

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

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

(Local provides ABA benefit to member)

Value Plan \$0.87 (per pay period)

Advantage Plan \$3.12 (per pay period)

100% Full-Dues Cash Pay Rates

(Retired member still paying Full Dues)

Value Plan \$22.62 (annually)

Advantage Plan \$81.12 (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)

NON-100% Local Member Rates

(Member pays for ABA on their own)

Value Plan \$1.37 (per pay period)

Advantage Plan \$3.62 (per pay period)

Standard Member Cash Pay Rates

(Retired member paying for ABA on their own)

Value Plan \$35.64 (annually)

Advantage Plan \$94.20 (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