# 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 646** 

**VOICE OF BRANCH 1477** 

DECEMBER, 2023



Happy Holidays From Joe, Chris, Greg, TC and the Executive Board



#### **ELECTION**

The Branch By-Laws amended February 26, 2016, provide for the election of officers and delegates shall be held by Mail Balloting in accordance with the NALC Constitution and NALC Regulation governing Branch Elections Procedures. The Election Date (by which all ballots must be received) will be the date of the Regular Branch Meeting on December 14, 2023. Ballots will be mailed to the home addresses of eligible members no later than November 23, 2023.

Ballots must be mailed back to the Election Committee, PO Box 737, Pinellas Park, Florida, 33780 and must 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. Write-in votes are not permitted.

The President and Executive Vice President by virtue of their office, shall be Paid Delegates to the NALC 73rd Convention, which is August 5-9, 2024, held in Boston, MA.

## Open Season is November 13 - December 11, 2023.

The Federal Benefits Open Season ends at 11:59pm Eastern Time on Monday December 11, 2023, for the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS). Open Season for the Federal Employees Health Benefits Program (FEHB) ends at 11:59pm, in the location of your electronic enrollment system, on Monday December 11, 2023.

Postal Service employees, Postal annuitants, and their eligible family members: You may continue to participate in the Federal Employees Health Benefits (FEHB) Program through December 31, 2024. Your first opportunity to select a plan under the new Postal Service Health Benefits (PSHB) Program will be during Open Season in 2024.

NEXT BRANCH MEETING AT THE HALL AND VIA ZOOM: THURSDAY, DECEMBER 14, 2023

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# PRESIDENT'S REPORT

# By President Joe Henschen Twitter @ JaHe1

Earlier this year, all Branch Presidents received information relating to an amendment to the NALC Constitution.

The proposed amendment to the NALC Constitution was approved by the Executive Council at the 72<sup>nd</sup> Biennial Convention in Chicago, IL in August of 2022. It has since been incorporated into Article 6, Section 1 of the NALC Constitution, which states:

The President shall appoint one member or officer of the branch as a Letter Carrier Political Fund (LCPF) coordinator to educate the members of the branch so as to promote participation in the political fund established in Article 1, Section 5 of the NALC Constitution. [Emphasis added]

As stated, every Branch President is required to appoint one member of the

branch as a LCPF coordinator, and their duties are to educate so as to promote participation in the NALC political fund. The NALC is rolling out a new LCPF initiative designed to increase participation in LCPF. This initiative has already been introduced in North Carolina and South Carolina, with great success, and has now been presented in Georgia and Florida.

After much discussion with the Executive Board about a candidate, I have appointed Pinellas Park Steward Heather Manley to the position of Letter Carrier Political Fund Coordinator. Which couldn't have come at a better time.

For several years, the most asked question is: "Is there any update on getting credit for non-career time?" The 118<sup>th</sup> Congress has re-introduced legislation to allow for this credit to occur.

Federal Retirement Fairness Act (H.R. 5995) Many federal employees, including Postal Service employees, begin their federal/postal service in non-career positions before transitioning to career status. These employees, including Letter Carriers who were employed as Casuals, Transitional Employees (TEs) or City Carrier Assistants (CCAs), do not receive retirement credit for their time spent in these positions. Because years employed as a non-career employee are not creditable under the Federal Employees Retirement System (FERS), employees who started in non-career positions and transition to career status must work longer to reach the required years of employment to receive full retirement benefits. The Federal Retirement Fairness Act would modify what is considered creditable federal civilian service under FERS. It would allow these employees to make catch-up retirement contributions for time spent as non-career employees after Dec. 31, 1988, making such time creditable service under the FERS, and for other purposes. This legislation would allow Letter Carriers and other affected employees the opportunity to purchase retirement credit for the time they spent in these noncareer positions, providing greater retirement security.

How successful the bills being passed can depend on our legislative presence in Congress. One keyway to ensure that legislation is passed that has a positive impact on Letter Carriers, is a strong Political Action Fund.

As a member of the NALC, there are several easy ways to give to the Letter Carrier Political Fund:

1. **Payroll deduction:** Contribute automatically, using PostalEase (either online or by phone) to set up an allotment deduction from your USPS paycheck.

#### 2. Direct bank withdrawal:

You can authorize the fund to withdraw a monthly electronic contribution directly from your personal checking account.

- 3. **Annuity deduction**: Retired Letter Carriers can elect to give monthly via an automatic deduction from your monthly annuity.
- Family Member Contribution: How immediate family members of NALC members contribute to the Letter Carrier Political Fund using Electronic Fund Transfer or by making a One-Time contribution.
- One-Time Letter Carrier Political Fund
   Contributions: This form should be used to identify names and members making one-time contributions.



The forms can be accessed here.

If you need help getting signed up, please contact the Branch Office at 727-531-1477 or Heather Manley 727-244-0665 for assistance.

By contributing to the Letter Carrier Political Fund, you are doing so voluntarily with the understanding that your contribution is not a condition of membership in the National Association of Letter Carriers or of employment by the Postal Service, nor is it part of union dues. You have a right to refuse to contribute without any reprisal. Any guideline amounts are merely suggestions, and you may contribute more or less than the guidelines suggest, and the union will not favor or disadvantage you by reason of the amount of your contribution or your decision not to contribute. The Letter Carrier Political Fund will use the money it receives to contribute to candidates for federal office and undertake other political spending as permitted by law. Your selection shall remain in full force and effect until cancelled. Contributions to the Letter Carrier Political Fund are not deductible for federal income tax purposes. Federal law prohibits the Letter Carrier Political Fund from soliciting contributions from individuals who are not NALC members, executive and administrative staff, or their families. Any contribution received from such an individual will be refunded to that contributor.

Federal law requires us to use our best efforts to collect and report the name, mailing address, name of employer and occupation of individuals whose contributions exceed \$200 in a calendar year.



# **Hubble's Troubles**

By Executive Vice President, Chris Hubble

# The penalty overtime exclusion period ... and work hour limitations in December

During the month of December, there are some exceptions to the normal rules regarding the payment of penalty overtime, the assignment of certain overtime, and work-hour limitations for some individuals.

The first exception to these rules, which affects all Carriers, involves the payment of penalty overtime during the month of December. In accordance with Article 8, Section 4.C, penalty overtime will not be paid for any hours worked in December. This is commonly referred to as the penalty overtime exclusion period. The penalty overtime exclusion period for calendar year 2023 will begin pay period 26-2023, week 1 (*Dec. 2*) and end pay period 01-2024, week 2 (*Dec. 29*).

The second exception during December pertains to the daily and weekly work-hour limitations. Article 8, Section 5.G provides that Full-time employees on the Overtime Desired List (ODL) or Work Assignment List may be required to work up to, and are limited to, 12 hours in a day or 60 hours in a service week. However, these work limits do not apply to these Carriers during the penalty overtime exclusion period. Management may, but is not required to, assign ODL Carriers to work in excess of the 12- and 60-hour limitations during the penalty overtime exclusionary period.

Section 432.32 of the Employee and Labor Relations Manual (ELM) establishes the maximum hours allowed for full-time employees not on the ODL or Work Assignment List, PTRs, PTFs and CCAs.... even during the penalty overtime exclusion period:

"Except as designated in labor agreements for bargaining unit employees or in emergency situations as determined by the postmaster general (or designee), employees may not be required to work more than 12 hours in 1 service day. In addition, the total hours of daily service, including scheduled workhours, overtime, and mealtime, may not be extended over a period longer than 12 consecutive hours. Postmasters and exempt employees are excluded from these provisions."

The third exception during December pertains to Letter Carriers on the Work Assignment List. As stated above, excluding December, Work Assignment List Carriers are available to work up to 12 hours in a day or 60 hours in a service week. Outside of the penalty overtime exclusion period, management has the right to assign an employee on the ODL to work regular overtime to avoid paying penalty overtime to a Carrier on the Work Assignment List. This can limit a Carrier on the Work Assignment List to 10 hours in a service day, even if additional overtime is available on his or her bid assignment. This is explained on page 8-21 of the JCAM:

"Management may assign an employee from the regular ODL to work regular overtime to avoid paying penalty pay to a Carrier who has signed for Work Assignment overtime. This exception does not apply during the penalty overtime exclusion period (December) when penalty overtime is not paid."

During the penalty overtime exclusion period, the Carrier on the Work Assignment List has the right to work an additional time over 10 hours, since penalty overtime is not paid. Keep in mind, this exception applies only when management wants to assign a Carrier from the ODL to work the overtime. Management still retains the right to utilize a Letter Carrier at the straight time rate or a PTF or CCA at the straight-time or overtime rate prior to assigning additional overtime to a Carrier on the Work Assignment List. The explanation for this provision is found on pages 8-20 and 8-21 of the JCAM, which states in part:

"Management may always assign another Carrier to perform the work at the straight-time rate rather than assigning overtime to a Carrier on the Work Assignment List. Management may also assign PTFs and CCAs at the straight-time or overtime rate (up to the ELM limitations)."

For further questions regarding the above, please speak to your Steward and/or contact the hall.

# Minutes of November 9, 2023 Membership Meeting



# Recording/Financial Secretary Ken Grasso

**Meeting called to order** at 7:00 p.m. by President Joe Henschen.

Invocation by Greg Welsh.

**Pledge of Allegiance:** led by President Joe Henschen.

**Minutes of previous meeting:** Motion to accept the previous month's minutes as printed in the Twig by Terry Johnson, seconded by Pat Kelly. Motion passes.

**Branch by the Numbers:** As of the recent dues roster, 819 Active Members with 791 paying dues, 2 recent retirees, 4 are on Military Leave, 9 paying direct, 5 CCA Break in Service, 6 CCAs resigned, 2 pending Arbitration. Retirees 560 (93 Gold Cards). 1380 Total Members.

I would like to welcome Quinn Bertucelli of Absolute Quality Interpreting Services.

**Treasurer:** Chuck Cavicchio—Balances for October were read. Motion to accept Treasurer's Report by Jim Bumbul, seconded by A.J. Pollard. Motion passes.

Director of Retiree Affairs: O. D. Elliott—Excused.

**Director of Insurance:** Tom Phillips—Eyeglass Report: 8 Members for \$406 and 4 Dependent \$174 for total of \$580. This month starts the Open Season for Health Insurance.

**Trustee Report:** Brian Andrews—We went over the August and September books, and they are in order.

**Editor/Webmaster:** Judy Dorris—Articles for Twig are due the 10<sup>th</sup> at 4:30 P.M.

Vice President Report: Greg Welsh—The month of

December is where you can use the letter J on your 3996 when requesting overtime. Always through the year you need to ensure you input good data that results in satisfactory job performance.

**Executive Vice President:** Chris Hubble—Here is some information from the COP that I attended in Las Vegas:

At the Committee of Presidents, Brian Renfroe shared that discussions are still ongoing with collective bargaining. Here are some of the topics covered:

#### **Interest Arbitration**

The USPS does not want to go to Arbitration. The NALC has hired outside sources to help with Interest Arbitration.

There are two parts that involve collective bargaining:

#### **Economic**

The economic side of bargaining is in the tens of billions of dollars. More than UPS and the UAW combined.

#### Work rules

- There are 7 sub-committees that are negotiating work rules.
- The committees began earlier this year and have tentative agreements that have been reached.
- Of the over 200 proposed work rules submitted by NALC members since prior convention is down to 8.
- Advanced leave for non-full-time employees.
   Expanding the language of family members for leave.
- Eliminate chapter 2 of Handbook 39, replacing it with TIAREAP.
- The NALC has also proposed the processing of dues. The APWU does it through an outside source.

#### **Assaults on Carriers**

Since 2020, there have been 2,000. Of those assaults, only 14% have been prosecuted.

The NALC wants USPS to increase the number of Postal Inspectors to investigate those crimes as well as increase the number of prosecutors and sentencing. The NALC also wants to move away from cluster boxes and fully change the arrow key system.

#### Step B

In 2019 through 2022, there were 2,452 grievances handled at Step B. Currently, there are 9,765 pending. Of those, 7,000 are untimely, meaning not resolved within 14 days. The NALC has activated teams throughout the regions to assist.

#### **Welfare Reports:**

#### Sad:

- Danny Jose, Retiree St. Pete Main—Passed away.
- Al Henderson, Gold Card Retiree—Passed away.
- O.D. Elliott, Director of Retiree Affairs—Had a fall while jogging.
- Bill Frank, Carrier Crossroads—Is ill.
- Sandra Warrick-Protho, Carrier St. Pete Beach, Husband, Ernest Protho, Manager at Northside Station—Passed away.
- Patrice Cannonier, Carrier Midtown— Grandmother passed away.

#### Glad:

Judy Dorris won \$5.00 off the scratch off tickets she won at last month's meeting.

#### **Promotion to PTF:**

Rose Cassidy—Open Air Eli Garcia Perez—Northside Dontr-e Hibbert—Crossroads Brandon Gour—Largo

#### **Promotion to Full Time Regular**

LaJawn Gladney—Ellenton Michael Birk—Largo

#### **New Retirees:**

Chris Bannon—Port Charlotte Annex Wayne O'Reily—Largo Tammy Weber—Crossroads

#### **Office Grievance Summary**

- 105 cases initiated at Informal A
- 55 resolved at Informal A (20 Discipline, 35 Contract)
- 2 cases withdrawn
- 30 resolved at Formal A (6 Discipline, 24 Contract)
- 12 have been appealed to Step B
- 6 are still open at Informal A (3 Discipline, 3 Contract).

#### **Presidents Report:**

The Executive Board has made a recommendation for the Branch to send 20 Delegates to the National Convention in Boston Massachusetts August 5-9, 2024. Motion to accept recommendation of the Executive Board by Heather Manley, seconded by Ken Domingos. Motion passes.

Nominations of Delegates to the 2024 National Convention took place. The following nominated members will appear on the ballot in the following order:

1. Chris Kotonski 2. Ken Domingos 3. Anthony Roger 4. Eric Short 5. Tiffany Naughton 6. Joe Henschen 7. Heather Manley 8. Terry Johnson 9. A.J. Pollard 10. Chuck Cavicchio 11. Brian Andrews 12. O. D. Elliott 13. Ken Grasso 14. Donny DeMilta 15. Chris Hubble 16. Wyatt Stribling	18. Patrick Jacques 19. Tom Phillips 20. Javier Urrutia 21. Judy Dorris 22. Sandra Pagan 23. Suzette Brown 24. Jim Bumbul 25. Heather Vincent-Gates 26. Greg Welsh 27. Kalani Mosman 28. Mike Oster 29. Shiela Bradley 30. Bruce Millar 31. Clay Hansen 32. Erica Baker 33. Scott Held
15. Chris Hubble	32. Erica Baker
16. Wyatt Stribling	33. Scott Held
17. Scott Archbold	
17. 000117 11 01 110 010	

President Henschen introduced District II Chair Jerry Lonergan to address some of the Legislative Issues and recently introduced bills before Congress.

**November 17-19, 2024, National Rap Session** President Henschen will be attending.

The South Branch Meeting scheduled November 15 must be cancelled, and Steward's Meeting November 16 is changed to November 30.

#### 2024 Region 9 Training Schedule

January—Steward College

February 24-March 1, 2024—National Advanced Formal A and Beyond

March—Region 9 Formal A and Beyond

May—FL Legislation / Contract Training

September—Steward's College September 14-20, 2024—National Advanced Formal A and Beyond

September/October Region 9—Formal A and Beyond

During Health Benefit Open Season, the Branch has authorized Director of Insurance Tom Phillips to take some LWOP to get some informational material about the NALC Health Plan into each office breakroom.

Door Prize Drawing: Lotto – Scratch Off Ticket Scott Archbold





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

January 2024, Federal Retirees and Social Security recipients will receive a cost-of-living increase (COLA). This increase is based on the Consumer Price Index (CPI) during the third quarter of 2023. This increase will differ slightly for CSRS and FERS retirees. CSRS retirees and Social Security recipients will receive increases of 3.2%. The FERS retirees increase will be 2.2%. This difference is due to the FERS formula that any COLA increase above 3% will be minus 1%. The COLA does not apply to the Supplement from OPM for FERS retirees under the age of 62.

Be aware that these increases in pensions and Social Security will be partly offset by increases in Health Benefit premiums and Medicare premiums.

As far as Health Benefit premiums are concerned, the retirees cost for NALC High option, self and family will increase by \$22.72 from \$457.82 to \$480.54. The NALC High option, self only will increase by \$13.93 from \$223.12 to \$237.05. The NALC CDHP (Consumer Driven Health Plan) plans will increase/decrease as follows: Self only from \$120.74 to \$119.72, Self and family from \$286.06 to \$290.74.

Medicare Part B premiums will increase by \$9.80 from \$164.90 to \$174.70.

The NALC Health Benefits plan "High option Self +1" makes no sense for retirees since the premiums will be greater than "High option Self and Family". However, the CDHP plan "Self +1" is slightly lower than the premiums for CDHP "Self and Family".

For our retirees with FEHB plans other than NALC, you can find your rates for 2024 by going online to Government Employees Health Benefit premiums for 2024 and look for OPM Premiums and look for FFS (Fee for Service/Nationwide Plans). As a retiree, your premium will be listed under "non-Postal rates".



# **Editor's Corner**

By Editor/Webmaster, Judy Dorris

The Branch would like to welcome our new members who came on board from September through the November.

Names are in alphabetical order by Office Installation but not Relative Standing, as follows:

#### **Bradenton Beach**

Susan Garcia

#### Dunedin

Daniel Borg Darla Knight

#### Ellenton

Luis Melgar

#### Largo

Malena Ashley Edwin Hernandez Lyle Pettit Chris Sanchez

#### **Indian Rocks Beach**

Chad Brown Kristi Pettit Zamreo Sherman

#### St. Petersburg

Joe Akers Trenton Bonilla Isaiah Brown Jennifer Collins Brittany Cumberledge Jessi Demarest Sandra Faison Carly Fialkowski Matt Fox Alexander Hall Craig Harumal Joshua Higginbotham Shavne Liburd Don Lowe Patrick Lorenzo Malgorzata Maksymowska Morgan Mao Daniel Martinez Brittiny McCallister Joshua McKinnish Krystal Mitchell Howard "Ray" Moore Jake Murray Michael Nicolosi Kris O'Donnell **Ernesto Yances Oliver** Cullin Philip Sofia Polk Kyler Revnolds Sobrino Rodrigues Carlos Sorto Joshua Thomas Yarelis Lisette Roman

Residence: Cell: (727) 743-5395 Home: (727) 772-8383 ganneken@msn.com Palm Harbor, FL Business: (513) 621-4787 (800) 543-0379 Fax: (513) 621-0483 Postal Fax: (888) 724-7882

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TERRI ANNEKEN Sales Representative 1905 Dalton Avenue Cincinnati, Ohio 45214



## **Director of Insurance**

By Tom Phillips

### Health and Wellness

#### 24-Hour Health Information Line

The 24-Hour Health Information Line uses nurses/clinicians to provide appropriate level of care information to members who call with symptom-based questions or concerns. Based on the symptoms and responses, they can help members select a course of action and a timeline for seeking the recommended care. Call 877-220-NALC (6252) to speak with these trained professionals 24/7.

#### **Complex and Chronic Disease Management**

This is a program for complex chronic medical conditions through Accordant Health Management. The program can assist in managing chronic health conditions such as Cystic Fibrosis, Multiple Sclerosis and seizure disorders. See the brochure for a list of all covered medical conditions. For additional information, call Accordant Health Management at 844-923-0805.

# **Diabetes Care Management Program - Transform Care**

This program helps deliver better overall care and lower costs for members with diabetes. Your enrollment in this program includes a connected glucometer, unlimited test strips and lancets, medication therapy counseling from a pharmacist, two annual diabetes screenings at a CVS MinuteClinic® and a suite of digital resources through the CVS mobile App, all at no cost. Call CVS Caremark® at 800-933-NALC (6252) for more information.

# CareAllies - Well Informed (Gaps in Care Program)

This program is offered through CareAllies and provides timely personalized information to help you reach and/or maintain a healthy lifestyle. Gaps in Care is an outreach program designed to identify and address discrepancies between the care provided

to patients and the recommended best practices in healthcare. This clinically based program focuses on members who have chronic illnesses, such as high blood pressure, diabetes and more, to determine if the patient is receiving adequate medical care. This program is voluntary.

Here's how the program works:

- 1. Your health care claims are reviewed and steps may be identified that you can take to improve your health.
- 2. If steps are identified, you and your health care professional (if we have their information) will receive information from CareAllies that may include:
- A summary of health conditions which may be of interest to you
- Educational information to help close potential gaps in your health care
- Resources and helpful tips for better managing your care
- 3. You are encouraged to talk to your doctor about suggested topics and develop longterm health goals.



After attending my first NALC Health Benefit Seminar I am convinced just how smart and how hard working our national director of insurance Stephanie Steward is. The benefits we receive are simply put because she has the best and brightest people working alongside her. She truly cares about letter carriers and getting the best she can at a cost we all can afford without sacrificing coverage. The NALC HBP is now as strong as it has ever been with over a billion dollars in the account. Thank you for sending me.

Open Season for 2024 Federal Employee Health Benefits is here. The NALC Health Benefit Plan is a Union owned, Union operated and not-for-profit organization! Simply put the Best Health Benefit Plan for Letter Carriers and their Families!

For more information regarding open season, visit OPM's Open Season at:

https://www.opm.gov/healthcare-insurance/open-season/.

While there you can also compare up to three plans at a time, so see for yourself how we stack up against the for-profit company and I think you'll agree with me ours is the better choice.

For example, new features are included.

#### \*Behavioral Health Coaching Program

Bend's Behavioral Health Coaching Program through Optum is a live video-based service that supports children and families seeking to modify challenging behaviors to achieve their behavioral health goals. Members can enroll in the Bend Health program online at <a href="https://www.bendhealth.com/NALC">www.bendhealth.com/NALC</a>.

#### \*Telehealth Virtual Dermatology Services

Receive virtual dermatology services through the Telehealth app which gives adults and children of any age an online program to help manage chronic conditions like acne, rosacea, psoriasis, or skin cancer checks by scheduling with board certified dermatologist online visits are available 24/7, where patients will receive a written summary of treatment within 72 hours, including prescribed medications if medically necessary. All for a low \$10 copayment per visit. Additional diagnostic, lab, or prescription services done in conjunction with a telehealth visit will be subject to the applicable coinsurance and deductible.

#### \*Expanded Hearing Aids

Did you know that wearing hearing aids could improve your balance and help protect you from stress and depression? If you have hearing loss, your health could be better if you are wearing hearing aids. We have increased our hearing aid benefit for adults to \$2,500 with replacements covered every three years. We have also increased our hearing aid benefit for children through the age of 18 to \$2,500 with replacements covered annually. Our payment for the related exam will not be applied toward the maximum amount.

#### \*A1C Testing

One Hemoglobin A1C test, which assesses your

average blood sugar levels annually, is now available through the NALC Health Benefit Plan. This value-added feature for members enables early diagnosis, which can lead to education and awareness at an earlier stage. The A1C preventive screening is for ages 18 and older.

#### \*Expanded Foot Orthotics

Custom foot orthotics can help do the following by distributing weight evenly and properly:

Improve balance, Improve movement, reduce back and knee pain, relieve heel pain and arch pressure, reduce muscle fatigue and create better control. With mail carriers in mind, we have increased our custom functional foot orthotic benefit to two pairs annually without a maximum plan payment amount.

#### \*Skin Cancer Screening

Letter carriers are often in the sun. Annual screenings could help with detecting skin disorders before they become cancerous, and they can also be a tool in preventing skin cancer from spreading to other areas of the body. We have added a new benefit for annual skin cancer screenings under our diagnostic testing benefit. If a PPO provider is used, the plan will cover 85% of the contracted Plan Allowance.

#### \*Infertility

In 2024, the plan is expanding coverage under Infertility services. To help combat fertility issues faced by many members, we will now cover up to three cycles annually of certain artificial insemination (A1) procedures. In addition to artificial insemination coverage, we will cover up to three cycles of IVF-related drugs. Some fertility drugs are considered Specialty Drugs and require a prior authorization.

#### \*Gender Affirmation

To enhance our gender affirming benefits, we are adding facial feminization/masculinization surgeries to covered procedures. To reduce barriers, only one letter of support is required documentation for prior authorization of a gender affirming surgery. All gender affirming surgeries require prior authorization. We also provide coverage for drugs related to gender affirmation.

#### \*Silver script Prescription Drug Plan (PDP)

We are excited to offer Medicare-eligible retirees a new prescription drug plan under the NALC Health Benefit Plan High Option. SilverScript® is affiliated with CVS Caremark® and is an employer-provided group Medicare Part D Prescription Drug Plan with additional coverage provided by the NALC Health

Benefit Plan. SilverScript is a benefit for FEHB covered annuitants and the FEHB covered family members who are eligible for Medicare. SilverScript combines a standard Medicare Part D prescription drug plan with additional coverage provided by the NALC Health Benefit Plan to close the gaps between the standard Part D plan and your current coverage. The coverage has been custom-tailored for participants in the NALC Health benefit Plan so you will see little, if any, change from your current plan. In many cases, you will see additional cost savings on prescriptions with the SilverScript enrollment and participation includes a \$600 annual credit towards each enrollees Medicare Part B premiums.

\*Source: NALC Branch 2550 President Jerrel Kinloch

# Current Active Letter carriers can enroll in the NALC Health Benefit Plan by going to:

Access LiteBlue at <a href="https://liteblue.usps.gov">https://liteblue.usps.gov</a>

When enrolling, know your health plan enrollment code:

321—Self Only High Option Plan	109.41
322 —Self and family High Option Plan	221.79
323 —Self Plus One High option Plan	255.86
324 —CDHP Option Self Only	55.26
326 —CDHP Option Self Plus One	123.96
325 —CDHP Option Self and Family	134.19

#### TASC CARD

Don't forget when you get vaccinated at a CVS Caremark you will be given a rebate of up to fifty dollars on your TASC card automatically once enrolled. If you are married your spouse is given their own card. Children 0-17 will be given rebates on the primary holders card. Your child 18-26 will be given their own card as well up to their twenty sixth birthday. If you have lost or don't remember receiving one, you can call 800 422-4661 or go online to https://www.tasconline.com

This is possible because the NALC negotiated with the Postal Service during the Covid 19 outbreak. Military veterans on Tricare should also have received one of these cards.

#### MBA

# Disability Insurance Information provided by Editor Judy Dorris

## MBA - Individual Disability Income

Disability is an inability to perform the duties of your regular occupation for the period stated in your policy.

For consideration of disability, you must discontinue working, remain under regular and appropriate care of a physician, and proof of loss must be provided. Disability Income insurance helps cover you when the unexpected happens. It helps ensure you have the money you need – and are better able to continue living the lifestyle you've worked for – if you become hurt or too sick to work.

#### Here's how it works:

Your disability income benefits start 14 days after your disability begins (elimination period). Payments continue for as long as you're disabled, up to six or twelve months, depending on which benefit period you selected for your plan.

#### **Exclusively for active NALC members**

MBA Individual Disability Income is available to active NALC members between the ages of 18 and 59. (Spouses and family members are not eligible.)

#### MBA Individual Disability income is guaranteed!

Guaranteed Renewable. You may continue the policy to age 65 by payment of the premium on each renewal date. As long as the premium is paid on time, we cannot change any benefits or refuse to renew your policy. We, however, reserve the right to change premiums.

Premiums will not be changed on an individual basis. Premiums will be based on the table of rates in effect for all people insured under the policy who have the same issue age and policy date and are in the same class as you at renewal. Any premium paid after age 65 for a period not covered by your policy will be returned to you.

If protecting your financial security is important, your income is a necessity and being without it could have serious consequences. If you and your family rely on a paycheck to meet your day-to-day expenses, how long can you afford to go on without a regular income?

## **BRANCH 1477 PHONE DIRECTORY**

UNION HALL: (727) 531-1477 EMAIL: branch1477@tampabay.rr.com

UNION FAX: (727) 531-1478 WEBSITE: branch1477nalc.org

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, ,	
Patrick Jacques (727) 2	10-2/21

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December, 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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3	4 Pinellas Park Retiree Breakfast	St. Pete Retiree Breakfast	Largo Retiree Breakfast	7 Executive Board	8	9
10	H	12	13	General Membership	15	16
17	18	19	20 South Branch Meeting	21	22	23
24 31	25 Christmas	26	27	28	29	30