workers Union training seminar in Grand Rapids MI on behalf of the ABA. I would like to give kudos to all that played a part on putting on such an outstanding seminar. Notably, Jesus Garcia, Amy Puhlaski, Roscoe Woods and special thanks to Michael Long for the personal invite. Also, thanks to all the 100% ABA locals within the Central Region. I’m looking forward to the day when I can say, “Wow”,



every local within the Central Region and within the ABA are 100% locals. It’s possible and it can happen! When members realize what the ABA has to offer and what’s available to them for just pennies on the dollar, I foresee a surge.


I want to share with you a testimony from Sister Vanessa Merril-Abrons, member of the Chicago Area Local and proud Advantage Member of the ABA: “I can offer a testimonial from personal experience! I’m speaking in particular of the wise decision I made many years ago to increase my Value

Plan coverage to the Advantage Plan coverage with the ABA. It has been a ‘God Send’ this year as I continue to slowly recover from a serious fall I suffered back in January. The additional cost is negligible; increase your benefit option today! It pays to belong to the APW-ABA.”

Thank you for your testimonial Vanessa.

I look forward to hearing from each and every one of you and if possible, coming to a local near you!

Best wishes for a safe and happy holiday season.



# In The Know . . .

# Your

# APW-ABA

# Breakdown



West Region Director

Hank Greenberg

# More Good Reasons To Join The Accident Benefit Association!

Membership in the APWU entitles you to many great benefits, including membership in the American Postal Workers Accident Benefit Association. When I served as ABA Nat'l Director, I had an opportunity to review APWU local memberships and it was no surprise that memberships increased after becoming a 100% ABA Local.

ABA members receive disability benefits of \$12.00 per day (Value Plan) and \$24.00 per day (Advantage Plan) seven days a week, for up to one full year in the event of a covered accident. Coverage also includes dismemberment benefits and accidental death

benefits, (\$6,000 – Value Plan and \$10,000 – Advantage Plan) along with a \$2,000 accidental death benefit for non-member spouses' and children up to and including the age of 18, all at no additional cost!

**When you join the APWU, you are automatically eligible to join the American Postal Workers Accident Benefit Association. Don't let a great benefit like this go to waste, protect yourself and protect your family!**

The Accident Benefit Association (ABA) is the oldest continuing accident benefit program in the Ameri-

can Postal Workers Union. The ABA is owned and operated by you the member. We have been provid-

ing this service for over 100 years.  
**Best wishes to you and your family for a healthy and happy new year.**



## FEGLI – It's Not As Good As You Think

Provided by Dave Bernstein,  
President, Florida APWU Retirees

### FEGLI Basic

There's one benefit program for federal employees and retirees that doesn't get much attention: Federal Employees' Group Life Insurance. FEGLI comes in four parts – Basic, Option A (Standard Optional Insurance), Option B (Additional Optional Insurance), and Option C (Family Optional Insurance). This week I'll focus on Basic Insurance. As a rule, when you get your first federal civilian job, you are covered automatically by Basic insurance. And you're covered without having to get a medical exam. While you can decline that coverage, very few employees do. Not only is it life insurance at group rates, the government pays a third of the total cost if you are a non-postal employee, and the entire cost if you are a postal employee. Your Basic insurance amount is equal to your annual basic salary rounded-up to the next higher \$1,000 plus \$2,000. For example, if your ba-

sic salary is \$60,285, your coverage would be \$63,000 (\$61,000 + \$2,000). For that coverage, you'll pay two-thirds of the bi-weekly premiums and the government will pay the rest. If you are under age 45, the amount of that coverage is increased at no addi-

*“The person you chose when you were first hired may not be the one you want to receive that money now.”*

tional cost to you. If you are age 35 or younger, the coverage is doubled.

However, beginning at age 36 the multiplier used to determine your additional coverage declines by 10 percent per year until it reaches zero at age 45. Your Basic policy also includes coverage for accidental death and dismemberment. AD&D pays the full amount of your Basic coverage if you die or lose two or more body parts – for example, a hand, foot, eye,

etc. – and half that amount for the loss of one part. If you die, this payment is over and above the amount of your Basic coverage.

Although AD&D coverage doesn't decline while you are still employed, it stops when you retire. If you turned down Basic coverage when you were hired, you have three opportunities to enroll: during an open season (which is rare), after providing medical proof of your insurability, or when you experience a qualifying life event, such a marriage or the birth of a child.

### Basic Insurance – Retirees

To carry your FEGLI Basic coverage into retirement, you must either have been enrolled in it for the five consecutive years immediately before you retire or from your first opportunity to enroll in the program. When you retire, you have a decision to make. You can decide to keep the full value of the coverage you had on the day you retired, allow it to decline to half its value, or let it decline to 25 percent. If you choose the 25 percent option,

you won't have to pay any more premiums when you reach age 65. However, your coverage will decrease by 2 percent each month until it reaches 25 percent of the original face value.

If you choose the 50 percent option, your annuity will be reduced by only 1 percent per month until it reaches half its value. If you elect no reduction, then you'll continue to pay the premiums as long as you live. While you can't increase the amount of your Basic coverage, you can reduce it if you elected either the 50 percent option or no reduction.

P.S. If you are covered by Basic insurance when you die, the proceeds will be paid to the beneficiary you designated on a Standard Form 2823. So be sure to keep that designation current. The person you chose when you were first hired may not be the one you want to receive that money now. You can get a copy of that form from your personnel office or download a copy at [www.opm.gov/forms](http://www.opm.gov/forms). After you're done filling it out, make sure it gets into your official personnel folder.

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	
<i>(Local provides ABA benefit to member)</i>	
Value Plan	\$0.60 (per pay period)
Advantage Plan	\$3.00 (per pay period)

NON-100% DCO Member Rates	
<i>(Member pays for ABA on their own)</i>	
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	
<i>(Retired member still paying Full Dues)</i>	
Value Plan	\$15.60 (annually)
Advantage Plan	\$78.00 (annually)

Standard Member Cash Pay Rates	
<i>(Retired member paying for ABA on their own)</i>	
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)



Did you know by enrolling your entire local, you can save your members money? 100% Local dues are just 60¢ per member per pay period. That is a 40% savings vs. the individual member pricing.

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



1. Bring a motion in front of your membership.
2. Take a vote of the membership.
3. Once approved, forward a copy of that portion of your minutes to the APW-ABA along with a copy to the APWU National Secretary Treasurer's Office for processing.  
(National will automatically forward 60¢ per member to the APW-ABA.)

## ***Contact Us Today!***

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

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