Eugene ‘Geno’ Johnson

By Dave Daniel

It’s about 11 PM on Sunday November 17th. Tom McCormick and I have just returned from a beautiful memorial service for Gene Johnson in Langhorne PA. On October 26th My good friend, mentor, role model and union brother went to his well-deserved, just reward with the Lord. Gene was 83 and had lived well. He is survived by his loving wife, Dot-tie with whom he shared 58 years of marriage. Dottie was forever by his side at union functions and conventions and was with him as a loving caregiver to the end. Gene is also survived by his son Barry and daughter Kathy both of whom presented emotional and beautiful expressions of their love and respect for their dad. Gene and Dottie’s large family and literally hundreds of close friends and neighbors attended the service and luncheon.

It is so very hard to say goodbye to someone who has always been around to provide friendship, guidance, support, advice and example. To attempt to summarize the life of such a person, their accomplishments and their impact in a few sentences is utterly daunting. I believe that as we go through life each of us is touched by a few individuals who truly leave a mark on our souls. Gene Johnson was one of those people in my life. Eugene Johnson was one of the very best human beings I have ever met. He was true, dedicated and sincere in his beliefs and principles. Gene was a union man through and through. He believed in people, their rights and their goodness. He could never understand how Postal supervisors could treat people the way they did and live with themselves. Whether it was in his role as a Husband, Father, Grandfather, Barber, Hall of fame softball player, Investigator, Auditor, Union officer or just all around good guy, Gene was comfortable, competent and honorable in it. Sometimes when you get to know a person really well you find out that they are not quite what they seem to be; living behind a façade or smoke screen of being true. The longer and better I knew Geno the truer and more honest and dedicated I found him to be. A person who takes action because they are right, even if that action does not benefit him or her, directly, is rare. A person who takes an action knowing that it is going to have a detrimental effect on themselves, but who does it for the better good, is even more rare. Gene was one of those very rare individuals.

Gene Johnson was voted “Senior Board Member Emeritus” by the APW-ABA National Convention. He served as a board member for over 30 years. Gene was the APW-ABA board member who the employees of the ABA came to in the 1980s when things were “just not right”. He, along with other board members began an investigation which saved the ABA from ruin. Gene was a vital part of the TRINE Council for Union Democracy during the 1970s, 80s and early 90s, which was hugely responsible for keeping democracy alive in the APWU. Gene stood up for the right against the might in many union forums. He was (almost) never boisterous in invoking his position. He was just the cool presence which motivated action. He did, however, pay the political price for his opposition; always saying, “I’d rather be right than president”. He served the Langhorne PA local as president for many years and also served as Pennsylvania State APWU president along with other state, local and Regional positions. Gene was a man of integrity and when he spoke, people listened. Gene will never really be gone since so many people, like Wayne Maurer and I, will always hold him in their hearts and filter their actions through his living example. Rest in Peace my brother, until we meet again.

IN THE KNOW – (Your ABA Breakdown)

Ever wonder if being in a 100% Local is more cost efficient than not, or if remaining a full dues paying member of your local after retirement is worth it? SEE FOR YOURSELF!!!

Here is a complete breakdown of the cost of ABA benefits for 100% DCO, Non-100% DCO, Full-Dues Cash Pay, and Standard Cash Pay members.

### 100% DCO Member Rates
(Local provides ABA benefit to member)

| Value Plan | 0.40 (per pay period) |
| Advantage Plan | 2.00 (per pay period) |

### 100% Full-Dues Cash Pay Rates
(Retired member still paying Full Dues)

| Value Plan | $15.60 (annually) |
| Advantage Plan | $52.00 (annually) |

### NON-100% DCO Member Rates
(Member pays for ABA on their own)

| Value Plan | 1.00 (per pay period) |
| Advantage Plan | 2.50 (per pay period) |

### Standard Cash Pay Rates
(Cash Pay member pays for ABA on their own)

| Value Plan | $2.25 (monthly)/$24.75 (annually)* |
| Advantage Plan | $5.70 (monthly)/$62.70 (annually)* |

### ABA PLUS DCO RATES

| 20K | $0.35 (per pay period) |
| 30K | $0.45 (per pay period) |
| 40K | $0.60 (per pay period) |
| 50K | $0.75 (per pay period) |
| 75K | $1.13 (per pay period) |
| 100K | $1.50 (per pay period) |
| 125K | $1.90 (per pay period) |
| 150K | $2.25 (per pay period) |

### ABA PLUS CASH PAY RATES

| 20K | $9.10 (annually) |
| 30K | $11.70 (annually) |
| 40K | $15.60 (annually) |
| 50K | $19.50 (annually) |

* Value Plan and Advantage Plan Cash Pay members who pay their premiums annually, in full, receive one month free!
If We Don’t Care, Who Will?

As National Director of the APW-ABA, I recently cancelled our accounts with Staples and Quill. This was precipitated by their callous decision to provide Postal Services in their retail outlets. Many APWU Clerk jobs will be lost by Staples’ action, which replaces good, living wage union jobs with starvation rate scab jobs.

In Physics there is a law which states that for every action there is an equal but opposite reaction. The reaction to Staples’ action for all union people everywhere should be to stop patronizing Staples and its mail order affiliate, Quill. But more than that you need to let them know you are doing it and encourage everyone you know to follow suit.

Fellow ABA Board member Pete Furgiuele (Pete Fud) made a great point to me when we discussed the staples situation. He said “back in the 80s thousands of us shredded our Sears credit cards when Sears pulled the same stunt….Sears has never recovered”.

This is just the tip of the iceberg, however. We as union people walk into Walmart and other stores every day and buy merchandise that is made in China and other slave labor countries. Virtually, all of this merchandise is manufactured by American companies and/or their fully owned subsidiaries in slave labor countries. These goods used to be produced by good paying, American/Union jobs. We have become complacent. We have forgotten where we came from.

The entire Union movement is based on protest and boycott, i.e. protesting poor wages and working conditions and boycotting goods and services which used scab labor and strike breakers. The big companies found a way around all that by taking their factories to, first Taiwan and Japan and then anywhere where they could exploit labor and freely pollute the environment.

So, every time you buy these slave labor made goods from the American companies who have abandoned American workers, you are putting more of your friends, neighbors and coworkers out of a job while rewarding big businesses for doing it.

I went to a Walmart just before Christmas and gathered up a bunch of stuff in a basket. All of it was on my Christmas list for various family members and friends. I then took it up to the service counter and asked to see a manager. When he came up and asked what the problem was, I showed him my Shopping list. Then I told him that I had found all of these presents in his store, but that I was not going to buy any of them because all of them were made in China, Vietnam, etc. I had a small group of things including some cookware from Russell Stover. They were the only items on my list of 45 items which were “American made”.

The manager’s response was, “I know, it is disgraceful, it is no wonder everyone is out of work, we just don’t make anything anymore”. I bought the four American made items and left the store. I ended up finding a majority of the other items in places like, Kohl’s, J.C. Penny’s, Macy’s and little shops in downtown Huntington. The things I could not find made by Americans, resulted in my changing the presents. Not all of the American made gifts were union made. Many were home/craft made. I gave a lot of craft beer and wine made in California and New York this year as well as coffee that was blended and roasted in Huntington.

The whole point is that you can make a difference just by not buying their junk and telling them why. The market is regulated by what we buy and what we don’t. Gas prices, availability of goods and where they are made can be affected by customer protest and by the withholding of your dollars.

And when you do have to buy something that is not made in the USA, I suggest making a selection of an item that was never made in the USA so that you don’t reward The American conglomerates who sold us all out. It is about time that we stop “letting it happen”. Make the effort to buy American, and Union. Take the time. Spend a little more. Or do without it! The job and way of life you are protecting is your own. If we don’t care, who will?
Happy New Year To One And All!

The New Year in my area, Toledo Ohio, has come in like a lion. Lots of cold temps, snow and ice to deal with. That is part of living in northwest Ohio. No sense in complaining – you just have to deal with it! The snow looks so pretty on Christmas Eve and then I want it gone!

Along with snow and ice comes slips and falls along with the aches and pains of shoveling snow, day in and day out. Driving can also be quite hazardous this time of year. Some people are in such a hurry no matter what the conditions. Then there are those who drive the big SUV’s and think they are invincible. All in all it is a time to be on the alert and use caution!

Keep the Accident Benefit Association in mind if you or someone you know (who is an ABA member) has an accident. Contact your local steward or officer to request a claim form, go to our website or call the ABA office. We are here to serve you. Also keep in mind the extra coverage that is available to all members. We hope you don’t have an accident, but we are here for you if you do!

Lastly, I would like to pay tribute to Gene Johnson who recently passed away. I had the pleasure of working with Gene for the past 10 years. He was extremely dedicated to the Accident Benefit Association and always wanted the best for its members. He will be truly missed. Rest in peace Gene.

In Honor Of A Dear Friend . . .

I met Gene Johnson forty years ago and almost immediately we became lifelong friends. I was impressed with his dedication to the membership. What impressed me most of all was his unselfish devotion to his fellow members without ever expecting anything for himself.

When I first met Gene I was the National President of the Postal Press Association and was visiting Pennsylvania to present a workshop for the state’s editors and anyone interested in starting a paper for their local. Gene recognized the need for every local to do everything possible to educate their members.

He was ready and willing to volunteer for anything that would benefit the members. In tribute to Gene Johnson’s integrity, when he disagreed he was the first to tell you and it was never personal. No one was more unselfish than my dear friend and I will miss him more than I can put into words.

God bless you my friend.

Hank Greenberg
ABA National Director Emeritus

Gene Johnson

I was privileged to have known Gene for more than twenty years. When I joined the ABA Board of Directors in 1992, Gene was already helping the ABA to grow and prosper. He was a man of principles and always put our organization first.

We have addressed some difficult problems over the years and had to make equally hard decisions, but Gene always did what he thought best for the ABA. It is easy to admire someone with that kind of quality.

As an organization, we will miss him greatly. As a friend, I mourn his loss and extend my most heartfelt sympathy to his family.

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Hank Greenberg
ABA National Director Emeritus
QUARTERLY NEWS DIGEST
January-March, 2014

2014 APW-ABA SCHOLARSHIP PROGRAM
Honoring Thomas Hartos & Michael Tosches
APPLICATION DEADLINE: MAY 15, 2014

Local and State Presidents
Board of Directors
Dear Sisters and Brothers,

Below are the guidelines and application form for the APW-ABA Scholarship Program which is named in honor of long time union activists, Thomas Hartos and Michael Tosches.

Feel free to make copies as well as insert into your local publication or on your local web site.

We ask that you insure all applications are filled out completely, paying special attention to the member’s postal employee identification number (EID) or social security number, so that we may verify ABA membership. Incomplete applications will be returned.

Please contact our office if you have any questions. Our normal business hours are, Monday thru Friday, 8:00am – 4:00pm EST.

Web Page: http://www.apw-aba.org
Telephone: 603-330-0282
Facsimile: 603-330-0285
Toll Free: 1-800-526-2890

In Union Solidarity,
Dave Daniel
National Director
nationaldirector@apw-aba.org

2014 APW-ABA SCHOLARSHIP GUIDELINES
1). The scholarship announcement, application and guidelines will be mailed each year to all Local and State Presidents and ABA Board of Directors, no later than March of each year. The announcement and application will also be printed in the ABA Quarterly News Digest as well as posted on the official ABA website. The deadline for returning the scholarship application will be set forth by the ABA.

2). All entrants must submit a completed application which will be verified by their local or state president or by the ABA home office. Properly completed applications will be entered into a drawing for a one thousand dollar ($1,000) scholarship. Entrants must be a graduating high school senior who is the son, daughter or legal ward of a member of the ABA.

3). The scholarship award is limited to a one time amount of one thousand dollars, ($1,000). Two scholarships will be awarded per calendar year.

4). The scholarship drawings will be held at the ABA home office no later than June of each year. These drawings will be strict “luck of the draw”, meaning the entrants pulled are the winners. No preferential treatment will be given to any entrant. All applicants will be assigned a random number for drawing. The winners will be drawn from amongst all applicants and notified by certified mail.

5). Scholarships will be paid directly to the school that has been designated on each winner’s application. Each winner will also be required to submit an acceptance letter and photograph accompanied by a biography which will appear in an issue of the ABA Quarterly News Digest.

6). The National Director will coordinate the scholarship program with the authority to settle any or all eligibility requirements or disputes that may arise.

Notice Of Elections

All offices of the APW-ABA are open for nomination for the 2014-2016 term. This includes the President, Vice President, National Director and ten (10) Regional Director Positions, (two (2) for each of the five (5) ABA Regions).

All nominations for office must be in writing and received in the National Director’s office after March 1st, but no later than the close of business on April 15th. There will be no nominations allowed after that date. Candidates must be a member in good standing of the APW-ABA and must submit their nomination to: National Director, APW-ABA, PO Box 120, Rochester, NH 03866.

2013 ALL-CRAFT CONFERENCE INSTALLATION DINNER

Officers and staff of the ABA attended the 2013 All-Craft Conference Installation Dinner in Las Vegas, Nevada, honoring the newly elected APWU National Officers. Left to right are: Bob Dempsey; Doug Coutlee; Lynne Coutlee; Tom McCormick; Kelly O’Neil; APWU President Mark Dimonstein; Melissa Potter; Dave Daniel; Rebecca Brownwell-Smith; and at front left to right are: Marty Schneider, Luisa Sheldon and Melissa Dimonstein.

Newly elected National APWU Southern Region Coordinator and former ABA Area Director, Ken Beasley and ABA Southern Area Director, Gene Nichols.
2014 APW-ABA SCHOLARSHIP PROGRAM
HONORING
THOMAS HARTOS & MICHAEL TOSCHES
APPLICATION
APPLICATION DEADLINE: MAY 15, 2014

INCOMPLETE APPLICATIONS WILL BE RETURNED

NAME________________________________ ADDRESS:________________________________________.
CITY:______________________ STATE:_____ ZIP:___________ PHONE#:(____ )_______________.
I will graduate from___________________________________________ High School, which is located
in________________________, in________________________.
(City – State) (Month – Year)
I will be enrolled for the______________________term of________ at __________________________.
(City – State) (Year) (School)
in good standing in the ABA and the ___________________________________ Local APWU.
(Local name)
ABA Member’s email address:__________________________________@________________________.
_____________________________________________________________________________________.
(Student - printed name & signature)
_____________________________________________________________________________________.
(Parent/Guardian - printed name & signature)

This will certify that___________________________________________,________________________.
(APW-ABA members name) (SSN or EID# of member)
is a member in good standing of the Accident Benefit Association.
Date:__________________ Signature:_____________________________________________________.
(ABA Local or State President or ABA Nat’l Director)

All Applications Must Be Sent To:
ABA Scholarship Program
PO Box 120
Rochester, NH 03866-0120

THE BELOW IS FOR ABA USE ONLY

Local Name_________________ Local #________ Date Recv’d__________ 100% Local ___Yes ___No

This application has been reviewed and certified, ______________________ - ABA Nat’l Director
My, Oh My, How Time Flies!

The other night I received a phone call from an old shipmate of mine, John. John is his name. Needless to say, I was quite surprised. We haven't seen each other in over 40 years. We served together on the USS Independence, which was decommissioned in 1998. We reminisced about our lives since we last saw each other. I knew he had a son, but I couldn't believe he was 45 years old. He has been married for 46 years. I told him that I've been married for 36 years, have three children and three grandchildren. We are both retired. He's 65 years old and I'm 63. When we last saw each other, he was 24 and I was 22.

We kept talking about our lives since we last saw each other. Before we knew it, 35 minutes had passed. I mentioned one last thing to him. I remembered that John was from a small town in Pennsylvania called Hanover, which is just east of Gettysburg. A couple of years ago my wife and I went to Gettysburg. We decided to go to a German restaurant. We drove east to the small town of Hanover. While at the restaurant, I told my wife that an old shipmate of mine lived in this town. I was going to mention John's name to the waitress, but changed my mind. Turns out, John knows the restaurant very well.

John has an old picture from the ship with 10 of us guys in it. He's tracking down everyone in that picture and I was the third one that he had gotten in touch with. When our call was over, he planned on calling another shipmate who lives in Ohio. When he completes notifying everyone, we are planning a reunion. Sounds good, I just hope we can remember each other. Time does that to us.

Our conversation ended and we wished each other a Merry Christmas and promised to keep in touch.

I'm still amazed that 40 years have gone by. I've gone from a lean, mean fighting machine to an old timer. Thank goodness I have coverage from the ABA in case of an accident, because we all know we don't rebound as good as we used to. After all, the Accident Benefit Association has been around for 114 years.

My article for this issue of the Quarterly News Digest is dedicated to my friend, co-worker and APW-ABA Senior Officer, Eugene “Gene” Johnson.

When I began my career at the USPS back in 1986 Gene was the President of the Langhorne, PA Local #4285. After our orientation all five of us “new hires” immediately signed up to become members of the APWU. However, little did I know at that time that within a year Gene would convince me to become a shop steward and eventually an Officer. This was about the time our local became 100% organized not only in the APWU but also the Accident Benefit Association. Gene was the Area Two Director at that time (now known as the Eastern Region Director) and joining the APW-ABA was easy and just seemed the right thing to do. Gene and I attended the West Virginia Labor Summer School for several years and I became more and more involved in our local. There were good days and bad days but Gene would always make me feel comfortable and would do whatever he could to help with any challenges before me. Gene decided to retire from the Postal Service after the early out of 1992 was announced. He asked if I was ready for the Presidency in our local and even though I was a bit hesitant, I said I would step up. Gene said he would stay on in some capacity as a retiree if that would help and I quickly accepted his offer. During Gene’s time within the APW-ABA he served as Area Two Director, National Director-At-Large and Audit Committee chairperson and member. If I have missed an assignment or two, forgive me. Gene asked me if I would be interested in running for a position within the APW-ABA back in 2005 and again I accepted. I have been lucky enough to represent the Eastern Area for the last seven years as your Director. Gene was a good friend and I am deeply appreciative of the opportunities he has presented to me.

Our local has been in the APW-ABA for over twenty-five years now and although our local is 100% in the Value Plan, many of our members have upgraded to the Advantage Plan and ABA Plus Plan. Gene enjoyed many years of retirement between his homes in New Jersey and Arizona. He spent quality time with his family and is deeply missed by his wife, Dot. I first met Dot back in 1987 when I picked Gene up to attend my first Trine Council Meeting. Dot is one of the sweetest persons I have ever met and I could tell they had a wonderful marriage. Gene also loved sports and travelling. I will never forget my first trip to the West Virginia Labor Summer School. We would have an ice breaker and softball game on Monday evening. Gene was already in his late fifties but could play third base as well as anyone there. During the twenty-eight years of my postal career there have been times I have cursed Gene for getting me involved in all of this but when I look back at all the things the APWU and the APW-ABA have accomplished for the membership, I can’t even begin to repay Gene for all the good times. Geno, you will be sorely missed. Thank you for all you have done for the APWU and my home local. We are better off because of your hard work over the years.
January-March, 2014

Can You Believe My Damned Union?

I read the news again today and, oh boy . . . There I saw the question “Can You Believe My Damned Union?” which was the headline of a letter to the editor of the Seattle Post following a vote by the employees in a Nordstrom Department store to decertify union affiliation from the United Food and Commercial Workers. This vote had followed an intense anti-union campaign which many employees believed was initiated and financed by the company as a way to get rid of the union. And, their concerns were undoubtedly true, as much misinformation about the union had been spread among the employees. The anti-union faction even had leaders, one of whom stated: “Unions want to take our money and we have said, ‘No’.”

In response to the anti-union writer’s statement, a pro-union member wrote the following editorial response. He wrote that in return for his month’s work he wrote the following editorial response. He wrote that in return for his month’s work:

- I must accept good medical coverage, with most of the cost paid for by the employer.
- I must take paid vacations.
- I must accept seniority protections, which are applied in a fair and just manner.
- I am forced to accept a grievance procedure so that I’m protected and treated fairly by management.
- I am forced to work in a safe and healthy environment.
- My union is also very democratic and regularly asks for my input. What is wrong with our union leaders anyway, running an organization like this? And my union leaders keep telling me that I am the union. Some nerve huh?

The writer sarcastically continued, stating that he was sick and tired of the union doing all of these things for him. Just think, he wrote; when the union and all of my negotiated benefits are gone and I’m being paid minimum wages, at least I won’t have to pay any lousy union dues.

And, another thing . . .

In addition to negotiated contractual benefits such as those above, some unions offer their members additional “Members Only” benefits. The APWU’s positions for next year’s contract address these issues to be forwarded to our National negotiations with the USPS. These positions will address, among other things, an expansion of the contractual benefits offered to PSEs. With this in mind, it’s important for grass roots issues to be forwarded to our national officers through input at upcoming conventions. That’s right, input from members; because, after all, we are the union.

Central Region Director
Edward J. Brennan

All You Have To Do Is Ask

Now that 2013 is behind us and there have been many changes to locals throughout the land, Local and State organizations are beginning to prepare for meetings and conventions for 2014. I personally am looking forward to representing the APW Accident Benefit Association once again this year.

With this in mind, I would like to point out that a request must be made to the ABA office if you would like an ABA representative to attend your local meeting. Specifically, a letter should be addressed to National Director, Dave Daniel, PO Box 120, Rochester, NH 03866 requesting a representative to be present and the date of your meeting. You should also include the estimated number of members attending so there is enough informative material to be handed out. While the ABA tries to have a representative at every meeting, it has to work within a budget. Meeting Organizers should know the rules of their meeting before inviting organizations to participate. This is important as in years past the ABA and several other members of the APWU family were invited to a local meeting and then placed in a side room down the hall and not given the time to speak. By not recognizing or allowing these participants their time with the members, it costs money and also wastes the time of those who are sent to the meeting.

The start of a new year is also a good time for Local and State APWU Presidents to send the ABA a list of current local officers confirming their names, addresses and phone numbers. This should also be done upon the installation of any new officers. It is important that the ABA has this information on file so that when they send out local mailings and/or updated applications, it reaches the correct person. It is often heard at local meetings that a member has suffered an accidental injury and lost time from work but never filed a claim because they were unaware that their local was enrolled in the 100% Group Discount Plan.

Your cooperation on the above matters can make a huge difference. No member should have to suffer an accident, on or off the job, and be left on their own without benefits. The ABA is there to help. Remember, All You have to do is ask.

South Region Director
Richard Phillips

Get Well Soon, Ed!

Central Region Director, Ed Brennan, recently undergone open heart surgery in December. National Director, Dave Daniel and the ABA staff would like to wish Ed a speedy recovery.

Get Well Soon, Ed!

Check us out!
apw-aba.org

The hardest thing in life is to know which bridge to cross, and which to burn.

All You Have To Do Is Ask
Spring Forward
with new ABA benefits

VALUE PLAN: PAYS $12.00 PER DAY FOR UP TO 365 DAYS FOR EACH COVERED ACCIDENT, INCLUDES A $6,000 ACCIDENTAL DEATH BENEFIT AND LUMP SUM DISMEMBERMENT BENEFITS.

ADVANTAGE PLAN: PAYS $24.00 PER DAY FOR UP TO 365 DAYS FOR EACH COVERED ACCIDENT, INCLUDES A $10,000 ACCIDENTAL DEATH BENEFIT AND LUMP SUM DISMEMBERMENT BENEFITS.

❯ 100% LOCAL RATES START AT 60 CENTS PER MEMBER, PER PAY PERIOD.

ABA PLUS ACCIDENTAL DEATH BENEFIT (SUN LIFE)
❯ COVERAGE NOW AVAILABLE UP TO $150,000 FOR ACTIVE MEMBERS
❯ RETIREEs AND SPOUSES CAN RECEIVE UP TO $50,000
❯ LOCALS CAN PROVIDE 100% COVERAGE AT ANY AMOUNT ($20,000 - $150,000)
❯ 100% ABA PLUS COVERAGE MAY BE ADDED TO THE VALUE OR ADVANTAGE PLAN

GUARANTEED ISSUE WHOLE LIFE UP TO $100,000 (UNUM)
❯ ADDITIONAL WHOLE LIFE COVERAGE AVAILABLE UP TO $150,000
❯ APW-ABA MEMBERS CANNOT BE TURNED DOWN REGARDLESS OF HEALTH
❯ RETIRED MEMBERS ARE LIMITED TO $50,000 WITH NO MEDICAL QUESTIONS
❯ SPOUSES OF MEMBERS ARE LIMITED TO $35,000 WITH LIMITED MEDICAL QUESTIONS
❯ WHOLE LIFE INSURANCE AVAILABLE FOR CHILDREN AND GRANDCHILDREN

GUARANTEED ISSUE TERM LIFE UP TO $50,000 (UNUM)
❯ APW-ABA MEMBERS CAN NOT BE TURNED DOWN
❯ CHOOSE AS A STAND ALONE OR COMBINE IT WITH WHOLE LIFE COVERAGE

OPTIONAL EXTENDED ACCIDENT BENEFITS (UNUM)
❯ SCHEDULED LUMP SUM PAYMENTS
❯ AVAILABLE OFF THE JOB (WAGE REPLACEMENT) ACCIDENT INSURANCE RIDER: COVER YOURSELF FOR THOSE OFF THE JOB INJURIES THAT OWCP DOES NOT COVER AND THE USPS ISN’T REQUIRED TO PROVIDE LIGHT DUTY FOR

APW-ABA.ORG  800-526-2890

AMERICAN POSTAL WORKERS

ACCIDENT BENEFIT ASSOCIATION