

# The Twig of the Branch



Branch 1477 West Coast Florida Letter Carriers



Serving:

**St. Petersburg — Largo — Dunedin — Pinellas Park — Indian Rocks Beach  
Punta Gorda — Englewood — Bradenton Beach — Palmetto — Ellenton**

VOLUME 644

VOICE OF BRANCH 1477

OCTOBER, 2023



## NOTICE



### OFFICIAL NOTICE OF NOMINATION AND ELECTION OF DELEGATES NOMINATIONS

In accordance with Article 5 of the National Constitution and Article 4 of the Branch 1477 Bylaws, official notice is hereby given that the **Nomination for Delegates to the 2024 National Convention to be held in Boston, MA, during August 5-9, 2024, will be taken during the regular order of business at the November Regular Branch Meeting at the Hall and on the Electronic Membership Meeting via Zoom. The link for this meeting will be posted on the branch website at: [Branch1477nalc.org](http://Branch1477nalc.org).** In accordance with Article 5 of the National Constitution and Article 4 of Branch 1477 Bylaws, official notice is hereby given.

Candidates must accept the nomination at the time made or, if absent he/she must signify, in writing, his/her desire to be placed in nomination. **Said letter, must be received in the Branch Business Office prior to the time of the nominations on November 9, 2023.**  
(see page 2 of this newsletter or obtain form from the office)

### ELECTIONS

In accordance with Branch By-Laws amended February 26, 2016, the election of officers and delegates shall be held by Mail Balloting in accordance with the NALC Constitution and NALC Regulations governing Branch Election Procedures. The Election Date (by which all ballot must be received will be the Regular Branch Meeting date on **December 14, 2023**. Ballots will be mailed to the home address of eligible members no later than **November 22, 2023**. Ballots must be mailed back to the Election Committee, PO Box 737, Pinellas Park Florida, 33780 and be received by 11 AM on December 14, 2023. The Election Committee will collect the ballots, bring them to the hall and begin the tally at that time.

**NEXT BRANCH MEETING AT THE HALL AND VIA ZOOM: THURSDAY, OCTOBER 12, 2023**

Branch 1477,  
Ken Grasso, Financial/Recording Secretary  
5369 Park Blvd  
Pinellas Park, Florida 33781

*Please place my name in nomination for delegate to the 2024 National Convention to be held in Boston, Massachusetts, August 5 through 9, 2024.<sup>1</sup>*

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*Print name as it would appear on  
the ballot.*

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*Signature/Date*

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***<sup>1</sup>This must be received in the Branch Business Office prior to the time of the nominations on November 9, 2023.***

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# PRESIDENT'S REPORT

*By President Joe Henschen*

*Twitter @JaHe1*

## Paid Leave

The National Agreement negotiated between NALC and the Postal Service contains many rights and benefits related to leave from the workplace. Most City Carriers are familiar with the rules and contractual provisions related to annual, sick and bereavement leave. However, these are not the only negotiated provisions related to paid leave available to City Carriers.

There are some other lesser-known types of leave provided by the National Agreement, including court leave, military leave and Wounded Warriors leave.

## Court leave

Court leave is provided for career employees who are summoned to serve as a juror or witness in certain judicial proceedings. The definition and

eligibility rules governing court leave are found in the Employee and Labor Relations Manual (ELM),

**Section 516.2**, which includes: Definition Court leave is the authorized absence from work status (without loss of or reduction in pay, leave to which otherwise entitled, credit for time or service, or performance rating) of an employee who is summoned in connection with a judicial proceeding, by a court or authority responsible for the conduct of that proceeding, to serve as a juror, as a witness in a nonofficial capacity on behalf of a state or local government, or as a witness in a nonofficial capacity on behalf of a private party in a judicial proceeding to which the Postal Service is a party or the real party in interest.

**516.22 Eligibility** Court leave is granted to Full-time and Part-time regular employees. Certain Part-time Flexible employees are granted court leave as provided and governed by applicable collective bargaining agreements. Other employees are ineligible for court leave and must use either annual leave or LWOP to cover the period of absence from postal duties for court service but may retain any fees or compensation received incident to such court service. Court leave is granted only to eligible employees who would be in work status or on annual leave except for jury duty or service as a witness in a nonofficial capacity on behalf of a state or local government, or service as a witness in a nonofficial capacity on behalf of a private party in a judicial proceeding to which the Postal Service is a party or the real party in interest. An employee on LWOP, when called for such court service, although otherwise eligible for court leave, is not granted court leave but may retain any fees or compensation received incident to court service. Full- and part-time regular letter carriers who are summoned to court service while on annual leave will have the leave changed to court leave in accordance with ELM, Section 516.31.

Part-time Flexible (PTF) Letter Carriers are entitled to court leave in accordance with the Memorandum of Understanding (MOU) Re: PTF Court Leave, which is found on pages 187 and 188 of the 2019-2023 National Agreement.

To qualify for court leave, a PTF must first complete their probationary period. CCAs converted to career status who have completed one 360-day term as a CCA do not have to serve a probationary period. In addition, court leave is available only if the PTF would otherwise have been in a work status or on approved annual leave. The amount of court leave for PTFs shall not exceed eight hours in a service day or 40 hours in a service week.

If a Letter Carrier on approved court leave is paid a stipend by the court for the performance of jury duty, the

employee is entitled to keep the allowance as long as it does not exceed \$25 per day.

Employees must remit to their supervisor the amount received in excess of \$25 per day. Employees who are eligible to receive such fees are not authorized to waive the fee. CCAs are not eligible for court leave; therefore, they must use either annual leave or leave without pay if summoned for jury duty. Since these employees are not compensated by the Postal Service for the court duty, they are entitled to keep any allowance paid by the court for their service.

### **Military leave**

Career Letter Carriers may receive military leave to serve their country in the armed forces. Military leave is paid leave in which Letter Carriers can still earn a paycheck from the Postal Service while they are fulfilling certain obligations to the military. Paid military leave is authorized absence from postal duties for hours the employee would have worked during his or her regular schedule, without loss of pay, time or performance rating, granted to eligible employees. The rules and regulations governing military leave are found in ELM, Section 517, which states in part: Full-time employees are granted 15 days of military leave per fiscal year, while Part-time employees receive one hour of military leave for each 26 hours in pay status. Part-time employees must have a minimum of 1,040 hours in the preceding fiscal year and paid military leave cannot exceed 80 hours annually.

Letter Carriers should note that the allowance for military leave, unlike other leave categories in the Postal Service, is based on the fiscal year and not the leave year. USPS fiscal years begin on Oct. 1 and end on Sept. 30 each year. Keep this distinction in mind when considering your military leave allowances. Employees may use military leave intermittently and may carry over unused military leave from one fiscal year to the next. The amount of military leave employees may carry over may not exceed 15 days. To receive paid military leave, the leave must be substantiated by a copy of the employee's military orders or other documentation endorsed by the appropriate military authority.

### **Wounded Warrior Leave**

Management is required to approve leave requests by disabled veterans to undergo medical examination or treatment related to their service-connected disabilities. Unfortunately, Letter Carriers may not accrue enough paid leave, especially when

they are first hired, to cover these absences. Prior to 2016, this meant that many veterans with service-connected disabilities had to take unpaid leave to attend medical appointments. With the passage of the Wounded Warriors Federal Leave Act of 2015, certain veterans who chose to commence or resume a civilian career with the Postal Service following their military service became eligible to have credited and use up to 104 hours of Wounded Warriors leave to undergo medical treatment for a service-connected disability rated at 30 percent or more.

Each January, all employees who are disabled veterans with a 30 percent or more combined disability rating receive 104 hours of Wounded Warriors leave to use during that leave year. Upon being hired, employees who meet the eligibility requirements will be credited with 104 hours of Wounded Warriors leave. This leave may be used for the remainder of that leave year. At the end of each leave year, any unused Wounded Warriors leave is not rolled over to the next year, nor will it be paid out if the employee leaves the Postal Service. As long as the employee still has a combined disability rating of 30 percent or more, he or she will receive 104 hours of Wounded Warrior leave at the start of each new leave year. Prior to requesting to use Wounded Warriors leave, the employee must notify the Postal Service of his or her eligibility. Employees must provide documentation to the HR Shared Service Center from the Department of Veterans Affairs certifying that the employee has the requisite level of service-connected disability.

An employee's supervisor is responsible for approving or disapproving requests for Wounded Warriors leave by signing PS Form 3971, Request for or Notification of Absence, and returning a copy to the employee. In addition, to verify that Wounded Warriors leave requested by an employee is appropriately used for the treatment of a service-connected disability, the requesting employee must provide proof from the health care provider that the employee used the leave to receive treatment for a covered disability. USPS has created a form to be used for this verification: a PS Form 5980, Treatment Verification for Wounded Warriors Leave, which must be submitted within 15 days of the medical treatment. This category of leave is a very important benefit to Letter Carriers who also are veterans with a disability rated at 30 percent or greater. <sup>1</sup>

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<sup>1</sup> NALC Contract Talk November 2021



## Hubble's Troubles

By Executive Vice President,  
Chris Hubble

### ***Darkness in and of itself...***

At 2 a.m. Sunday, Nov. 5, most of the country will set their clocks back an hour and likely gain an hour of sleep.

For those frustrated by the biannual shifts, there is hope as legislation has been introduced to prevent the end of daylight savings as the U.S. Senate unanimously approved a bill called the Sunshine Protection Act in 2022. Reintroduced by Sen. Marco Rubio, R-Florida, the act would permanently extend daylight saving time for the entire year. However, the measure has not yet been signed into law by President Joe Biden as it hasn't yet been passed by the U.S. House of Representatives, where it was "held at the desk."

On March 1, 2023, Rubio's bill was introduced and referred to the Committee on Commerce, Science, and Transportation. An identical bill by Buchanan was introduced and referred to the House Committee on Energy and Commerce the same day, then referred to the Subcommittee on Innovation, Data, and Commerce on March 10. With that said, the *"Bill, is still there sitting on Capitol Hill"*.

So, on November 5<sup>th</sup>, we'll find ourselves once again dealing with delivering mail in the gloom of night. With the later starting times, we'll have Carriers ending tour no earlier than 17:50 for an 8-hour day ... the same time the sun sets.

There is no blanket policy regarding delivery after dark because the issue to contend with is whether a particular Carrier on a particular route can safely deliver the mail. It comes to this; each Carrier must weigh individual circumstances about the type of delivery and surroundings.

Working in the dark does not just mean working without light either. One of the reasons that working in the dark causes problems for us is because a flickering light source causes the pupils to have to constrict and dilate many times quickly, and repeatedly. The light source could be a headlamp, which by the way is not a requirement for the Letter

Carrier craft. It could be turning the interior lights on and off in your vehicle prior to attempting a delivery. Working in the dark also means limited visibility meaning hazards and areas of risk can often be missed. Perhaps it is the work we do all the time but on an unfamiliar route. There is a temptation to push through the darker months without adequate consideration for maintaining a safe working environment.

The point is, when you take away the light, you add risk. Darkness can contribute to an unsafe situation. For example: You are on a walking route, it is not well lit, and you trip over a crack in the sidewalk and, a few feet later, you stumble over something else. Studies have shown that the chance of being involved in a workplace accident can be up to 36 % higher during hours of darkness, which highlights the importance of maintaining a safe working environment during *"Daylight Savings Time"*.

There are several things you can do to keep safe while delivering when it is dark. Be proactive, what could you be doing differently? Perhaps changing the line of travel so that at the end of the day, you may have more deliveries that are well lit. If you are on a walking route and it is not well lit, then you may want to avoid cutting across lawns, especially if you are unfamiliar with the route. You want to walk where it is safest. If the area is not well lit, it becomes more difficult to finger the mail while walking since you may not be able to see the addresses and/or delivery alert cards and look where you are walking. It becomes more difficult to tell where the barking dog is when it is dark. A patron may mistake you for a trespasser. You are the only one who can keep yourself safe.

Arbitrators have ruled that ***"darkness in and of itself is not unsafe"***. In addition, arbitrators have generally approached the question of whether employees are justified for refusing to work in a particular place or in a particular fashion because of what the employee believes are unsafe conditions. First, there is the ***"iron rule"*** (JCAM page 41-27) stating that an employee must ***"obey now and grieve later."*** Second, there is a narrow exception to that rule which permits an employee to disobey where he or she has a reasonable or good-faith belief that to obey would cause imminent danger to life or limb. A mere belief that a safety hazard exists is usually insufficient reason to disobey an order.

The ***"obey now and grieve later"*** is clear. If instructed to continue and/or return to the street, attempt to do so. If the hazard(s) still exist and you

choose to bring back the mail because you feel unsafe, you will need to be able to defend the decision with specific safety problems on the deliveries you brought back on a PS Form 1767 Report of Hazard, Unsafe Condition or Practice.

That said, darkness could contribute to hazardous conditions. Section 133.1 of the M-41 applies to all unsafe conditions including dogs, road hazards, faulty equipment, and weather, among others. It states: Always exercise care to avoid personal injury and report all hazardous conditions to the unit manager. (See part 812 for vehicle safety)

While Carriers should not curtail or eliminate any scheduled delivery, sometimes safety concerns will limit opportunities for safe delivery. In the event you attempt and are unsuccessful in safely accessing a delivery point, Carriers should always report the situation to management and complete a PS Form 1571, Undelivered Mail Report. Enter the circumstances related to the curtailment of mail, sign the form, attach it to the mail, and give it to the supervisor or manager on duty. Under Article 41.3.g of the National Agreement, letter carriers are entitled to a duplicate of the PS Form 1571 and should always request a copy.

It is management's responsibility to provide a safe environment for work. It is not the intent of any Carrier or of this branch to endorse or encourage the unnecessary curtailment of any mail. It is about each Carrier's safety and the protection of the mail in our charge and management's responsibility to manage.

Labor and the Methodist Church share many values in common. We both affirm the dignity of Human Labor and Workers, Racial, Social and Economic Justice, Equality of all persons, solidarity with the most vulnerable, Justice in the workplace and freedom to join a Union for collective bargaining. The Methodist Churches' commitment to these ideals were set out in a **1908 SOCIAL CREED DEMANDING AN END TO CHILD LABOR, FAIR WAGES AND SAFER WORKING CONDITIONS FOR WORKERS.**

Most of the "fringe" benefits enjoyed by American workers today are due primarily to the efforts of organized labor. Before Unions began successfully organizing the large basic industries, i.e., steel, oil, rubber, aluminum, autos, etc., American workers except for executives and managers had no paid vacations, paid holidays, 40-hour work weeks, pensions, health insurance, life insurance, overtime pay, seniority provisions, or job security. Prior to the emergence of the **Congress of Industrial Organization (CIO)** which later (1955) merged with the **American Federation of Labor** to become the **AFL-CIO**, the life of American Workers was bleak. They often worked 7 days a week with bare existence levels of pay. Often, the working conditions were unsafe and intolerable. They had no voice in their working conditions and no grievance procedure. Complaining about any aspect of employment led to termination. With no life insurance and no retirement plan, workers often worked as long as their health permitted and then had to rely on family. All of these benefits became standard provisions of Union contracts. As the job markets expanded and unemployment dwindled, Non-Union businesses were forced to begin offering many of the same type of benefits to compete for workers. Following these changes, Congress and many State Legislatures, with pressure from organized labor and various Faith groups, enacted some of these benefits into law.

When I began working for the Post Office, I joined the NALC and became committed to working on behalf of my fellow carriers. I became a Steward, served as Secretary, Vice President, Executive Vice President and President and since retirement, Director of Retiree Affairs. During those years I helped to enforce our local and national agreements and protect the rights of our members. I also became very involved in community programs in which my Union participates. One is the Annual Letter Carriers' Food Drive conducted the 2<sup>nd</sup> Saturday of each May for the past 28 years. This is the largest and most successful Food Drive in the



**Retiree Update**  
*By Director of Retiree Affairs,  
O.D. Elliott*

## Labor in the Pulpit

The AFL-CIO has a program titled "Labor in the Pulpit", where each Sunday prior to Labor Day they seek to have members make a presentation at a church about what Faith and Labor have in common and the connection between Faith Groups and Labor. As a delegate to the West Central Labor Council, I was asked to make a presentation to the Allendale United Methodist Church. Following is a portion of my address:

nation, covering every community, town and city nationwide and in our territories. In this Drive, the food collected stays in the communities where collected, going to various participating Food Banks. Many churches participate in this drive. Some have food banks themselves and get some of the food collected. However, many churches provide crews of volunteers to help. I can truly say that without the help from many churches, our Food Drive would not be nearly as successful as it has been and continues to be.

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## Minutes of September 14, 2023 Membership Meeting



**Recording/Financial  
Secretary**  
*Ken Grasso*

**Meeting called to order** at 7:00 p.m. by Executive Vice President Chris Hubble.

**Invocation** by Greg Welsh.

**Pledge of Allegiance:** led by Executive Vice President Chris Hubble.

**Minutes of previous meeting:** Motion to accept the previous month's minutes by O.D. Elliott, seconded by Eric Short. Motion passed.

**Reading of Official Correspondence:** by Ken Grasso: One

**Application of New Members:** by Ken Grasso—

- Tanya Gray Anderson—Pinellas Park
- Daniel Tolar—St. Petersburg
- Paris Carr—Pinellas Park
- Uday Kakkar—Pinellas Park
- Irving Ramos—Pinellas Park
- Gina Standinger—Pinellas Park
- Bryan Joseph Sieffert—Pinellas Park
- Pamela Simmons-Harris—Palmetto
- Richard James Hanson—Largo
- 

**Branch by the Numbers:** As of the recent dues roster there are 818 Active Members with 790

paying dues, 3 are on Military Leave, 9 paying direct, with 16 on LWOP. Retirees 563 (88 Gold Cards). 1381 Total Members.

I would like to welcome Katie Dinen of Absolute Quality Interpreting Services.

**Treasurer:** Chuck Cavicchio—Balances will be read next month.

**Director of Retiree Affairs:** O.D. Elliott—Discussed changes in the Federal Employees Health Benefit Plan. It becomes effective Jan 1, 2025.

**Director of Insurance:** Tom Phillips—August Eyeglass Report: 4 Members for \$210 and 1 Dependent \$10 for total of \$260. Talked about Disaster Relief Fund.

**Political District 13 Liaison:** Talked about some Bills in the State Legislature.

**Trustee Report:** Brian Andrews—We are setting up a date to do August Books.

**Vice President Report:** Greg Welsh—Influencers on social media can be somewhat dangerous. Make sure you know about everything before you decide.

**Executive Vice President's Report:**

**Welfare Reports:**

**Sad:**

- Terry Adamski, Retiree St. Pete—Passed away.
- Roger McAdams, Retiree St. Pete—Passed away.
- Pat Chamburs, Retiree St. Pete—Passed away.
- Tom Phillips, Wife in accident at work.
- Nick Rynberg, Crossroads—Mother passed away.

**Glad:**

Tonya Lee, Steward Northside—  
Congratulations on buying a new multi generation home and going back to school to get her Masters.

Lance Carswell, Carrier Madeira Beach—  
Recently got married.

**Promotion to PTF**

Mike Birk, Seminole  
Brandon Gour, Largo

**New Retirees:**

Marvin Floyd, Midtown

August 24-26, 2023, FSALC Convention/Training in Naples Florida, was well organized and the participation of our delegates was noticed by several attending Branch Presidents.

**September 13-14, 2023, Arbitration Advocates Meeting** which President Henschen is attending today and tomorrow.

**NALC Region 9 Rap Session October 6-8, 2023, Orlando, FL.** President Henschen is sending in addition to himself and Executive Vice President Chris Hubble, Vice President Greg Welsh and Treasurer Chuck Cavicchio.

**October 14-15, 2023, Fall COP:** President Henschen will not be attending this and is sending EVP Chris Hubble to represent the Branch.

**October 14-18, 2023, Health Benefit Seminar:** We are sending HBP Tom Phillips to this event. All registrations have been done.

**November 17-19, 2023, National Rap Session,** in New Orleans. Room rate is \$249, airfare is \$672. We will be discussing this next month.

**Office Grievance Summary**

- 51 cases processed at Informal A
- 25 resolved at Informal A
- 16 resolved at Formal A
- 4 have been appealed to Step B
- 6 are still open at Formal or Informal A

Topics include:

- 17 Letters of Warning
- 2 Seven Day Suspensions
- 1 Emergency Placement
- 2 Notice of Removals
- 21 Article 8 cases
- 8 Contract cases (Other)
- 16 grievances have been entered into the new Grievance Manager Program.

**Grievance Handling**

Article 15: The installation head or designee will meet with the steward or Union Representative as expeditiously as possible.

Article 17: At an installation, the Union may designate in writing to the Employer one Union representative actively employed at the installation

to act as a steward to investigate, present and adjust a specific grievance.

**Advanced Formal A and Beyond Training** next year February 24-March 1, 2024 and September 14-20, 2024. The cost per participant is \$1360.15 for 5 nights lodging, meals, and airfare.

As we get closer to the dates, the Executive Board will determine how many for each class and make a recommendation to the General Membership. For this reason, we have begun assigning Formal Step A cases to several of our Stewards in preparation for this training.

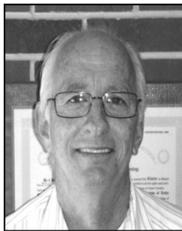
In the coming weeks, we will ask that in accordance with Article 17, Stewards from merged cities get experience in other parts of the Branch where Grievance activity may be greater.

Grievance Manager was purchased as discussed last month. We started with over 1600 entries in the membership file. We should be almost done with that part.

At the next Steward’s Meeting we will be discussing the Grievance Manager program and try to schedule some time for some of them to be brought in for training.

Management has scheduled a Training Course for OJI instructors for the end of September. If interested contact the hall.

**Door Prize Drawing:**  
**Lotto – Scratch Off Ticket**  
Eric Short



**Legislative Update**

*By Gene Carroll, CDL District 15*

An event to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on Wednesday, Sept. 13 at 3 p.m. in Washington, DC. The event, hosted by the National WEP/GPO Repeal Task Force, will take place on Capitol grounds near the Robert Taft Memorial.

Millions of federal employees, including letter

carriers, are affected by the WEP and GPO, which are parts of Social Security law that unfairly reduce or sometimes eliminate Social Security benefits of federal annuitants. The rally will bring awareness to this issue and call on members of Congress to support the Social Security Fairness Act (H.R. 82/S. 597), a bill that would repeal both provisions and restore annuitants' fully earned benefits.

Members of Congress and leaders of unions representing federal employees will speak at the event. NALC members in the area are encouraged to attend and show solidarity for repealing the WEP and GPO.

Many retired letter carriers worked both for the Postal Service and for private sector employers over their working years, paying into both the federal pension programs (CSRS or FERS for their federal service) and into Social Security (for their private sector employment). FERS retirees receive full benefits from both their federal pension plan and Social Security for their federal service since they paid into both systems while employed by the Postal Service. Although retired CSRS letter carriers naturally don't expect to receive Social Security benefits for their service for the Postal Service (for which they paid no FICA tax), most are shocked to find out that their Social Security benefits for their private sector work—or for the private sector work of their spouses—are usually reduced by provisions in the Social Security law enacted several decades ago. These provisions—the Windfall Benefit Reduction (WEP) and the Government Pension Offset (GPO)—were adopted by Congress in the late 1970s and early 1980s to address the false perception that federal retirees were somehow “double dipping.” In fact, these provisions are grossly unfair. The Social Security benefits of retired private sector workers are not reduced if such retirees receive benefits from private pension plans. CSRS retirees earned their full Social Security benefits and should receive them. NALC has been working for decades to reform or repeal the WEP and GPO provisions. We are trying to do so once again in the current Congress, though budget rules that require tax increases or other spending cuts to pay for such legislation continue to be obstacles. This fact sheet outlines how the two provisions work and the legislation before Congress to fix their unfairness. Windfall Elimination Provision (WEP) The WEP (enacted in 1982) reduces the Social Security benefits of retired public employees (federal, state, and local) who also worked in Social Security-covered private sector employment—if they receive a government annuity for their non-Social

Security covered government employment. This provision hits CSRS retirees directly (but not FERS retirees). In all, nearly two million Americans have been adversely affected by the WEP provision, a number that will grow as more CSRS employees retire.

The WEP affects the determination of a new retiree's monthly Social Security benefit (the Primary Insurance Amount)—which involves a three-part calculation applied to a worker's Average Indexed Monthly Earnings (AIME) from Social Security covered employment. A worker's top 35 years of earnings are indexed to wage inflation to express earnings from years ago in today's dollars and then converted into a monthly average—or AIME. In 2023, the first \$1,115 of a worker's AIME is multiplied by 90%, an AIME between \$1,115 and \$6,721 is multiplied by 32% and then any AIME more than \$6,721 is multiplied by 15%. This formula ensures that lower-income workers get a higher relative benefit. That's how the calculation works for private sector workers and/or FERS workers (whose federal service is covered by Social Security). But for CSRS retirees, the first bracket of the calculation is different. The Social Security Administration multiplies the first \$1,115 of their AIME (from private sector jobs) by 40% instead of 90%—reducing the benefit by \$558 per month (\$6,696 annually). This is grossly unfair—private workers with private pensions face no similar reduction in Social Security benefits. The impact of the WEP can be reduced if CSRS workers have at least 21 years of substantial earnings from Social Security covered employment (in private sector jobs before and after their CSRS employment—or through second jobs during their federal service). The 40% multiplier is increased to 45% for a worker with 21 years of substantial Social Security earnings—and by 5% for each additional year of such earnings—until it reaches the normal 90% multiplier for those with 30 years of such earnings. (See [www.ssa.gov/pubs/EN-05-10045.pdf](http://www.ssa.gov/pubs/EN-05-10045.pdf) for a full explanation of the WEP from the Social Security Administration.) Government Pension Offset Normally, survivors and spouses of Social Security benefits qualify for spousal and survivor benefits based on the earnings and benefits of their spouses—unless they qualify for greater benefits based on their own Social Security earnings history. For CSRS letter carriers with little or no private sector work experience, such spousal and survivor benefits from Social Security could be significant—since their own Social Security benefits would be minimal.

Unfortunately, the GPO (adopted in 1977) typically

eliminates most, if not all, of the otherwise payable spousal and survivor benefits for retirees who receive a government annuity for non-Social Security work. That's because the GPO reduces Social Security spousal and survivor benefits by two dollars for every three dollars paid in CSRS annuity benefits to affected retirees. For example, if a CSRS retiree's spouse receives \$2,000 in Social Security retirement benefits, the 50% spousal benefit would normally be \$1,000 per month. But if the annuitant receives \$3,000 in CSRS benefits, his spousal benefit would be totally eliminated.

The same grossly unfair impact is seen with Social Security survivor benefits. Again, Social Security recipients who receive private pensions see no reduction in the Social Security's spousal or survivor benefits. The Social Security Fairness Act of 2023 (H.R. 82) would eliminate the GPO and the WEP titles of the Social Security Act for benefits payable for months after December 2023. By repealing the GPO and the WEP, the bill would change the current law that reduces Social Security benefits for individuals who receive other benefits. NALC fully supports H.R. 82 and urges Congress to pass this legislation.

## Drug Shortages

Over the last year, the NALC Health Benefit Plan has been made aware of the nationwide drug shortages that continue to affect our members. We realize that this is a serious issue and continue to work diligently with our pharmaceutical benefit manager CVS Caremark concerning this matter.

Our partnership with CVS Caremark, one of the world's largest providers of pharmaceuticals, offers unparalleled ability to locate and purchase medications-which is a positive for our members.

Keep in mind, drug shortages can occur based on several factors, which may also include regulation impacts and distribution processes, which in turn cannot guarantee specific fulfillment due to manufacturer issues, we are committed to finding a solution to meet your health needs.

If you have been affected by a drug shortage and are having trouble obtaining medication, please call our customer service at 888-636-NALC (6252) or reach out to CVS Caremark at 800-933-6252.



## Director of Insurance

*By Tom Phillips*

First many thanks for the well wishes I received after my accident at home. I'm on the road to recovery and have returned to work.

I attended the 2023 FSALC State Convention Contract Training held in Naples, FL . Thank you for sending me.

I received a phone call from a carrier with regards to putting his girlfriend on his health benefit policy since they live together. So, after a few questions I looked it up.

What rights does a live-in girlfriend have in Florida?

Since Florida law does not consider common law marriage as a legally recognized marriage, an unmarried couple cannot enjoy the same legal rights as a married couple regardless of how long you have been living together.

## Steward Meeting Attendees

**Meeting was held at the Hall and on Zoom and led by President Joe Henschen and Executive Vice President Chris Hubble.**

### September 21st:

Javier Urrutia, Heather Manley, Donny DeMilta, Patrice Cannonier, Wyatt Stribling, Anthony Roger, Ken Domingos, Tiffany Naughton, Eric Short, Scott Archbold, Olbin Flores-Elvir, Patrick Jacques, A.J. Pollard, Josh Wheeler, Mark Patrick, Cheryl Anderson, Scott Held, Suzette Brown, Mike Oster

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# October, 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>1</b>	<b>2</b> Pinellas Park Retiree Breakfast	<b>3</b> St. Pete Retiree Breakfast	<b>4</b> Largo Retiree Breakfast	<b>5</b> Executive Board	<b>6</b>	<b>7</b>
<b>8</b>	<b>9</b> Columbus Day	<b>10</b>	<b>11</b>	<b>12</b> General Membership	<b>13</b>	<b>14</b>
<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b> South Branch Meeting	<b>19</b> Steward's Meeting	<b>20</b>	<b>21</b>
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
<b>29</b>	<b>30</b>	<b>31</b>				