

QUARTERLY NEWS DIGEST

Vol. 28, No. 3

An Injury To One Is The Concern Of All

July-September, 2013

National Director

Dave Daniel

Who Really Owns The APW-ABA?

So, who really owns the APW-ABA?

Who are the stockholders?

And, who gets the profits?

These are very good questions and they are questions which you should ask every organization who wants to do business with you and/or your local. The answer to all three questions for the ABA is *YOU DO!*

That's right you and every member of the APW-ABA are the exclusive owners, "stockholders" and "profit sharers" of the entire association. The same is true of the APWU Health Plan. That is why everyone in the APWU should belong to the APW-ABA and the APWU Health Plan. It really is a no brainer. Private companies are profit orientated. They have to make a large profit in order to pay high overhead and to keep overcompensated executives and stockholders happy. Non Profit benevolent associations, like the APW-ABA, are regulated by ERISA and the DOL and must return surpluses to the membership in the form of increased or greater benefits. The ABA has been providing benefits to members at rock bottom prices since 1891. In fact, the ABA pays out 120% of dues collected just in claims. To emphasize that, *The APW-ABA actually pays out 20% more than we take in from our dues structure.* No other organization that I am aware of would even consider such an endeavor. This is the main reason why we need for every member (owner) of the APWU to

be a member (owner) of the ABA. We depend upon full participation by the APWU membership and profits from our investment portfolios to make up the deficit. Events such as the early outs, postal downsizing and diminishing local membership, make this very difficult. I call on all locals who are 100% ABA to remain so. The ABA is a direct membership benefit and is the best organizing tool you have. Remember, there is no waiting period for ABA benefits. Any new PSEs are eligible for ABA coverage as soon as you sign them up in your local and **ABA coverage is automatic, if you are 100% ABA.** For those locals who have not

yet provided this incredible benefit to their members, or who wish to provide it once again, I welcome you to contact me immediately for the easy transition to 100% membership. You will save your members 40% off the individual membership rate by becoming a 100% ABA Local. You will be able to provide new employees with immediate coverage and we can lead them to our partners who can provide additional coverage for which they would otherwise not be eligible.

You own this organization and your participation is essential for us to continue providing this important benefit to you and your fellow members. Retir-

ees must reinstate their coverage with the APW-ABA after retirement because the USPS-OPM does not make it easy for unions or union affiliates to keep their members when they retire. It is incumbent upon recently retired members to join the APWU Retiree Department and the APW-ABA. Retirees as well as all active members should also join the APWU Auxiliary. The auxiliary has and continues to be our most formidable ally in fighting for justice in the halls of congress. As owners of the APW-ABA, your membership is needed. Please help us to help you by securing and continuing 100% ABA membership for your local.

THE #1 ORGANIZER STRIKES AGAIN!

The APW-ABA Announces For APWU Members Only . . .

The APW-ABA "Tab & Grab" CASH BACK Shopping Service



- Tax Free Cash Back of 1% to 40%
- You Decide How to Receive Your Cash Back
- On the Items You Will Buy Anyway
- Using Your Favorite Retailers (except Union Boycotted retailers)
- Thousands of Sellers
- Your Favorite Brands
- Searchable Website
- Accessed Through APW-ABA.ORG and Through Any Link to the ABA
- Download Your APW-ABA Branded Shopping Assistant and Never Miss a Cash Back Reward
- Click the Link for 'TAB & GRAB'
- or Call Us at 1-800-526-2890

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

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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 breakdown 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)			<i>ABA PLUS DCO RATES</i>		
Value Plan	\$ 0.60	(per pay period)	20K	\$ 0.35	(per pay period)
Advantage Plan	\$ 2.00	(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)
NON-100% DCO MEMBER RATES (Member pays for ABA on their own)					
Value Plan	\$ 1.00	(per pay period)			
Advantage Plan	\$ 2.50	(per pay period)			
100% FULL-DUES CASH PAY RATES (Retired member still paying Full Dues)			<i>ABA PLUS CASH PAY RATES</i>		
Value Plan	\$ 15.60	(annually)	20K	\$ 9.10	(annually)
Advantage Plan	\$ 52.00	(annually)	30K	\$ 11.70	(annually)
			40K	\$ 15.60	(annually)
			50K	\$ 19.50	(annually)
STANDARD CASH PAY RATES (Cash pay member pays for ABA on their own)					
Value Plan	\$ 2.25	(monthly) / \$24.75 (annually)*			
Advantage Plan	\$ 5.70	(monthly)/ \$62.70 (annually)*			
* Value Plan and Advantage Plan cash pay members who pay their ABA premiums annually in full, receive one month free					

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Trying Not To Lose Hope

As president of the ABA I should be writing about the quality of the benefits our organization offers members of the APWU. This news digest is regularly filled with descriptions of the goods & services offered by our organization – all ones that would benefit any member who selects coverage.

But postal workers are living in very precarious times. The USPS is in major financial trouble and Congress seems unable to craft a solution, even though it would seem a simple thing to do. After all, every citizen has access to the Postal Service so it should not be a partisan issue that would pit Republicans against Democrats. Because it is a universal service provided for in the Constitution, you would think that Congress would move quickly to restore it to financial solvency.

It should be clear to all of us by now that NOTHING gets done quickly by Congress. They would rather bicker

over the smallest of issues rather than govern our country. They have the lowest approval rating in the history of the United States and it does not

seem to bother them in the slightest. While postal reform legislation stalls, postal workers are put in peril. Mail processing consolidations and

post office closures continue at an accelerated rate and employees are being forced to make life altering decisions on when, where, or even if they will continue to work. Service is being destroyed while our elected officials sit on their hands and do nothing to pass reform.

It is most difficult to watch this scenario play out. My heart aches for those employees being forced to decide if they want to stay in the Postal Service. Thousands of our members are being affected and local unions are seeing their memberships dwindle. All because Congress can't get its act together long enough to pass legitimate postal reform.

Perhaps in the lag time between my writing this and you being able to read it, the situation will change. That is the hope I have left. Passing postal reform is the only thing that will save the United States Postal Service. It can't happen fast enough.



Vice President

Jenny Gust

Got Gas?

No, not that kind, the kind you put in your car!?! Here are a few fuel tips to keep your car running a little cheaper . . .

1. Never “top off” the tank to round out the amount or to fit in more fuel. When the pump stops the pump’s vapor recovery system starts pulling in the hazardous fumes so they aren’t released into the air. So extra gas that you pump (and pay for!) goes back into the vapor line and right back into the station’s tank!

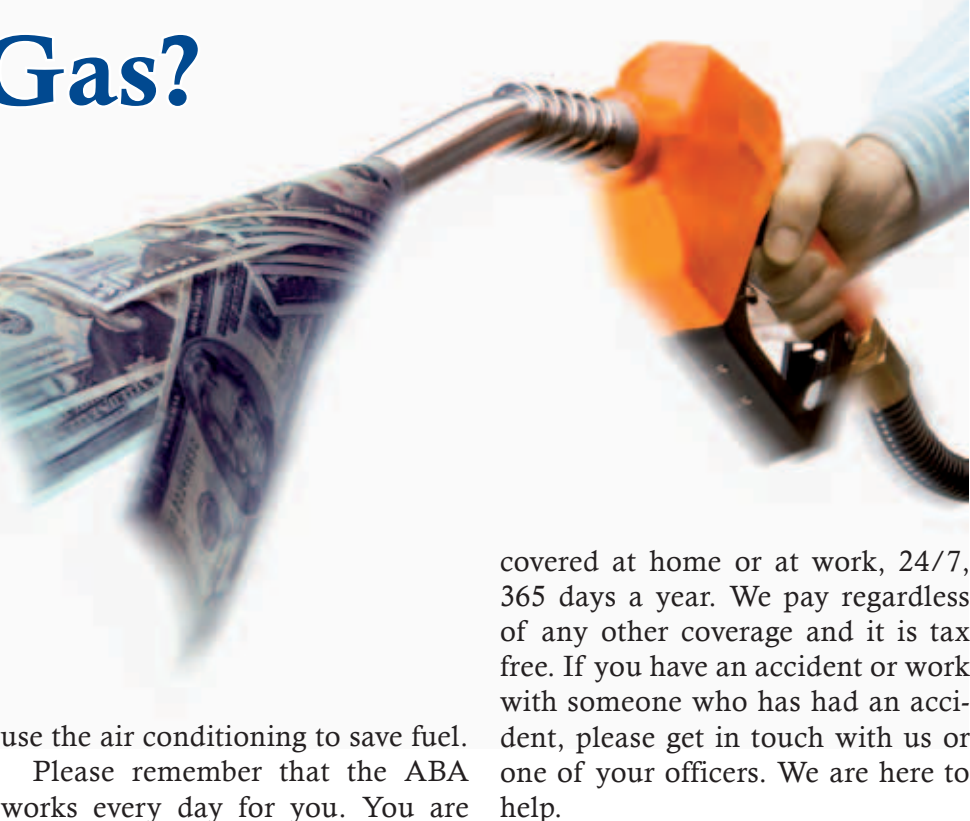
2. Never gas up your vehicle when the refueling truck is at the station. The truck’s hose stirs up sediment at the bottom of the underground storage tank, which can clog your car’s gas tank. So unless you are on empty

(more about that in #3) go back later.

3. Running your car extremely low on gas may cause sediment in the bottom of your tank to clog the fuel pump, the fuel filter or even the fuel injectors. Keep an eye on your gas gauge and try to maintain at least a quarter tank of fuel.

4. It is best to gas up your vehicle in the morning. Gas is sold by volume, so the cooler it is, the more your tank holds.

5. Open the windows when driving below 40 mph and you won’t waste much fuel because of drag. But if you are traveling at higher speeds then close the windows and



covered at home or at work, 24/7, 365 days a year. We pay regardless of any other coverage and it is tax free. If you have an accident or work with someone who has had an accident, please get in touch with us or one of your officers. We are here to help.

APW-ABA Holds The Line On The Low Cost Of Benefits . . . Announces No Increase In Dues

The APW-ABA will hold the line on the low cost of our benefits for the foreseeable future. The Value, Advantage and Plus programs have always been the best value anywhere and will continue to be the best long after the 2014 APWU National Convention. National Director, Dave Daniel has announced that there will be **no request for a dues increase** for the ABA at the 2014 Chicago National Convention. “The Value and Advantage Plans pay out benefits at an approximate rate of 120%. The Plus plan breaks even and our investment portfolios make it possible for us to continue providing these important benefits in this manner,” said Daniel.

“I believe that our locals and members understand that the ABA legacy programs are provided primarily as benevolent services without

the profit motive, just as those 24 Railway Postal Clerks originally intended when they formed the ABA in 1891.”

APWU Locals and members now have the assurance that while membership declines and other costs go up, their **number one recruiting tool, the ABA, is holding the line.** No 100% ABA Local ever pays for more ABA members than they actually have on any given pay-period.

ABA benefits are available to all APWU members without any waiting period after they become a member of the APWU. This is true for PSE’s as well.

Once a 100% Local signs up a PSE, PTF, NTFE or Regular employee, they have immediate membership in the ABA. This is why we are your number one recruiting tool.

Northeast Region Director

Bob Dempsey

The White Elephant Is Finally Gone

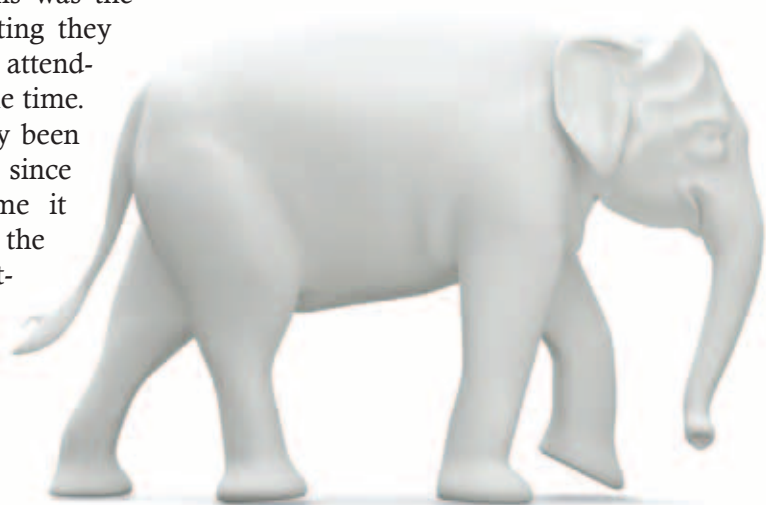
Towards the end of March I was glad to hear that the ABA White Elephant was finely going away. By that I mean, the old ABA condo in Rochester was sold and we could finally end those headaches. For those of you unfamiliar with the term, “White Elephant”, it is an idiom for a valuable but burdensome possession of which its owner cannot dispose and whose cost (particularly cost of upkeep) is out of proportion to its usefulness or worth.

It was nice to see the new Rochester office when we had our board

meeting on May 22, 2013. The pictures I saw didn’t do the place justice; it was so much nicer in person. Dave and the entire ABA staff did a great job with this accomplishment. It was great to see the employees happy with the new location. They took pride in furnishing it and working to get it up and running without any disruptions to the members. Proving once again they’re the pride and joy of the ABA and I would like to once again thank them for everything they do.

I don’t know if it was the new location or not, but everyone in attend-

ance thought this was the best board meeting they could remember attending in quite some time. I know I’ve only been on the board since 2010 but for me it was definitely the best I’ve ever attended. With that I would like to say to Dave Daniel, please keep up the good work!



Northeast Region Director

Pete ‘Fud’ Furgiuele

You And The Accident Benefit Association

You **and** the ABA, rather, You **ARE** the ABA. Yes, you along with approximately 80,000 other APWU members and their spouses are the ABA. My Local has been a participating 100% local since the early 1990’s. Members know the ABA has been with them in their time of need, year in and year out.

You are the reason there is an ABA, because no matter how careful you are, accidents will always happen. We hope that you personally don’t have the need to file a claim, but we are here for all of our members that do.

Regardless of whether you are at work or at home, on vacation or on your days off, the ABA has got you covered. If you suffer an accident caused by external force, you will be compensated for every calendar day that you are totally disabled for up to 365 days.

The Value Plan pays \$12.00 per day, seven days a week for disability due to an accident, while the Advantage Plan pays \$24.00 per day. Spouses are



also eligible for ABA membership at the same cost as the member.

The ABA has also recently announced that Retiree Chapters are now eligible to receive the same discount as 100% locals. This in turn will save our retirees 40% on dues. Upon retirement from the Postal Service, you are eligible to reinstate your ABA coverage. As a retiree, should you suffer an accident that totally disables you and prevents you from performing your normal daily life functions, you will receive benefits.

The ABA is a non-profit organization and through investments and careful spending, has been able to offer our members great benefits at low costs. Remember, **ACCIDENTS DO HAPPEN.**

If you need more information, contact us at the ABA. We look forward to serving you and all future APWU members, spouses and retirees for many years. You are important to us and we appreciate you being a member. **WE’VE GOT YOU COVERED!!!**

Eastern Region Director

Katrina Nusbaum

Don’t Know You Have ABA Coverage?

Nobody wants to talk about disability coverage. You don’t; I certainly don’t. But I wonder if maybe those of us who don’t want to talk about it also don’t know we already have it.

I recently returned from an APW-ABA meeting of the Board of Directors, and it was a question that came up while we were reviewing the number of claims submitted over the last few quarters. It was surmised that maybe there’d be more claims if more people knew they had ABA coverage.

I find it refreshing to know that

since I belong to the Charleston Area Local APWU, I don’t have to worry about it. I’m covered just because I’m a member of a 100% Local.

Of course, you always have the option of increasing your ABA coverage at any time, but as a member of a 100%

Local you’re already covered under the Value Plan, just for being a member.

Several new programs are also underway with the ABA. The most recent is a ‘Tab & Grab’ promotion. Purchase items you would normally buy anyway at a discounted rate by simply clicking the ‘Tab & Grab’ icon on the ABA website. I don’t know a whole lot about this program just yet, but I’m willing to bet that any amount saved is worth it. You can also earn 1% – 40% cash back on over 5,000 online retailers.

While you’re visiting the ABA’s website, make sure to check out our other products available. If you wish to review the benefits you already have and ensure your personal information is up-to-date, call our office at 1-800-526-2890.

Check Out Our New Programs at

apw-aba.org

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

Expanding Membership Eligibility

I read the news today oh, boy. However, unlike the famous Beatles lyrics, this is not an article about a lucky man who made the grade . . . even though the news *is* rather sad. For there, hidden in the back pages of my local newspaper was a two inch article announcing that Britain will be privatizing their Royal Mail service through a public stock offering.

That's right, the Royal Mail, which can trace its history to the time of Henry VIII, and which is recognized throughout the world in modern days by its bright red pillar boxes, will be privatized in order to compete with the likes of Federal Express and UPS. At least that's what the politicians and political analysts in the United Kingdom are speculating to each other.

Sound familiar? Well, for anyone who's been paying attention to the debates in the U.S. Congress on whether the USPS should be privatized, it's eerily so. And it gets worse with concerns in the U.K., like in the U.S., that six-days-a-week delivery service may be under threat once it

has to make its way profitably in the private sector. Plus, there are also the all too familiar worries that the Royal Mail's quest for profit following privatization may mean remote and therefore higher-cost communities in the U.K. will not get the same service as cities and towns. Moreover, there's also the concern, as happened when New Zealand privatized their post offices, of the dramatic reduction in postal *services* through the reduction of collection times and removal of those bright red collection boxes.

I also read that the Communications Workers Union, which represents Royal Mail workers, obviously opposes the sale due in part to fears of potential job losses. There are also concerns that investors may be reluctant to buy into the Royal Mail service, fearing that if these workers continue to be represented by the CWU the new company would operate under a threat of industrial action. You don't need a magic decoding ring to figure where this is heading, as this will result in the at-

tack of yet another international union banner.

So, how's all of this relative to the APW-ABA? Well, let me try to connect some dots . . . First, as everyone is aware, there is the constant decrease in numbers of APWU members caused by retirements and the general downsizing of USPS positions nationwide. This reduction of APWU members has had an effect of the reduction in those eligible for APW-ABA membership under our current Constitution & Bylaws, which limits membership eligibility to APWU members or associate members who are employed by or retired from the USPS.

Yet, there are other APWU members or associate members who are not employed by or retired from the USPS and are currently not able to join the APW-ABA. Among these, as an example, are dues paying APWU members who are contract truck drivers, represented under the Support Service Department for contract negotiations as well as other rights and benefits. There are also

APWU Auxiliary members who are the widows and widowers of past APWU members.

In simple terms, in order for the APW-ABA to grow we need to look at expanding the eligibility of membership. And in order for this to occur, these APWU members and associate members need to have an opportunity to join. The only way to allow this is to amend the current language in the APW-ABA Constitution & Bylaws at next year's National Convention. It's not too soon to start thinking of this.

The alternative would be to continue the restrictions against them, and thus pass up the opportunity to offer the many benefits the APW-ABA might offer to them. In that case we might as well continue to count the growing holes in our membership, as we again recall the Beatles lyrics . . . four thousand holes in Blackburn, Lancashire; and though the holes were rather small, they had to count them all; now they know how many holes it takes to fill the Albert Hall . . . oh, boy.

Board Of Directors Visits New Home Office



The ribbon cutting ceremony in May, 2013 for the new APW-ABA Home Office in Rochester, NH. The APW-ABA Board of Directors, who had congregated for the Board of Directors meeting and were seeing the new facility for the first time, joined the office staff in celebrating their new digs.

Central Region Director

Edward J. Brennan

You CAN Take It With You

In my many travels to union functions over the years I have been reminded time and time again about the old movie title, “You Can’t Take It With You”. Sitting in hospitality rooms or in meeting room hallways, I find myself speaking to people who tell me they are retired and were sorry to have to leave everything behind connected with their union and all of their benefits. They just don’t understand why they can’t retain what they had throughout their working lives.

The truth is **THEY CAN**. For those people who learned over the years that all of their benefits were gained through their union negotiations and appreciate what their union membership has given them, they have the opportunity to continue their membership after retirement. They can continue to pay full dues or have the option of paying retiree

dues and retain their union membership. They can retain their health plan membership and can even continue their membership in the APW-ABA. The sky is not falling and the world does not end when you retire. Your benefits are still there, although sometimes with minor changes. You can still be a member of the APWU



and retain a major part of your benefits, attend meetings and play a role in your Local, State or National Union. You are still an important cog in the wheel of your postal union.

As an individual who worked for the postal service for over 30 years and has been retired for over 22 years, with over 50 years of membership in the UFPC and APWU, I can tell you that I am living proof that you can retain what your union has given you during your working years. My wife and I are both retired from the Postal Service and have both retained our health benefits and APW-ABA benefits. We both appreciate what our union has given us.

As I have tried to demonstrate throughout this article, if you are still working for the Postal Service and look forward to retiring soon, look into joining the APW-ABA so that you and your family can retain the

protections against financial losses for injuries that happen after you retire. As we get into our senior years, our bodies are subject to many more serious injuries. Even accidental death can occur. Shouldn’t we protect our families from unexpected financial burdens in our life of retirement? Shouldn’t we be able to use our retirement funds for things other than just paying bills?

If you work for the Postal Service and want to join or receive information about the Accident Benefit Association, please feel free to contact our office at (603) 330-0282. Don’t leave the Postal Service empty handed. Retain your APWU membership and protect yourself from accidental injuries after retirement. Regardless of what you might have heard through the grapevine or have always mistakenly believed, the truth is **YOU CAN TAKE IT WITH YOU**.

2013 AWARD RECIPIENTS OF THE APW-ABA SCHOLARSHIP PROGRAM

Honoring *Thomas Hartos & Michael Tosches*



I, Melanie Synol, proudly accept the scholarship from the APW-ABA. I am thankful for this opportunity and am glad my mother is part of the Union and APW-ABA; otherwise I wouldn’t have had this chance.

I was born and raised in Pennsylvania with Croydon being my home town. I attended the Pen Ryn School from Kindergarten through the eighth grade. I recently graduated from Truman Senior High School in Levittown. My hobbies include basketball, tennis, softball and acting. I will be furthering my education by attending Bucks County Community College. The scholarship from the APW-ABA will help me to achieve my goals.

Melanie



My name is Alexandra Forte, daughter of Gary Forte, Maintenance Mechanic for the Springfield NDC in Springfield, MA and a 17 year member of the APWU Local 497.

I am extremely honored to be a recipient of the \$1,000.00 scholarship from the APW-ABA. I graduated from Quaboag Regional High School in Warren, MA with high honors and I will be attending Our Lady of the Elms in Chicopee, MA for the 2013 fall semester. While there I will work towards my Bachelors of Science in Nursing.

I was always taught to work hard and was elected as the National Honor Society Historian and President of the Student Council. I have attended multiple Student Council Leadership camps in Cape Cod, MA and will continue with student council at Elms College. I have played soccer since I was 5 years old and was selected as Captain of the Varsity Soccer team for 3 years at Quaboag High School. I also enjoyed being on the Track and Field team. For 13 years I have danced with the dance factory in West Warren, MA and will be trying out for the dance team at Elms College. I also love babysitting my two nieces, Kelsey and Arianna.

I want to thank the APW-ABA for this generous scholarship that will help me achieve my dream of a degree in Nursing and let you know how much I appreciate this gift.

Alexandra

West Region Director

Marty Schneider

Retirees: We Want You!

This is beginning to sound like a broken record! If you are a recent retiree, WE WANT YOU! There are countless ways you could get injured and without a backup plan like the APW-ABA you could be losing money. Signing up couldn't be simpler and at only \$24.75 per year for the Value Plan or \$62.70 for the Advantage Plan, it's a bet you can't lose. And remember, APW-ABA coverage is 24/7/365. Whether you fall off a ladder or slip on ice; we've got you

covered. As long as disability is the direct and sole result of an accident of external cause and deems you totally disabled from performing your normal daily life functions, such as driving, walking, doing housework, etc., you are eligible to file for benefits. These benefits are also available to spouses at the same cost as the member.

Retirees and spouses are also eligible for ABA Plus coverage, (an enhanced accidental death benefit,) from amounts of \$20,000 costing only \$9.10 annually up to \$50,000 costing only \$19.50 annually. This is just another benefit of the APW-ABA. Keep in mind, these benefits from the APW-ABA do not require a physical exam. When you stop to think about it, there are not many company's out there that offer such great benefits at low prices.

I'd also like to remind retirees that they can always remain full dues-paying members in the APWU. At a minimum there is membership in the "Retiree's Department." Retirees have such an advantage over active members in the APWU. They are no longer bound by the Hatch Act. With a little extra time and some perseverance our cadre of new retirees could become a powerful voice in this fight against plant closures and reduction of service. We (the APWU) are in the fight of our lives and we need to stand shoulder to shoulder. The service we save may be our own.

BEACH BOUND

The lazy days of summer are upon us. What better way to spend them than with family and friends at the beach? From shore to shore, the United States has amazing beach destinations waiting for you to tap into your inner beach bum. Nothing says summer fun like a trip to the beach but before you head out be sure you are beach ready and prepared to protect yourself from unsuspected hazards. Here are a few beach safety tips to help you brave the elements and avoid common pitfalls.

BEACH SAFETY TIPS

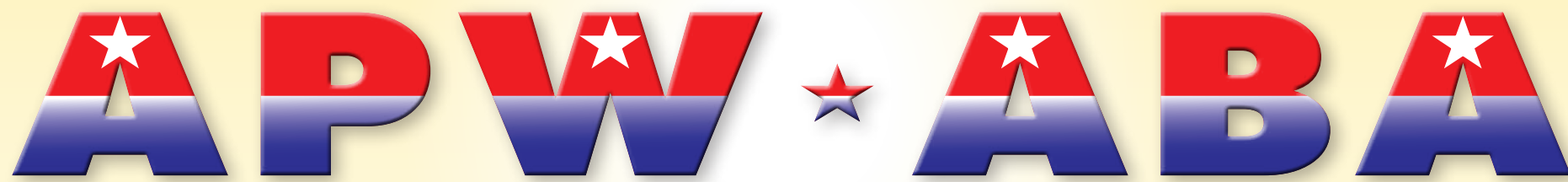
1. Be a UV Blocker	Always use sunscreen and wear UV blocking sunglasses. Sunburn is both painful and avoidable by slathering on a layer of sunscreen and reapplying as needed. Experts recommend a Sun Protection Factor (SPF) of at least 30. Sun exposure can damage skin and lead to skin cancer or melanoma which is potentially fatal. Hats and lightweight protective clothing can also provide added protection.
2. Think Sober	Don't Drink and Swim! Alcohol can reduce your body temperature; which can impair your swimming ability and your judgment. Avoid accidents by keeping alcohol intake to a minimal and stay on shore when drinking.
3. Pass the Jelly	Marine life is both a beautiful and interesting part of the beach experience but stay clear of jellyfish. Although they are not necessarily life threatening they come with an agonizing sting. Check with lifeguards to determine jellyfish levels and stay out of the water if they are prevalent.
4. Expect Quality Assurance	Check water quality. EPA regulations require beach communities to test water quality and publish results so that beach goers can determine if it's a good time take a dip. Swimming at a time when the water quality is poor can result in gastrointestinal distress, ear infection, and occasionally more serious problems.
5. Drink Up/Stretch Out	Activities in the sun can cause dehydration. Stay hydrated by drinking plenty of water, especially if you are participating in beach sports, running and even swimming. It is also important to stretch before exercising to avoid injuries.
6. Beware of Current Events	RIP currents are the # 1 cause of beach drowning. Rip currents usually form as waves and scatter along the beach causing water to become trapped between the beach and a sandbar or another underwater facet. The water then comes together into a narrow, river-like channel moving away from the shore at very high speeds. The best way to protect your self is to avoid them. But if you do get caught in a rip current, experts warn, Don't panic, and Don't fight the current, swim to the side, one way or the other until you no longer have difficulties or feel yourself being pulled. Most importantly always swim near a lifeguard and never swim alone so if you encounter problems there is help close by.
7. De-bait	Although a rare occurrence we've all hear horrific stories of shark attacks at beaches. It is reported that there are less than 70 attacks worldwide each year. Most are allegedly, the result of prey misidentification, where the shark thinks you are a fish or a seal. Other than avoiding swimming at dusk and wearing shiny silver jewelry, there is no definite way to evade a random shark attack. Experts say, stay alert and become familiar with the environment to make informed decisions on whether it is safe to get in the water.



From sunburn to shark attacks the beach can be a scary place but by taking the appropriate precautions and knowing the facts it is easy to escape trouble and have a fun and memorable beach experience.

— APWU Health Plan

AMERICAN POSTAL WORKERS



ACCIDENT BENEFIT ASSOCIATION

P.O. Box 120 ★ Rochester, NH 03866



Learn about all the programs and benefits available to you!

- ★ Value Plan
- ★ Advantage Plan
- ★ ABA PLUS
- ★ Extended Benefits
- ★ Whole Life Insurance
- ★ “Tab & Grab” Cash Back Shopping Service

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