AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION

ABA News Digest

Vol. 40, No. 2 — *Postal Workers Serving Postal Workers Since 1891* — Fall, 2025

National Director — ***Wayne Maurer***

Weathering The Storm

Hello everyone to our latest edition of the *APWABA News Digest*. I hope everyone had a happy and healthy summer and are gearing up for another holiday season. Just like every local and state organization, as well as our National, we here took a massive hit with the early out incentive retirement earlier this year. Our association lost 3,100 members to the early out and have had to make a few adjustments accordingly. The great news is that in addition to the two large locals who joined us last year we've seen a larger increase this year. I want to personally thank the Wilmington, NC local, the Kirksville, MO local, the Greater Hicksville Area, NY Area local and just last week, the Palm Beach, FL Area local joined our association. Not only does the increased membership help us weather the storm but it shows that the generosity of these locals now provides a valuable benefit to their 1,500 members. It's a valuable benefit their members receive which their non-members cannot receive unless they join their respective locals.

One other factor that is a big help to both the National and our local and state organizations is that with the new APWU CBA kicking in, National and all local and state organizations are seeing an increase in revenue from the first of three contractual pay increases, and the associated dues increases. Come December, these organizations will receive even more revenue as the second of the three contractual pay increases take effect. By year's end, this means more money to National, more money to all local and state organizations and best of all, more money to APWU members. In just the last year we've seen six locals join our association and I'm very appreciative of all the support and interest locals have shown in our non-profit benefits association. Having said that, I'm pleased to announce there will again, for the fourth straight year, be NO PREMIUMS INCREASE FOR ANY OF OUR PLANS IN 2026.

I hope that everyone voted in our recent APWU National Officer elections and my wish is for everyone to have the best holidays ever later this year. Thank you again and I hope to see many of you over this next year at the various Union events. Please take the time to look over this edition of the News Digest and remember we are here for you for all your accident benefit needs.

In Union solidarity I am,
Wayne D Maurer,
National Director APWABA

The following article has been submitted by Michael B. Ganino, Jr. – National Director Emeritus for print in this edition of the *APWABA News Digest.*

Around this time for the last handful of years, as a beneficiary of retirement benefits, I have received a financial report - Annual Funding Report from the APWABA home office.

As a former long-time officer, I had entre to this report and my last eight years as president & National Director, I became aware of the significant problems with actually Funding & compliance with the PBGC.

Many days and nights were spent attempting to right size our Funding % to ensure our financial stability.

So, my review of the last four years of reports enables me to say, the APWABA is in the great hands of our present National Director, Wayne Maurer!

Beginning in 2006 our efforts to fully fund this plan began with a new actuary and many meetings. Our funding was woeful at best; however, we persevered.

The big turnaround began when National Director Maurer took office implementing new processes, safeguards and drastically reducing expenses.

Never in my "work life" would I have dreamed that the plan assets would ever exceed by such a margin plan liabilities and yet for two (2) successive years, this IS the reality.

From a plan that wallowed below 70 % funded for many years the plan assets have outpaced the liabilities, 2023 115% & 2024 132%.

The 2024 plan assets measured against liabilities tells the story of a voluntary benefit association working at a high level of fiduciary responsibility!

This accident benefit association that is 100% union organized provides the very best accident benefit package that YOU can buy! The National Director, President & executive board members are elected APWU members which has been the case since this benefit association began in the late 1800's.

Please take a few moments to access the APWABA website, request a copy of the benefits flyer and call 1-800-526-2890 to speak with the wonderful staff.

As the president of the Stamford CT Area Local I was proud to lead my local into the APWABA's 1st 100% local which provides a low discount rate for the entire membership.

In union solidarity,
Mike

Thank The Union For:

1. Weekends
2. Paid Vacation
3. FMLA
4. Paid Sick Leave
5. Child Labor Laws
6. Social Security
7. Minimum Wage
8. 8 Hour Work Day
9. Overtime Pay
10. Health & Safety OSHA
11. Health Care
12. Dental Care
13. Vision Care
14. Collective Bargaining
15. Breaks
16. Wrongful Termination Laws
17. Age Discrimination Laws
18. Raises
19. Sexual Harrassment Laws
20. American Disabilities Act
21. Holiday Pay
22. Military Leave
23. Equal Pay Act
24. Civil Rights
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Accident Benefit Association
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President *Richard Phillips*

So Far, 2025 Has Been One Heck Of A Ride

Dear Members,

It has been one heck of a ride since the beginning of 2025. As Postal employees we've been keeping a keen eye open to protect the sanctity of the U.S. Mail, and the continuation of the United States Postal Service. And, by doing so, we're ever mindful of the fact that the continuation of the USPS will impact the future, if not the very existence, of postal related organizations such as Postal Unions (viz: APWU, NALC, etc.), Postal Credit Unions, and our own American Postal Workers, Accident Benefit Association (APW-ABA).

Here's a small example of what we've been facing this past year. According to the newsletter of the National Council of Postal Credit Unions, following their recent conference they report:

President Trump Fires NCUA Board Members … After Appeal They Are Reinstated … Only to be Removed Again.

According to the NCPC in April 2025, President Trump fired Todd Harper and Tanya Otsuka, the two Democratic members of the National Credit Union Administration (NCUA) Board. Historically, NCUA Board members were allowed to serve out their terms. However, the Trump administration has made the legal claim that all agencies – including those that had long thought to be "independent" – fall under the Executive Branch. Using that logic, as we're familiar from listening to various news sources, the White House has fired several regulators at other agencies, including but not limited to, the National Labor Relations Board, the Equal Employment Opportunity Commission, the Nuclear Regulatory Regulation Commission, the Federal Trade Commission, and the Federal Communications Commission.

After their firings, Harper and Otsuka filed suit for wrongful termination. Subsequently, on July 23rd the U.S. District Court reinstated them both, just in time for them to attend the scheduled NCUA Board meeting on July 24th. However, the very next day the U.S. Court of Appeals ruled that they could be removed from the agency pending the process playing out in the courts.

The result is that, as of this writing, NCUA Chairman Kyle Hauptman is the only Board member at the National Credit Union Administration. This poses the legal question regarding what can constitute a quorum – is it a quorum of the current Board members (1), or is it a quorum of the previously accepted Board members (3)?

continued on page 6

AMERICAN POSTAL WORKERS APW • ABA ACCIDENT BENEFIT ASSOCIATION

Postal Workers Serving Postal Workers Since 1891

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Home Office Staff*

Visit us on the internet 24/7/365 at

www.apw-aba.org

or call us Toll Free at

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Honorariums

Hank Greenberg
National Director
Emeritus (2004)

Michael B. Ganino, Jr.
National Director
Emeritus (2012)

David E. Daniel
National Director
Emeritus (2016)

Northeast Region Director B & Vice President *Dana Coletti*

Pet Ownership Can Improve Your Health

Few relationships in life are as pure and rewarding as that between a human and an animal. Whether it's the gentle purring of a cat curled in your lap or the exuberant tail-wagging of a dog greeting you at the door, pets offer more than just companionship—they confer a remarkable spectrum of health benefits that touch every aspect of our well-being. In recent years, scientific research has increasingly revealed what pet lovers have known for centuries: that sharing our lives with animals can transform both our physical and mental health.

- **Cardiovascular Health**

One of the most well-documented advantages of pet ownership is its impact on heart health. Numerous studies have shown that pet owners, especially those with dogs, tend to have lower blood pressure and cholesterol levels compared to non-owners. The American Heart Association has acknowledged that pet ownership may be linked to reduced risk of heart disease, partly due to increased physical activity and decreased stress levels.

Regular walks with a dog not only fulfill the animal's need for exercise but also encourage owners to lead more active lives. Even gentle play or grooming routines can contribute to increased movement, thereby supporting cardiovascular function. In older adults, having a dog has been associated with a more consistent exercise regimen, which can translate to better weight management and overall heart health.

- **Encouraging Exercise and Mobility**

For many people, particularly seniors and individuals with mobility challenges, pet ownership serves as a gentle motivator to stay active. Dogs, in particular, require regular walks, which can improve balance, flexibility, and endurance in their human companions. Even the playful antics of a kitten or the need to clean a bird's cage can spark physical engagement, offering subtle but meaningful opportunities to move each day.

- **Lowering Risk of Chronic Disease**

The ripple effects of increased physical activity and reduced stress among pet owners extend to lowering the risk of chronic diseases. Studies have found that pet owners are less likely to suffer from obesity, diabetes, and hypertension. The daily routines of caring for an animal promote healthier schedules, sleep quality, and dietary habits, all of which contribute to decreased disease risk.

- **Reducing Stress and Anxiety**

Few things are as comforting as the soft nuzzle of a pet when life's pressures mount. Numerous studies highlight the calming effect of animal companionship, pointing to reductions in cortisol (the stress hormone) and increases in serotonin and dopamine—neurochemicals associated with happiness and relaxation.

The act of stroking a pet's fur, listening to a cat's purr, or even watching fish swim can induce a meditative state, helping to ease tension and anxiety. Therapy animals are increasingly used in clinical settings to support patients with mental health challenges, from depression to post-traumatic stress disorder.

- **Enhancing Mood and Combating Loneliness**

Pets are skilled at lifting spirits and banishing isolation. For elderly individuals, those living alone, or people who struggle with social anxiety, animals offer unconditional love and nonjudgmental companionship. The responsibility of caring for a pet also provides structure and purpose, which can be especially beneficial for individuals recovering from trauma, loss, or depression.

Interacting with a pet can foster an emotional bond that relieves loneliness, increases feelings of safety and security, and encourages social interaction. Dog parks, pet clubs, and online communities centered around animal care often help owners connect with others, building relationships rooted in shared interests and affection for animals.

- **Promoting Mindfulness and Emotional Regulation**

Pets live in the present moment, and their habits gently encourage their human companions to do

the same. Feeding, grooming, and playing with an animal require attention and mindfulness, anchoring owners to the simple joys of everyday life. Over time, these routines help develop patience, empathy, and emotional regulation skills.

For children, pets can teach important lessons in responsibility, empathy, and nurturing. Observing a pet's needs and emotions helps children develop social and emotional intelligence that translates into healthier relationships with people.

- **Social Benefits and Community Connection**

Animals, particularly dogs, are natural icebreakers. Walks in the park, visits to the vet, or trips to pet supply shops often spark conversations with strangers. These incidental social encounters can broaden one's network, forge friendships, and foster a sense of belonging within the community.

The mere presence of an animal can enhance therapeutic outcomes, encourage communication, and boost morale. As society continues to recognize the vital role of pets in healthcare settings, their influence on recovery and rehabilitation is increasingly celebrated.

The bond between humans and animals is ancient, profound, and mutually beneficial. Pet ownership offers more than fleeting joy—it confers lasting health advantages that ripple through body, mind, and spirit. From strengthening the heart and immune system to nurturing emotional resilience and enriching social lives, animals play an indispensable role in our well-being.

Whether one shares their home with a loyal dog, a playful cat, a songbird, or a tank of shimmering fish, the rewards are manifold and deeply personal. In a world that often feels fast paced and disconnected, our animal companions remind us to slow down, savor the moment, and embrace the healing power of unconditional love. If you are considering inviting a pet into your life, know that you are opening the door not just to companionship, but to a healthier, happier future.

Eastern Region Director A

The APWABA Comes From Ve

By Dave Dunkle,
Eastern Region
Director

I love the ABA because it has helped so many across our great land since 1891. Personally, I'd rather get my accident benefit coverage from an organization run by retired and current APWU postal workers who I know understand my needs. 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 12th, 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 sacks to hooks as the train rolled along. As a result of the immense danger, no company wanted to 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 Recession.

Brothers and Sisters, if you're tired of your local spending money on parties or other things that some, but not all can enjoy or benefit from, then you should consider what I believe is a wiser use of your Local's funds that helps all local members rather than just 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 an APW-ABA benefit plan(s).

One of the great benefits for 100% local members is the local pays premiums for all members, including those that are in a no-pay status. On average this is only about 3% of your total membership, but this is insignificant when you consider what a great incentive this is to attract new members.

It's easy to become a 100% ABA Local and get discounts on our plans. Simply make a motion at your local union membership meeting, vote, and pass the motion, and once it passes by majority or two-thirds vote, you will then only need to send a copy of the minutes of the meeting where the motion passed, to both the APWU National Secretary-Treasurers office and to the APW-ABA Home office.

PLEASE JOIN THE ABA!

Articles written by me are based on experience and particular fact circumstances in individual case(s) and should not be relied upon as advice for all situations because each case can have different mitigating circumstances. In short, you should never solely rely on info in my article(s) before taking an action. You should always confer with your Union steward or attorney about all the facts in your case and let them decide the best course of action for you to take related to any issue.

IF FIRED AND ELIGIBLE FOR RETIREMENT YOU CAN RETIRE AND DRAW RETIREMENT AND AFTER YOU WIN YOUR GRIEVANCE RETURN TO THE U.S. POSTAL SERVICE.

Brothers and sisters, I've been Representing people for over 38 years. In 2012, after raising hell in the streets about Mitch McConnel not saving KY postal jobs in Ashland KY and filing an OSHA case forcing the USPS to put a new roof on the Ashland KY post office to the tune of 4 million dollars, I was set up on an email and fired. I filed a grievance that others handled and like many awaited a decision for several months. I was way eligible for CSRS retirement as I was 58 and had 32 years' service.

I immediately called officials after a grievance was filed to see if I could draw my retirement and if I won the case, could I return to the USPS. No one I called at Regional or National knew the answer. Finally, someone said call Phil Tabita because he knows everything. Well, I did, but he did not have the answer, so I took it upon myself like many times before to find the answer. I finally talked to a lady at OPM. She told me I could return, and retirement would be cut off, but I could keep the retirement I had been paid and return to USPS and later when I voluntarily decided to retire, I would fill out all retirement paperwork again. I asked her where this regulation could be found. She said it was in the OPM handbook RI-5029. She also said, even if you were fired for misconduct or delinquency and these charges are removed you could return to USPS. I subsequently found the OPM RI-2059 handbook on the internet and found said regulation on page 10. It states:

RETURNING TO WORK IN THE FEDERAL GOVERNMENT

You have the same rights as anyone else seeking a Federal job. If you are reemployed by the Federal Government, you and your agency must notify us in writing.

One of the following situations will apply to you:

a) If your retirement was based on an involuntary separation (except for mandatory retirement because of age in certain positions), the separation wasn't due to misconduct or delinquency, and the job is covered by a Federal retirement system, your annuity will stop effective the day before you start work. However, if your job is not covered by a Federal retirement system, your annuity payments continue but your salary is reduced by the amount of annuity you receive; or

b) If your retirement was based on a voluntary separation (including early-optional retirement during a reduction-in-force or major reorganization) or on an involuntary separation you caused due to misconduct or delinquency, or if you retired under a mandatory age provision, your annuity continues while you work. Your salary is reduced by the amount of annuity you receive; or

c) If you retired for disability, see RI 30-13, *Information for Disability Annuitants,* for a full explanation of the effect of Federal re-employment on your annuity.

Note: To address their manpower shortages, a few agencies have obtained permission to pay reemployed retired Federal employees the full salary for some positions with no reduction. Ask the employing agency about this if you are considering returning to work in the Federal Government. If you accept Federal employment under these conditions, you will not be permitted to make retirement contributions and the service you perform cannot be used to compute a supplemental or a recomputed annuity.

After you quit working, the following applies:

If your annuity stopped because you took the Federal job, your future retirement rights are normally controlled by the law in effect when you leave your new job. If you separate from the Federal service more than one year after your date of reemployment, you have the same retirement rights as any other Federal employee with the same age, length of service, and kind of separation.

If your annuity continues while you work, and you work full-time for one year (or the equivalent of one year on a part-time basis), you may be eligible for a supplemental annuity after you leave the job or move to another job that requires only intermittent work. To obtain a supplemental annuity, you must apply to us. You will be asked to pay a deposit (unless you elected to have retirement deductions withheld from your salary) to cover the reemployment service.

After completing at least five years of continuous service (or part-time service which is equivalent to five years of full-time service), you may have your entire annuity recomputed under the law in effect at the time you leave the job if you pay a deposit (unless retirement deductions were withheld from your salary) to cover the reemployment service. The amount of the deposit will equal the amount of the retirement deductions that would have been withheld from the full salary of your position, plus interest.

If you are reemployed on a part-time rather than full-time basis and your annuity continues, your annual annuity is converted to an hourly rate used to reduce your salary.

For example, if you receive a gross annuity of $750 per month and you work part-time, 24 hours per week, the offset is computed as follows:

($750 x 12 months) divided by 2087 hours per year = $4.31, the hourly rate of your annuity. This amount is subtracted from the hourly rate of your pay.

Thus, if you work 24 hours a week, your biweekly pay would be reduced by $206.88 ($4.31 per hour x 24 hours per week x 2 weeks).

ABA AND OWCP CLAIMS

In the past 2 years I have helped many members with ABA and OWCP questions because sometimes the 2 become intertwined when an employee is injured on the job due to an accident related to external causes. I thought now would be a good time to go over some things we sometimes forget or maybe don't know.

- You are not required to claim your ABA claim payments as income on your OWCP form.
- Normally, the first 3 days of Continuation of Pay (COP) or Compensation must be charged to annual, sick or LWOP, unless your doctor on the original report or possibly later report explains your permanent or partial disability is going to be in duration of longer than 14 days. Section 8117(b) of the FECA law states:

A Postal Service employee is not entitled to compensation or continuation of pay for the first 3 days of temporary disability, except as provided under paragraph (3) of subsection (a). A Postal Service employee may use annual leave, sick leave, or leave without pay during that 3-day period, except that if the disability exceeds 14 days or is followed by permanent disability, the employee may have their sick leave or annual leave reinstated or receive pay for the time spent on leave without pay under this section.

- If an employee gets injured at work due to external force during a period of 24 hours or less an OWCP claim should be filed on form CA-1 and qualifies as a COP situation and the employee should get up to 45 calendar days of normally straight time pay, less the 3 days mentioned above, unless your doctor has said your disability will exceed 14 days.
- If an employee has a medical problem that occurs over a period in excess of 24 hours related to or aggravated by their employment a claim should be filed on form CA-2. No COP is authorized in these situations, and the employee must follow up with form CA-7 to start compensation. During the interim period while waiting on Compensation to start the employee can use annual, sick or LWOP and if they use annual or sick leave, they can buy it back using the CA-7 or other related forms.
- Compensation is paid at a rate of 66 and 2/3% which equates to 66.6666667 of an employee's regular average pay if they're single or 75% if married. An employee can also receive a lump sum scheduled award payment in addition to other compensation or COP after the doctor declares they have done all they can do medically, and the employee has lost all or part of mobility in part of their body or they have lost a body part related to or

David Dunkle

ery Humble Beginnings In 1891

aggravated by their employment.

Normally Compensation is paid based on an employee's average salary over the past 12 months, but like COP there are different calculations for unusual situations. COP is based on what an employee's average or fixed salary was in the past 12 months prior to injury date, but because there are situations outside the 12-month period, for example, the employee is a PTF or PSE or the employee has not worked 12 months yet, there are several different ways to calculate an employee's pay. Section 8114(d) of the FECA law breaks these different ways of calculating how COP will be paid, and it states:

(d) *Average annual earnings are determined as follows:*

(1) *If the employee worked in the employment in which he was employed at the time of his injury during substantially the whole year immediately preceding the injury and the employment was in a position for which an annual rate of pay--*

(A) *was fixed, the average annual earnings are the annual rate of pay; or*

B) *was not fixed, the average annual earnings are the product obtained by multiplying his daily wage for the particular employment, or the average thereof if the daily wage has fluctuated, by 300 if he was employed on the basis of a 6-day workweek, 280 if employed on the basis of a 5 1/2 -day week, and 260 if employed on the basis of a 5-day week.*

(2) *If the employee did not work in employment in which he was employed at the time of his injury during substantially the whole year immediately preceding the injury, but the position was one which would have afforded employment for substantially a whole year, the average annual earnings are a sum equal to the average annual earnings of an employee of the same class working substantially the whole immediately preceding year in the same or similar employment by the United States in the same or neighboring place, as determined under paragraph (1) of this subsection.*

(3) *If either of the foregoing methods of determining the average annual earnings cannot be applied reasonably and fairly, the average annual earnings are a sum that reasonably represents the annual earning capacity of the injured employee in the employment in which he was working at the time of the injury having regard to the previous earnings of the employee in Federal employment, and of other employees of the United States in the same or most similar class working in the same or most similar employment in the same or neighboring location, other previous employment of the employee, or other relevant factors. However, the average annual earnings may not be less than 150 times the average daily wage the employee earned in the employment during the days employed within 1 year immediately preceding his injury.*

(4) *If the employee served without pay or at nominal pay, paragraphs (1), (2), and (3) of this subsection apply as far as practicable, but the average annual earnings of the employee may not exceed the minimum rate of basic pay for GS-15. If the average annual earnings cannot be determined reasonably and fairly in the manner otherwise provided by this section, the average annual earnings shall be determined at the reasonable value of the service performed but not in excess of $3,600 a year.*

(e) *The value of subsistence and quarters, and of any other form of remuneration in kind for services if its value can be estimated in money, and premium pay under section 5545(c)(1) of this title are included as part of the pay, but account is not taken of--*

(1) *overtime pay;*

(2) *additional pay or allowance authorized outside the United States because of differential in cost of living or other special circumstances; or*

(3) *bonus or premium pay for extraordinary service including bonuses or pay for particularly hazardous service in time of war.*

• Many employees believe they do not have an OWCP claim if a pre-existing medical problem flares up while working or it is related to working for their employer, but these thoughts are misguided. The FECA plainly states that if your medical problem is related to or aggravated by your employment and you prove it through your doctor's comments on OWCP forms that you will qualify for Compensation.

• Workers Comp will only pay your medical bills related to a work-related injury if your claim is approved and the doctor is recognized as your attending physician. This is usually the first doctor that initiates your CA-20 form. Workers' comp will also pay for visits to other doctors, but only if your attending physician refers you to another doctor. If you don't get a referral from your recognized OWCP attending Physician OWCP will not pay that doctor's bill and you will be responsible for payment.

2025 APW-ABA Scholarship Recipients

Honoring *Thomas Hartos, Michael Tosches & Eugene Johnson*

Andrew Arreola

My name is Andrew Arreola, and I am honored to be one of the two recipients of the 2025 Memorial Scholarship. I recently graduated with a 4.0 GPA and have consistently been an honor roll student throughout my academic career. This fall, I will be pursuing a major in Radiation Therapy at Moraine Valley Community College.

I've always known I wanted to work in healthcare. My mom was a nurse, and growing up surrounded by family members who cared for others through their healthcare professions made a lasting impact on me.

That's what led me to choose Radiation Therapy I want to be part of something meaningful, helping patients through some of the hardest moments in their lives.

This scholarship lifts weight off my shoulders by covering much of my tuition and book expenses for the next two years. After that, I plan to transfer to the University of St. Francis to continue pursuing my degree in Radiation Therapy. I'm so grateful for this blessing-it brings me one step closer to the future I've always dreamed of if everything goes according to God's plan.

Michelle Hoffrogge

My name is Michelle Hoffrogge. I am a 19 year old who has a load of dreams. I joined the Army last summer and that caused me to take a year off of traditional college. When I returned home from Basic Training I attended online schooling and that is where I am today. I am currently earning my Bachelors in Equine Animal Sciences with the hope of earning my Doctoral Degree in Veterinary Medicine along with my Doctoral Degree in Equine Chiropractic's. One thing I have learned is there is never certainty in the plans we make, but there is always certainty in the effort we put into the dreams we chase. Winning this scholarship will only help me continue to chase and achieve my dreams that I've had since I was a little girl. Thank you APWABA and everyone that has supported me thus far.

Eastern Region Director B

In Depth Information About P

Greeting Brothers and Sisters,

Hope this article finds you all in good health. Embracing Fall, saying farewell to summer. While we say goodbye to summer, we welcome the opportunities this new season brings. As the season changes, there will be several accidents that will occur that **must** be reported to OSHA by the Postal Service.

What is OSHA?

OSHA (the Occupational Safety and Health Administration) is a U.S. agency created in 1970 to set and enforce workplace safety and health standards and provide training, outreach, education, and assistance. Its primary purpose is to ensure that employers provide a safe and healthy work environment for their employees by requiring employers to comply with established standards and to keep their workplaces free from serious hazards.

What OSHA Does

- **Sets Standards**:

OSHA creates and publishes regulations for different industries and specific hazards to protect workers.

- **Enforces Standards**:

Through workplace inspections and investigations, OSHA ensures that employers follow these safety and health standards.

- **Provides Training and Outreach**:

The agency offers education and assistance programs to help employers and employees understand their rights and responsibilities regarding workplace safety.

- **Addresses Specific Hazards**:

OSHA develops specific standards, like the one for silica dust, to mitigate known dangers in the workplace and protect worker health.

- **Promotes Proactive Safety**:

Beyond simply reacting to incidents, OSHA encourages a proactive approach through safety and health programs that help businesses prevent injuries and illnesses from occurring in the first place.

The General Duty Clause

- In addition to specific standards, OSHA's General Duty Clause requires employers to provide a workplace free from serious, recognized hazards that could cause death or severe physical harm.

Who OSHA Protects

- OSHA protects most private-sector workers in the U.S.
- Federal government workers are also covered, as federal agencies must have safety programs that meet OSHA standards.
- State and local government workers are protected if they work in a state with an OSHA-approved state plan.

Postal Service Accidents that are Required to be Reported to OSHA

A U.S. Postal Service (USPS) employee's work-related incident requires reporting to OSHA if it results in a fatality (within 8 hours), inpatient hospitalization, amputation, or loss of an eye (within 24 hours). In addition, the USPS must log other serious work-related injuries and illnesses that involve medical treatment beyond first aid, days away from work, restricted work, or transfer to another job.

Reportable Incidents to OSHA

Reportable incidents are severe and must be reported to OSHA within specific timeframes.

- **Within 8 hours:**

o Work-related fatalities

- **Within 24 hours:**

o Work-related injuries requiring inpatient hospitalization

o Work-related amputations

o Work-related loss of an eye

Other Recordable Incidents that the Postal Service is Required to Report to OSHA

Beyond the immediate OSHA reporting requirements, the Postal Service is also required to record other work-related injuries and illnesses that meet specific criteria, as outlined in **OSHA's recordkeeping requirements**:

- Any injury or illness that involves medical treatment beyond first aid.
- Any injury or illness that results in loss of consciousness, days away from work, restricted work, or transfer to another job.
- Diagnosed cases of work-related cancer, chronic irreversible diseases, fractured or cracked bones or teeth, and punctured eardrums.

Elm55 – Employee and Labor Relations Manual

820 Reports and Investigations, Program Evaluations, and Inspections

821 Actions in the Event of Accident, Injury, or Illness

821.1 Injury, Illness, and Accident Reporting

821.11 Postal Service and OSHA Reporting and Recordkeeping Requirements

The Postal Service is required by 29 CFR 1904, Recording and Reporting Occupational Injuries and Illnesses, to use the following to record occupational injuries and illnesses:

OSHA Form 300, Log of Work-Related Injuries and Illnesses;

OSHA Form 300A, Summary of Work-Related Injuries and Illnesses; and

OSHA Form 301, Injury and Illness Incident Report; or Equivalent forms.

The Postal Service uses an accident reporting process — the Employee Health and Safety system (EHS) to fulfill these requirements. The PS Form 1769/301, Accident Report, generated by EHS is equivalent to the OSHA Form 301.

821.12 Postal Service Accident Reports

821.121 General Requirements for Using the Employee Health and Safety Subsystem

The manager or supervisor of the employee or operation involved must:

Report all accidents and occupational injuries and illnesses in the Employee Health and Safety (EHS) within 24 hours of the date of the accident, the diagnosis of injury or illness, or the notification of the manager of the situation.

Provide a copy of PS Form 1769/301, Accident Report, generated from EHS, to the employee involved upon written request.

Completion of the report in EHS is required by Postal Service policy if an accident occurs and by the OSH Act if an occupational injury or illness that is recordable by OSHA definition occurs, regardless of tort claim action or the requirements of the Federal Employees' Compensation Act.

821.122 OSHA Requirements

In accordance with OSHA Part 1904, OSHA Form 301 must be completed for each recordable injury or illness. The PS Form 1769/301, Accident Report, must be maintained along with the OSHA 300 Log for 5 years.

821.123 Postal System for Accident Reporting

An accident report must be entered into EHS by the supervisor when any one of the following occurs:

Injury or illness of a Postal Service employee. The appropriate OSHA recordable indicator and Postal Service reportable status are automatically identified in the EHS system, which uses OSHA recordkeeping guidelines to determine OSHA recordability, and follows guidelines for Postal Service requirements.

Death of a Postal Service employee on Postal Service premises or on the job. U.S. Department of Labor Form CA-5, Claim for Compensation by Widow, Widower, and/or Children, or CA-6, Official Superior's Report of Employee's Death, is generated from EHS and submitted to the Office of Workers' Compensation Programs (OWCP).

Injury or fatality to a non-Postal Service person on Postal Service premises. Unless a contractor is involved, this is not an OSHA-recordable event (see OSHA Parts 1904.25, 1904.39-41, and 1904.43-44).

Motor vehicle accidents that result in death, injury, or property damage, regardless of cost, who was injured (if anyone), or what property was damaged.

Damage to Postal Service property or to property of customers or the general public, regardless of whether an injury was involved.

Fire damage to Postal Service property.

821.13 Reporting Using EHS

821.131 Completing the Accident Report in EHS

The manager or supervisor of the employee or operation reports all accidents and occupational injuries and illnesses in EHS within 24 hours.

Managers and supervisors of the employee or operation are responsible for quickly and accurately investigating all accidents and occupational injuries and illnesses to determine root causes, and they are responsible for completing the accident report in EHS.

So Far, 2025 Has Been One Heck Of A Ride

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Adding to the turmoil is the "voluntarily" retirement program that was foisted on the agency by the Department of Government Efficiency (a.k.a.: DOGE). As a result of DOGE's actions, nearly 20% of the NCUA staff accepted early retirement packages, thus leaving a "brain drain" at the agency.

But wait, there's more… with Hauptman's term expiring it is expected that the White House will be sending a package of names of their own nominees to the Senate to fill the vacancies they themselves have created. However, and here's where it could get tricky, the uncertainty of the court creates similar uncertainties for those nominations as well.

We'll see what happens to answer this and the many other issues we'll undoubtedly be facing. To misquote Winston Churchill, every day seems to bring a new riddle wrapped in a mystery inside an enigma. **With that in mind, I offer my best wishes to all our members to keep informed, be involved, and most of all stay safe.**

Sherry C. McKnight

Reporting Accidents To OSHA

821.132 Reviewing the Accident Report

Review is conducted as follows:

The supervisor's immediate manager must review each PS Form 1769/301, Accident Report, for accuracy and its application (including OSHA recording status), and follow up to ensure that action is taken to prevent similar occurrences.

The installation head (or designee) must review the report to see if positive action has been taken or is planned.

Servicing safety personnel must ensure that accident causes are identified that the action taken is appropriate and complete the necessary actions in the back end of EHS.

821.133 Making Corrections to the Accident Report

Correct erroneously recorded data by submitting a new, correct version of the accident report into EHS.

The District Safety must be contacted if corrections to an accident report are necessary.

821.14 Maintaining Logs and Summaries

821.141 OSHA 300, Log of Work–Related Injuries and Illnesses

In accordance with 29 CFR 1904, each facility must maintain an OSHA 300 log by calendar year that lists all OSHA–recordable occupational injuries and illnesses. All such injuries and illnesses must be recorded and maintained in the Employee Health and Safety (EHS) system for inclusion on the automated OSHA 300 log.

821.142 OSHA 300A, Summary of Work–Related Injuries and Illnesses

Print a copy of the OSHA Form 300A from EHS and post it for the period of February 1 through April 30 each year in a conspicuous place at every establishment where employees work or report to work.

821.143 OSHA 301, Injury and Illness Incident Report

OSHA Form 301 must be filled out for each OSHA-recordable, work-related illness or injury within 7 days of notification (see 821.122). PS Form 1769/301, generated by EHS, is equivalent to OSHA Form 301.

821.144 Retention

Retain OSHA Forms 300, 300A, and PS Form 1769/301 for 5 years after the end of the calendar year. These forms are all available for 5 years in the EHS system.

821.2 Accident Investigation

821.21 Responsibility

Managers and supervisors are responsible for investigating all accidents promptly, determining their causes, and reporting them accurately in accordance with OSHA and Postal Service regulations. Management should consult with safety personnel when accident causes cannot be readily determined.

821.22 Method

To have first-hand knowledge of every accident that occurs in their operation, supervisors must make thorough investigations that include at least the following:

Interview employees to determine:

What caused the accident,

Why it happened, and

What the employees and supervisor think could have been done to prevent it.

Promptly inspect the accident site to determine what conditions (such as equipment and work practices) contributed to the accident.

Interview witnesses and coworkers. Examine the most recent PS Form 1783, On-the-Job Safety Review/Analysis, for the task involved to determine if changes are required. Update as needed and review with all affected employees. If a PS Form 1783 is not on file, determine if one is necessary. If so, prepare one. See the Safety Resources Page on Blue for assistance in completing a PS Form 1783.

821.3 Accident Analysis

821.31 Purpose

Accident analysis is vital for identifying hazardous conditions, contributing factors, and root causes of accidents.

821.32 Responsibility

Installation heads/managers must use the results of accident analyses to address the causes of accidents, develop specific actions (countermeasures), and enter them into an accident reduction plan (ARP) (see 812.31). The ARP serves as management's primary tool for reducing OSHA injury and illness (OSHA II) and motor vehicle accident (MVA) rates.

8 21.33 Elements

The process of conducting an accident analysis includes, but is not limited to, investigating the following key factors:

Specific tasks being performed at the time of the accident or injury.

Operations, equipment, tools, and machinery involved.

Specific event that resulted in the accident or injury.

Nature and severity of the injury.

Part(s) of the body involved.

Incidence and nature of the following:

Faulty equipment or design.

Unsafe condition(s).

Unsafe acts or practices.

Violation of rules, procedures, or instructions.

Inadequate training or lack of safety rules or procedures.

821.4 Privacy Act Considerations

Accident records, including the left side of the OSHA log and summary, contain information about individuals. Therefore, they must be handled and disclosed in accordance with the Privacy Act and implementing instructions.

An individual's accident records, and related correspondence are maintained by the Postal Service as the privacy system entitled Postal Service 120.035, Personnel Records — Employee Accident Records.

SOURCE: USPS

***SOURCE:* Elm55 – Employee and Labor Relations Manual**

Now that You Understand OSHA

As Union members, your health and safety come first. If you see unsafe conditions, hazards, or practices in the workplace, it is your right and your responsibility to speak up.

I encourage you not to be afraid to make a complaint if you believe one is needed. OSHA laws protect workers from retaliation for reporting hazards.

REMEMBER: raising concern is not causing trouble, it is taking action to make sure everyone goes home safe at the end of the day. Your voice matters, and together we can ensure the safest possible environment for all.

Southern Region Director B — Donald Barron

APWABA Offers Many Benefits

Greetings from your Southern Region Director Don Barron.

In June 2025 I was confirmed as being appointed by the APW- ABA board to the vacant Southern Region Director position and gladly and graciously came aboard effective July 1, 2025.

What many of you know and some of you may not know, especially if you are a first-time reader of this publication, are the many benefits the APW-ABA offers and provides to our members.

The APW-ABA provides accident-related benefits to its members, which include:

- Temporary disability, Dismemberment and Accidental death.
- These benefits are paid independently of other causes, meaning they apply only if the injury or death is directly caused by a covered accident.

Who is the membership open to?

Active and retired APWU members, Associate members, Retirees and their spouses.

Plans Offered:

- Value Plan: Pays $16/day for disability and $6,000 for accidental death
- Advantage Plan: Pays $28/day for disability and $24,000 for accidental death
- ABA PLUS: Optional supplemental accidental death benefit ranging from $20,000 to $150,000 (limited to $50,000 for retirees and spouses)

Additional Benefits

Family Benefit Provision: Includes a $2,000 accidental death benefit for the member's spouse and each unmarried dependent child up to age 26 at no extra cost.

Coverage is 24/7 worldwide, whether on or off the job.

Benefits are tax-free and paid directly to the member or their designated beneficiaries.

Although we all attempt to work and play as safely as possible, unfortunately accidents do happen. Let's focus on playing instead of working for now. It is much more fun, right?

When you are engaged in any outdoor activity in which heat is a factor it is advisable to always do the following:

Stay Cool. Hydrate Early and Often. Drink water before, during, and after your activity. Adding electrolytes (like in sports drinks or electrolyte tablets) for longer activities or if you're sweating a lot, is a must!

Wear the Right Clothing. Light-colored, loose-fitting, moisture-wicking fabrics. Consider hats with brims and sunglasses with UV protection.

Utilize Cooling Accessories. Cooling towels, misting fans, or portable water sprayers. Neck wraps or bandanas soaked in cold water help a lot.

Time It Right. Plan activities early in the morning or later in the evening to avoid peak heat (typically 11 a.m. – 4 p.m.) Take Breaks in the Shade. Use natural shade, pop-up tents, or umbrellas.

Eat Light Before Activity. Choose fruits, veggies, and complex carbs instead of heavy or greasy meals. Snacks like bananas, watermelon, or trail mix are great on the go.

Use Sunscreen (and reapply). SPF 30 or higher; reapply every 2 hours or after sweating/swimming.

Know Your Limits. Listen to your body—dizziness, nausea, cramps, or confusion can be signs of heat exhaustion or heat stroke.

Warm Up and Cool Down. Stretch before and after to avoid injury.

Cool down gradually; don't jump straight into cold water if you're overheated.

Knowing Signs of Heat Illness. Heat Exhaustion: Heavy sweating, weakness, cold/clammy skin, nausea. Heat Stroke (Medical Emergency): High body temp, dry/hot skin, confusion, fainting. Call emergency services immediately.

Whether you are behind the center taking the snaps in that neighborhood football game, or sitting in a stadium watching the Tampa Bay Buccaneers take on the Philadelphia Eagles, it is always a great idea, whether a player or spectator, to always follow the above suggestions for not only a great day on or at the gridiron, but a safe and healthy outcome. Regardless of who wins the game, you will always win the battle outside while playing in the heat!

Central Region Director A — Keith M. Richardson

Prevent Falls In The Workplace

By Keith M. Richardson
Central Region Director

Greetings sisters and brothers. I hope this article finds you well. As we approach the holidays and everyone is moving around fast trying to prepare, we need to be mindful that accidents can and will happen in the blink of an eye.

Be careful and most importantly stay safe.

To prevent falls in the workplace, employers and employees must focus on good housekeeping, adequate lighting, proper footwear, and maintaining clear walking areas free of clutter and spills. Employers should provide fall protection training, install guardrails where necessary, and maintain safe walking surfaces, while employees should wear appropriate shoes, keep their workstations tidy, report hazards, and use handrails on stairs.

Employer Responsibilities

- Housekeeping:

Implement and maintain a clean and organized work environment by promptly cleaning up spills and ensuring floors are swept, according to the Canadian Centre for Occupational Health and Safety (CCOHS).

- Lighting:

Ensure all work areas, hallways, stairways, and walkways are well-lit and replace any burned-out light bulbs.

- Walking Surfaces:

Modify walking surfaces to be non-slippery and ensure they are even. Any changes in floor level should be clearly marked, and floor mats should be secured.

- Hazard Communication:

Use cones, barricades, and floor marking tape to temporarily block off hazardous areas and clearly define walkways, notes the Occupational Safety and Health Administration (OSHA).

- Fall Protection:

Provide guardrails for open-sided floors and platforms and offer appropriate personal protective equipment (PPE) like fall arrest systems for elevated work.

- Training:

Train employees on how to recognize and avoid fall hazards, proper use of fall protection equipment, and safe handling of materials.

Employee Responsibilities

- Good Housekeeping:

Clean up spills immediately, keep walkways clear of clutter, and close file cabinet and storage drawers when not in use.

- Awareness:

Stay alert and focused on your surroundings, especially when walking, and avoid carrying loads that obstruct your view.

- Footwear:

Wear shoes with good support and slip-resistant soles appropriate for the job.

- Stair Safety:

Always use handrails when going up or down stairs.

- Hazard Reporting:

Promptly report any new hazards, such as damaged flooring or inadequate lighting, to your supervisor.

Western Region Director A — Marty Schneider

Early Detection for Colon Cancer

Brothers and Sisters:

How many of us in our home life or our work life know someone who has or has had cancer? Well, I am here to tell you that cancer numbers are rapidly growing, including colon cancer in people in their 40's. Let me quickly add that I am not in the medical profession nor have I been diagnosed with cancer. The reason I am appealing to you all is simple. Early detection offers the significant benefit of improved treatment outcomes.

The at home test with the brand name Cologuard is available to people at the age of 45. And if there is a history of colon cancer in your family, your doctor can order the test for folks younger than 45. Of course, routine annual tests ordered by your doctor could also detect a problem. The key here is Early Detection. Rounds of radiation therapy and chemotherapy, and even surgery, can be forestalled or become unnecessary with early detection.

My instant thought upon learning colon cancer in 40 somethings is on the rise is not so simple. My question is why? What has changed in a generation? Not being a scientist, I don't have that answer. But I intend to read anything I can get my hands on about this subject. And that reason is simple--to educate the people I know and care about. That group is you all. Take my words to heart. Listen to your doctor. If your doctor asks you to be tested, Do It. Don't dismiss your doctor's advice or put it off.

This Public Service Announcement is brought to you by your friendly Western Region Board of Director,

Marty Schneider