

**VOLUME 69 No 9** 

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#### November 2017



Richard Langsdorf Richfield Carrier

## **CUSTOMER CONNECT**

Richard Langsdorf was walking around his route recently when he noticed a local business, China Garden, was putting its menus in customers' doors and on their front steps. As the Customer Connect coordinator for the Richfield, MN, station, Langsdorf saw an opportunity.

The carrier stopped by the business and informed its owner about Every Door Direct Mail and the benefits of having him deliver China Garden's menu to every mailbox. After entering the business name and information into the database, one of the business development specialist team members contacted China Garden and helped guide them on the requirements of EDDM. Langsdorf continued to stay connected with the business owner and noticed that the restaurant did indeed start using USPS for advertising with EDDM. The carrier's persistence and extra effort with China Garden turned into a \$14,400 sale for Customer Connect.

This carrier's efforts factored into an especially productive station. For Fiscal Year 2017, the Richfield office leads the Minneapolis area with 60 leads and 36 carriers participating, with a total of 225 percent participation.

## NALC'S HEALTH BENEFIT PLAN: PACKAGED TO DELIVER

Just as letter carriers deliver reliable service our customers can depend on, the NALC Health Benefit Plan to deliver first-class benefits to keep you and your family healthy at a reasonable cost.

It's packaged to deliver. And every year, the Plan gets better by keeping up with the latest medical advances and working to lower your costs. The NALC Health Benefit Plan was created by letter carriers, for letter carriers, in 1950. The Plan's director, Brian Hellman, is a member of New York City Branch 36 and has been a letter carrier since 1982. By working for you, not for profit, the Plan keeps your health at the top of its list of priorities.

Open Season for choosing a health plan through the Federal Employee Health Benefits (FEHB) Program is from November13 through December 11. Whether you are starting your career, have a few years under your belt carrying the mail or have retired, please take a few minutes to look at the special NALC Health Benefit Plan insert in the November issue of The Postal Record.

"We're proud of the role the NALC Health Benefit Plan has played in keeping letter carriers and their families healthy," NALC President Fredric Rolando said. "Please take the time to consider how the Plan can be there for you."

The Plan offers a comprehensive High Option health benefit package, a fee-for-service plan with a preferred provider (PPO) network that offers generous benefits with low out-of-pocket costs. In partnership with Cigna, the Plan offers access to more than 2.6 million doctors and specialists and thousands of medical facilities. Chances are your doctor is already part of the network, but to make sure, call the PPO Locator line at 877-220-NALC (6252).

NALC Health Plan cont. on pg. 6

## RETIREMENTS



Lori Randolph (Fridley) takes her last punch with Steward Perry Korzenowski looking on. Enjoy your Retirement Laurie!



Johnea Rystedt and Joe Petrik celebrate Marty Vopava's (Columbia Heights) last day. Happy Retirement Marty and don't drop your keys!



Garry Danks (Brooklyn Ctr) takes his last punch with Stewards Ken Jambois and Caitlin Hill looking on. Congratulations Garry!



Todd Brandell (Anoka) is all smiles as he takes his last punch with Alt Steward Greg Rygg looking on. Congratulations Todd!

## Welcome New Members

Kelli Betts Barbara Brockmann Justin DeRusha Jeremiah Doering Jacob Fettig Dawit Goitom Joe Kinzer Kristen Mikosz Jennifer Otis Wynn Pratt David Rodriguez Ivan Villa Ruiz Joseph Scribner Kong Yang

## Gently Used <u>Uniforms Needed</u>

Branch 9 needs your help restocking our used uniform supply for new CCAs.

> Shirts Pants Shorts Winter Gear Rain Gear, etc. (we need everything)

Please donate your gently used (without holes or stained) and freshly washed uniforms. Branch 9, NALC 2408 Central Ave. NE Minneapolis, MN 55418 Voice: (612) 781-9858 Fax: (612) 781-9849 Website: branch9nalc.com

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The Branch Nine News is a monthly publication of NALC Branch 9, and is published in the interest of and for the members of NALC Branch 9.

The opinions expressed by the writers are not necessarily those of the OFFICERS, or of NALC Branch 9.

Articles MUST be submitted to the editor by the 1st of the month, and must be signed. The Editorial Staff reserves the right to edit or refuse to print articles which are derogatory in nature.

Any official NALC organization may reproduce our articles provided appropriate credit is given.

## **PRESIDENT'S REPORT**

November is a time of good feelings and some not so good feelings in the carrier craft.

On the plus side, there are two holidays in November. The first is **Veteran's Day on November 11th**, and on behalf of Branch 9, I would like to say to all of our veterans, *thank you for your service*. The second is **Thanksgiving**, CCAs will receive holiday pay for Thanksgiving Day only. November is also the month when contractual raises (1.3% for career carriers and 2.3% for CCAs) normally take effect with the November 25th pay period payable on December 15th.

The two biggest questions we are being asked by carriers involves our new Agreement. These questions are about the retroactive pay and CCA conversions. Retroactive pay for career carriers should be on the December 1st paycheck. CCAs retroactive pay will be after the first of the year. The second most commonly asked question is when will the next round of conversions happen? The answer is ... I don't know.

The practice of CCAs being converted into Unassigned Regular (UAR) positions has apparently ended. We still have 24 UARs (down from our previous high of over 50) in the Minneapolis Installation. That is why you are seeing canvassing of residual positions as often as we can get them done. <u>As soon as we have</u> <u>any new information on this</u> <u>situation we will let you know</u>.

Open Season started on November 13th and continues through December 11th. Health Insurance (FEHBP for career carriers and retirees or USPSHBP for CCAs). Most letter carriers are content with their choice of health insurance, but in 2018

there have been changes to not only premiums, but changes in deductibles, co-insurance and coverage. You have an opportunity to not only see the changes in your plan, but you can compare it with other plans that are available under the FEHBP umbrella and see the difference for yourself. Prior to (at 6:00 p.m.) the Tuesday, November 28th **General Membership Meeting** there will be a special mini health fair where you can get the answers to your guestions about the NALC Health Benefit Plan. I have had the NALCHBP for nearly 25 years and it has provided for me and my family. I encourage you to check it out for yourselves by going online to <u>www.opm.gov/</u> healthcare-insurance/healthcare/ plan-information/compare-plans. The OPM website is where you can also get more information on the Dental and Vision plans for careers carriers and retirees (FEDVIP) and designating amounts for your Flexible Spending Accounts (FSA) for career carriers with at least one year of career service. If you have questions about how to make changes for your benefits, contact the Branch Office.

Legislation and Politics - What happened with the President and the House of Representatives attacks on letter carriers and retirees with their budget resolutions? The continuing resolution that passed does not have the anti-carrier, anti-federal employee, or anti-retiree language for now. The problem is that this resolution is set to expire on December 8th along with the debt ceiling. As always, we need to pay attention to what congress is doing because everything is subject to change at a moments notice. As things progress, please take a few moments to contact your Congressional



**Mike Zagaros** 

Representatives and Senators. Make sure they get your name so they understand how their decisions impact the voters in their districts. As always, we continue to look for new contributors to the Letter Carrier Political Fund (LCPF) and the Branch 9 Political Action League (PAL9). These funds are used to ensure that letter carriers voices are heard at the National, State and Local levels of our government. You can always sign up for the LCPF and PAL9 at any Branch 9 Meeting.

Local Negotiations - By the time you read this, Branch 9 will have concluded the first phase of our local negotiations. We have been able to successfully conclude negotiations with most of our Associate Offices. For the remaining installations we are preparing to go forward under the Impasse procedures. I want to thank all those who participated in our Local Negotiations Jim Nelson (Anoka), Diane Kes (Belle Plaine), Connie Beissel, Brad Knutson (Burnsville), Anna Dey (Champlin), Kathy Carlson (Jordan) and Roger Maas (Osseo). A special thanks to those who served Chief Negotiators for our AOs and assisted me in the negotiations for Minneapolis JoAnn Gilbaugh, Samantha Hartwig, Joe Rian and Darrell Maus. Those offices

Pres. Report cont. on pg. 7



Samantha Hartwig

PAPER WORK, PAPER WORK, AND MORE PAPER WORK, that is what it takes to file a claim for a workrelated injury, and to get the claim accepted. Now, don't let that truth be the reason for not filing a claim for compensation when getting injured on the job. As I have stated many times, any time a letter carrier is injured on the job he/she has the right to file a claim for compensation with OWCP. For any type of injury, traumatic or occupational, it is always the injured worker who has the burden to prove that the injury did occur on the job, and while in the performance of duty.

The process sounds simple enough, the injured carrier gives all the paper work to the supervisor, and then the supervisor sends all the paper work to the USPS Injury Compensation Department, and they are responsible for sending all the paper work on to OWCP. The problem is that almost all the time Postal Management tends to misplace, lose, or just doesn't send the paper work on to the Injury Compensation Department of the USPS.

If the paper work (medical documentation and your statement) that supports the claim form (Ca-1 or Ca-2) does not get to OWCP within 10 days of submitting the claim form,

## **OWCP Representative Report**

then the injured carrier will get a developmental letter in the mail from OWCP asking for more information.

The USPS injury compensation office will mail out a packet regarding the process of filing for OWCP. The injured carrier should receive the USPS packet within a couple of days after the claim form is given to local USPS management. Depending on the type of claim filed (traumatic or occupational) this packet will have several pages that explain what an injured employee needs to do, and there is also a page that needs to be filed out that tells USPS injury compensation where the clinic is at that the injured carrier is seeking treatment, and the name of the medical doctor(MD) who is treating the injured carrier.

This is the important part, if the injured carrier gives all the paper work to the supervisor, and it has been one week, and there has been no mail from the USPS injury compensation department, or OWCP then the paper work did NOT get forwarded on, and a grievance must be initiated. Delayed paper work delays medical treatment, and delays monetary compensation. Injured carriers need to ask their supervisors every day if their paper work has been sent to the USPS Injury Compensation Department to get the claim started.

The paper work will support your claim for compensation, so as soon as the paper work is given to Postal Management, it is then management's job to complete an accident report, and immediately get all the paper work to the USPS Injury Compensation Department. Management must give the injured carrier the receipt of notice of injury that is on the last page of both the Ca-1 and the Ca-2. This receipt is the proof that an injured carrier will need to support a grievance if management does not forward on to OWCP immediately ALL documentation associated with the claim.

Suffering an on the job injury is not something any letter carrier wants to deal with, however management delaying any paper work because they don't have time is unacceptable, and only makes filing a claim with OWCP that much more of a challenge. Therefore, whenever a carrier gets injured on the job it is essential to check with management everyday as to whether the paper work has been sent on to the USPS Injury **Compensation Department. Once** the USPS Injury Compensation Department has the paper work, then OWCP will be sent the paper work, and the claim process will begin.

This is an ongoing Post Office wide problem that does not appear to be getting any better. Any time the paperwork is delayed by management carriers need to talk to their stewards and grievances must get filed.

As always, any questions can be directed to the Branch 9 Office for assistance.



## **Exec Vice President's Report**

**COMMUNICATION** is nothing more than passing on information from one to another, one speaking and one listening and switching back and forth. Why does it seem we have so many failures in this process? As human beings, we can communicate on all these levels, but as senders, we communicate primarily through the spoken or written word. One of the main jobs of the NALC and Branch 9 is to communicate whether to management, to Congress, to the media and to our own members. Both management and the union are in the communications business, so why do we continue to have problems with communicating? You can only communicate with someone if they are willing to listen.

This question is heard on every workroom floor and at every General Membership Meeting. While the communications with management is primarily conducted by our officers and stewards of the branch we must keep our members informed too. The best format and preferred method for us to deliver this information is for members to attend our monthly General **Membership Meetings every** 4th Tuesday of the month. If that is not possible, Branch 9 has numerous ways to communicate - in writing, through mailings to the stewards, with fliers, News by Nine and of course our Branch Nine News. We ask the stewards to announce the information from our meetings and mailings to you the rank and file members. We also ask them to post this information on the Union's Bulletin Board so everyone has access to the information, but this doesn't always work. We know that fliers and postings are not always the most effective ways to communicate with the

membership, primarily because we leave out our retirees who do not have access to the Union's bulletin board, so we look to other options.

We use the Branch Nine News as our official publication of Branch 9 and the primary vehicle to communicate with our membership and it continues to provide information about the issues facing letter carriers and their families from inside and outside of the Postal Service. Our members can read about the latest news from the officers and get the latest information about upcoming events that they can participate in whether alone or with their families. The Branch Nine News is mailed around the country and has a circulation of about 2,300 copies, and is published 10 times per year. It works as a communication tool when people read it and we look forward to comments and feedback and especially when members take the time to write an article.

Another tool used for Branch communication is the Internet. To make use of this emerging technology Branch 9 has a web site www.branch9.com). This is a convenient place for members to get access to current information as well as provide a place where information not so current can be stored and reviewed by stewards and members alike. Our website provides compilations of information from many different sources. Included on the webpage are copies of all our fliers and information that are sent out to the stations by the Branch Office. There is a calendar of events from the Branch Nine News that includes any changes that may have occurred after printing. There are also previous issues of the Branch Nine News and



Darrell Maus

information on a variety of topics such as safety, political action, and other Branch functions. There are links to other information that can be used by our stewards to enforce the contract such as the JCAM and all of the individual Local Memorandums of Understanding covering the Minneapolis Installation and the Associate Offices we represent. The purpose of the website is to provide a virtual one-stop library for our stewards and members. All you have to do is sit down at your computer and type in your browser www.branch9nalc.com. As with our paper any ideas or feedback is welcome. As more communication options become available, the Branch will continue to explore ways to get the message out to the membership, because we have to.

A special thanks goes to two people who work hard to get the information out to the membership: Jeremy Rothstein Editor of the Branch Nine News and Webmaster of the Branch 9 website, and also our Administrative Assistant Angie working behind the scenes. It is through their work that helps us get our message out to our members and be successful in the communication process.

#### NALC Health Plan Cont. from pg. 1

The High Option Plan pays for a wide variety of preventive care treatments and tests for adults and children at 100 percent when you use a PPO provider. Prescription medication is also covered under the High Option Plan at reasonable rates. And if Medicare is your primary payor, the High Option Plan also offers great benefits. Signing up for the NALC Health Benefit Plan in addition to your Medicare Parts A and B coverage is a good way to assure that you won't be surprised by unexpected costs.

The Plan pays for most outof-pocket medical costs that Medicare doesn't—deductibles, co-payments and co-insurance charges—for doctor visits, procedures and hospitalization. It also gives Medicare recipients access to lower out-of-pocket costs for prescription drugs.

With the Health Benefit Plan, you also get access to a wealth of programs to help you maintain or improve your health. The Plan is always working to improve by keeping up with the latest medical advances and recommendations by health professionals. For 2018, the Plan has added to its list of preventive benefits to help keep you and your family at your best, included coverage of tuberculosis screening, low-dose aspirin to prevent colorectal cancer and cardiovascular disease, and 3-D mammograms that can better detect breast cancer. The Plan will also cover breast-feeding support and counseling to help newborns and new mothers alike, and wigs for hair loss caused by cancer treatment.

These are just a few of the improvements the Plan has made to keep you and your family at your best. For a list of more benefits and changes, and to compare the NALC Health Benefit Plan with other plans, go to opm. gov/fehbcompare. These great benefits come at reasonable rates. In 2018, the active career letter carrier's share of the High Option premium will be \$72.42 bi-weekly for "Self Only," \$157.36 bi-weekly for "Self and Family" and \$173.42 bi-weekly for "Self Plus One." For retired carriers, the rates are \$170.71 per month for "Self Only," \$374.68 per month for "Self and Family" and \$405.30 per month for "Self Plus One." Different rates and benefits apply to the Value Option Plan and CDHP and to other types of employees; see the Plan's official brochure for details.

Branch Nine News

Active letter carriers have four ways to enroll in the NALC Health Benefit Plan during Open Season:

• Go to liteblue.usps.gov. You must have your employee ID number (it's the eight-digit number printed on your earnings statement just above the words "employee ID"). You will also need your USPS PIN (it's the same one you use to access PostalEASE).

The Blue Page (Intranet) at work.
Employee Self-Service Kiosks located at some USPS facilities.
PostalEASE by telephone. Call 877-4PS-EASE (877-477-3273) and enter Option 1.

Annuitants and retirees can enroll by calling Employee Express at 800-332-9798, by going to OPM's Open Season website at retireefehb.opm.gov, or by submitting a standard 2809 to your retirement office.

If you submit your change by mail, the address is: OPM, Open Season Processing Center, P.O. Box 5000, Lawrence, KS 66046-0500.

The information in this article is just a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the Plan can be found in the official 2018 brochure (RI 71-009) at nalchbp.org. All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

### NALC CHALLENGES CHANGE TO PROMOTION PAY PROVISIONS

Many letter carriers currently receiving promotion pay after being promoted to a Grade 2 assignment recently received PS Forms 50 notifying them of additional waiting time added before reaching their next step increase. This is a result of a recent revision to the Employee and Labor Relations Manual (ELM). NALC has challenged this revision.

Pursuant to Article 19 of the National Agreement, USPS notified NALC of proposed revisions to ELM Section 422.2, City Carrier Schedule. The revision eliminates the requirement that two times the most prevalent step be added to a Table 2 Grade 1 letter carrier's salary when promoted to a Grade 2 assignment. If this pay rate fell between two steps, the carrier would then receive the higher step. This calculation resulted in Table 2 Grade 1 letter carriers receiving a two-step increase when assigned to a Grade 2 assignment.

Additionally, USPS notified NALC that it would be holding employees who previously received the two-step promotion pay increase in place in their current step for an additional 92 weeks less any time served since their last step increase.

The ELM revision and the "hold in place" were effective Oct. 14, 2017.

NALC has filed a national classaction grievance (Q16N-4Q-C 17638188) on the issues and appealed it to arbitration. Any local grievances should be held in abeyance pending resolution of the national grievance.

Source: www.nalc.org News

#### Pres. Report cont. from pg. 3

with changes in the language of their local should see updates sometime in December.

And now for one of those not so good feelings.

Starting Time Changes and Late Delivery Times – With the end of Daylight Saving Time, we are once again dealing with less daytime hours to get the mail delivered. This is not a new phenomenon, but what is making things worse are the changes to later start times. Again, this is not new, but we are routinely seeing carriers out past 5:00, 6:00 and 7:00 p.m. What is new, is the number of carriers being out past 8:00 and 9:00 p.m. If you are one of these carriers make sure that your steward knows what time you start. If you are on the OTDL and not working your non-scheduled day, please see your steward. There are multiple reports of carriers working up to 13.5 hours in a day. While working in the dark is not necessarily a violation of the National Agreement working CCA and non-list carriers more than 11.5 hours along with OTDL exceeding 12 hours is. So, what should you do if you find yourself having to deliver in the dark? First I hope you've read the Delivery After Dark flyer on page 9 of this paper and also posted on your station's NALC Bulletin Board. Second you must make an attempt so that if you are unable to continue with your deliveries, you can specify why. Third remain in contact with management so that they are aware of the situations you are facing. It you have any questions, please see your steward, safety liaison or contact the Branch Office.

Finally, one of those things where someone made us proud to be letter carriers, Above and Beyond Award Recipients Michele Slack and Peter Schilling. Branch 9 has a special award that recognizes carriers who have done something to make a difference in our union and the lives of our patrons and our communities. The Branch 9 Executive Board voted to approve the nominations of Michele Slack from Edina and Peter Schilling from West Edina. Both were presented their award at their delivery units.



Michele Slack – Michele found out that a woman that lived on her route and a neighbor, named Laura, had been diagnosed with Stage 4 Breast Cancer. Michele, who is a Breast Cancer Survivor, took the time to meet with her and found out that Laura "felt hopeless." Those words just sort of ate at Michele, because hope and positive thinking in her belief has a lot to do with healing and overcoming a serious illness. So she decided to do something about it. Michele organized her friends, family and the people in her neighborhood to get involved with a project she started calling Hearts for Hope. Michele signed, sealed and delivered 101 deep red, heard-shaped balloons to Laura's home while she sought chemo treatment and her daughters were in school. Attached to the balloons were notes of encouragement from friends, family, people in the neighborhood, and even people that Laura didn't know.

Thank you, Michele, for going

## "Above and Beyond the Call of Duty to make a difference."

Peter Schilling - On a chilly day in March, Pete Shilling was walking his dog through a park when he noticed a woman on the ground that appeared to have fallen off her motorized wheelchair and slipped down a hill onto some thin ice. The woman, who suffers from ALS, was unable to move and could not help herself. Pete not only assisted the woman by getting her off the ice, but also called 911 to get her the assitance she needed. The woman was cold and wet, so Pete used his jacket and asked some other people for their coats to try to warm her up until medical attention arrived. Pete assisted the police and an EMT in moving the woman to a better position until the ambulance arrived.



Thank you, Pete, for going "Above and Beyond the Call of Duty to make a difference".

If you know someone you believe has gone above and beyond, nominate them by contacting the Branch Office.

## In Memoriam

Gordon Berthiaum, Sr.

# Letter Carrier Pay Schedule City Carrier Wage Schedule: Effective Nov. 25, 2017 The following salary and rate schedule is for all NALC-represented employees.

**Career city letter carrier increases** 

f Increase al wage increase al wage increase	Amount \$21 1.2% \$333 \$270 1.3%	Date Nov. 26, 2016 Nov. 25, 2017 Nov. 24, 2018	<b>Type of Increase</b> General wage increase General wage increase Upgrade/Pay Schedule Consolidation**	Amount 2.2% 2.3% 3.1%
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Note that the full COLAs will be added to the salaries of all steps in Table 1 and Step 0 of Table 2, with proportionate application of the COLA to Steps A-N of Table 2.

			Schedule				• -					_			RSC Q (	NALC)
This schedule applies to all carriers with a career appointment date prior to Jan. 12, 2013.         Basic Annual Salaries         Most																
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Basic Annual Salaries Most																
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2	19.45	20.32	21.19	22.06	22.93		24.67		26.41		28.15		29.89	30.75	31.62	
2	17.45	20.92	21.17	22.00				lar Emplo				27.02	27.07	50.75	91.02	
1	18.33	19.14	19.96	20.78	21.60		23.24	24.06	24.88	•		27.34	28.16	28.98	29.80	
2	18.70	19.54	20.37	21.21	22.05	22.88	23.72	24.55			27.06		28.74	29.57	30.41	
2	10.70	19.94	20.57	21.21	22.05	22.00		rcent Ster		20.25	27.00	27.90	20.74	29.51	50.41	
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Step Increase Waiting Periods (In Weeks) Steps (From-To) A-B B-C C-D D-E E-F F-G G-H H-I I-J J-K K-L L-M M-N N-O <i>YRS</i> .																
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Table 3: City Carrier Assistant Schedule         Hourly Rates         RSC Q4 (NALC)								• •								
This schedule applies to CCA Hires with no previous TE service.   This schedule applies to CCA Hires with previous TE service								rvice								
									after Sept. 29, 2007, who were on the rolls as of Jan. 10, 2013.						2013.	
Grade			CC		BB	AA			Grade			CC		BB	AA	
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Grade		1	C	12		0			Grade				12		40	

## **Delivery After Dark**

Daylight Savings Time ends on Sunday, November 5<sup>th</sup>, and with that comes a decrease of daylight hours available. Carriers will once again be exposed to the posibility of delivering mail after dark.

What should you do? Is it safe to be delivering mail after dark? That depends. There is no uniform policy regarding delivery after dark. That's because we are not dealing with a consistant situation for everyone.

There are some delivery areas that may not be safe and should not be delivered to after dark. That depends on whether or not a carrier can safely make that delivery based on individual circumstances such as is it unfamiliar territory, a high crime area, is there poor visibility or other hazards (i.e. animals, uneven surfaces or other impediments such as fences, toys, etc).

The time to plan for delivering after dark is now before you find yourself literally in the dark. Are there parts of your route that are less hazardous then other to being delivered after dark (apartments with lighted entryways or well lit neighborhoods). Discuss these issues with your supervisor, steward and safety liaison then make a plan and write it down for the CCA's who may be delivering your route for the first time.

If you find yourself in a situation where you believe you'll be out delivering mail after dark, REMEMBER THAT YOU DO HAVE RIGHTS, and follow these instructions:

- Inform your supervisor in the morning of your need of auxiliary assistance in order to complete your street duties before dark. <u>THIS MEANS FILL OUT FORM 3996 -</u> <u>HELP SLIP.</u>
- 2. Notify your supervisor prior to heading out to the street that you may not be able to complete your duties on the street by dark.
- 3. When on the street if you realize that you definitely will be out after dark, call your supervisor and make them aware of that reality. Stress your concern for your safety and again request auxiliary assistance.
- 4. Assuming no help arrives and you are faced with darkening conditions, attempt to continue.
- 5. **IF** while attempting delivery, you literally experience a safety hazard (i.e. stumbling, tripping, hear dogs barking, but unable to see that threat, not able to see potential dangers using your LLV/van's outside mirrors ...) call your supervisor. Explain your situation and notify them that you cannot safely continue delivery then return to your station.
- 6. COMPLETE FORM 1571 Curtailment form for the undelivered mail.

Be sure to hand the curtailment slip to the supervisor, and ASK FOR A COPY. The copy is for your protection. You can also request a Form 1767 - Notice of Hazardous Working Condition. This will help you document the safety hazards you encountered while attempting to deliver after dark.

#### It is important to note that these instructions are not intended to endorse or encourage the unnecessary curtailment of any mail. It is about your safety and the protection of the mail in our charge.

There is not a single answer for every possible situation. It simply is the responsibility of each carrier to measure their safety and ensure that they are working safely. PERIOD.

## **15 Tips for a Financially Healthy Family**

- 1. Track spending to know where your money goes. Identify expenses that can be reduced or eliminated and take immediate action.
- 2. Expect and prepare for emergencies. Aim for six months worth of expenses set aside in a liquid account. That's three more months than is recommended for those without children, so start saving now.
- 3. If housing costs are too high, consider downsizing, renting or home sharing with friends or family members.
- 4. Consider couples therapy or counseling to help prioritize values. Financial stress is a major factor in divorce.
- 5. Do not try to "keep up with the Joneses" chances are they're in a worse position than you.
- 6. Explore nanny share care, babysitting co-ops, and subsidized daycare. Childcare is the single largest expense for most working parents, so investigate all reasonable options.
- 7. Calculate how much you could save (or come out ahead) if one parent were to be a "stay at home" or a "work from home" parent.
- 8. Unless you have endless funds, accept that you can't buy everything you want for your child. This is often harder than it sounds.
- 9. Remember that you are the single greatest role model in your child's financial education. He or she will remember everything, from arguments about money to how you deal with debt. Teach good habits now.
- 10. Pay for unreimbursed medical expenses and dependant care with pretax dollars using a flexible savings account. Check with your employer for availability.
- 11. Commit yourself to spending within your means. A line of credit should never be confused with an emergency fund or extra income.
- 12. Try breastfeeding your baby for the first twelve months the American Academy of Pediatrics and the World Health Organization recommends it for nutrition's sake but it can also save between \$800 and \$1000 per year in formula costs.
- 13. Before you buy new clothes and accessories for your young children, ask friends and family for hand-medowns. If you don't have this option, buy used. Babies triple their size in a year and outgrow clothes fast. You can save a huge amount of money by hitting the thrift stores. Only you will know.
- 14. Remember you are not being "cheap" for the sake of saving a few dollars. You are doing it for the well being of your family over the long term, and will come out ahead by doing so.
- 15. Get professional assistance and support. Contact your EAP for referrals. 1-800-327-4968

UNIFORMS	The Twin Cities Postal Headquarters					
Minneapolis 2220 Lyndale Avenue South Minneapolis, MN 55405 612-377-0011	USA Union preferred	St. Paul 935 N. Dale Street St. Paul, MN 55103 651- 224 - 7567				

## **Open Season Health Benefits**

Your once-a-year opportunity to make changes to your health coverage or choose a new plan, is November 13 - December 11.

#### Here's what you should know:

All employees should review their coverage. The Postal Service encourages you to evaluate your options to ensure you have the coverage you need without paying for services you don't.

Several options are available. Employees can choose from a variety of health, vision and dental coverage through the Federal Employees Health Program (FEHB), USPS Health Benefits Plan (USPSHB) for non-career employees, Federal Employees Dental and Vision Insurance Program (FEDVIP) and flexible spending accounts (FSAs).

You can explore your options online. Log onto the Open Season LiteBlue page to review your health plan and find out what's available. You can compare multiple plans through Checkbook's Guide to Health Plans, an online guide.

You can make changes online, too. To enroll or change coverage in FEHB or USPSHB, go to PostalEASE or call 877-477-3273 (select option 1). Some facilities also offer self-service kiosks that allow you to change your coverage. Use the Benefeds site to enroll or make changes to your FEDVIP coverage and the FSA Feds site to enroll in FSAs.

Help is available. For assistance, call the HR Shared Service Center at 877-477-3273 (select option 5). The TTY number is 866-260-7507.

The Postal Service will provide additional information and reminders throughout open season.

## **O**PEN SEASON FOR CITY CARRIER ASSISTANTS

For the few CCAs who had been receiving a USPS contribution toward one of the NALC consumer-driven plans, you should consider changing to the USPS Non-Career Health Benefit Plan. As part of the 2016-2019 National Agreement, CCAs will no longer be eligible to receive USPS's \$125 contribution toward "Self Plus One" and "Self and Family" coverage in one of NALC's consumer-driven plans.

Under the 2016 agreement, CCAs who choose "Self plus One" or "Self and Family" coverage in USPS's noncareer plan will receive a contribution equal to 65 percent of the total premium during your first year of employment as a CCA and 75 percent of the total premium after the first year of employment as a CCA. This increased benefit negotiated by NALC will save CCAs hundreds of dollars in health benefit premiums.

The Agreement's revised Appendix B states: "The Postal Service will make a biweekly contribution equal to 65 percent of the total premium of any CCA employee who wishes to participate in the USPS non-career Health Plan (USPS Plan) for either self plus one coverage or family coverage during the CCA's initial year of CCA employment.

After a CCA's first year of employment, the Postal Service will make a bi-weekly contribution equal to 75 percent of the total premium for either self plus one or family coverage." During the current Open Season, CCAs may enroll in, or change their enrollment to, the U.S. Postal Service Non-Career Health Benefit Plan. PR



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### Stay informed by:

\*Signing up for E-activist at NALC.org

\* Branch9nalc.com (website)

\* "like" our Branch 9 Facebook Page

\* Follow us on Twitter

Contribute to the PAC The Letter Carrier Political Fund is the anchor for NALC's legislative and political activities.



nalc.org/government-affairs/political-activity

## **Branch 9 Calendar**

#### November 28

General Membership Meeting 7:00PM Crystal VFW, Crystal, MN

> December 7 Pearl Harbor Day

December 12 Stewards Meeting 7:00PM Crystal VFW, Crystal, MN

> December 26 Christmas Day Holiday

December 26 General Membership Meeting 7:00PM Crystal VFW, Crystal, MN

> January 1, 2018 Christmas Day Holiday

January 9 Stewards Meeting 7:00PM Crystal VFW, Crystal, MN

#### Northside Retiree Breakfast

1st Tuesday of the Month 9:30AM @ Elsie's 729 Marshall St. NE, Minneapolis

#### N Suburban Retiree Breakfast

1st Friday of the Month 8:30AM @ Denny's Restaurant 9020 Quaday Avenue NE, Otsego

#### Southside Retiree Breakfast

2nd Tuesday of the Month 9:00AM @ Fred Babcock VFW 6715 Lakeshore Dr, Richfield

Nokomis Retiree Breakfast 4th Tuesday of the Month

9:00AM @ Fred Babcock VFW 6715 Lakeshore Dr, Richfield

#### **POCUM**

4th Monday of the Month 6:00PM - Labor Centre -2nd Floor 312 Central Ave, Minneapolis