



FARGO TOUR GUIDE



Local 88 Box 1874
Fargo, N. Dak. 58107

VOL. 13 NO. 5

FARGO, NORTH DAKOTA

DEC 1995



FARGO AREA LOCAL

Officers

President	Jeremy Cahill
Vice-President	Cheryl Schaefle
Financial Secretary	Suze Ament
Recording Secretary	Mary Gillespie
Sergeant-At-Arms	Jan Owings
Trustee	Beth Parrow
Trustee	Joyce Stende
Tour 1 Alt	Barry Barr
Tour 1 Alt	Cheryl Chamberlain
Tour 2 Stations & Branches	Jeremy Cahill
Tour 3 Alt	Tim Haaland
Tour 3 Alt	John Durham
Tour 2 Alt	Beth Parrow
CFS	Sue Carnahan
CFS Alt	Marlene Perez
Maintenance	Curt Christianson
Maintenance Alt	Bob Johnson

Committees

Safety & Health-Processing & Distribution	Roger Eli
Safety & Health-Customer Services	Marge Meester
Scheme	Les Muchow Connie Keller Jan Baldner
Social & Recreation	Vicki Nordman
Social & Recreation Alt	Karen Pallock
Editor	Cheryl Schaefle
Health Plan Rep	Suze Ament

All members are invited to submit articles for the paper. All items to be printed must be signed. Opinions expressed are not necessarily the opinion of the Editor, the Local or the APWU. We reserve the right to edit all articles.

Articles and address changes may be sent to:

Fargo Area Local APWU
P.O. Box 1874
Fargo, ND 58107-1874

FROM THE EDITOR

'Tis the Season! Open Season that is! Every year in November-December we are given the option of changing several of our benefits to fit our individual needs.

Two of the main reasons most of us choose to work for the USPS are wages and benefits. This issue of the Fargo Tour Guide is dedicated to the benefits we receive. Benefits which were won for us by our Union representation.

Most of the information presented to you in this issue is to help you make the best decisions you can regarding your own personal benefits package.

OPEN SEASONS

Health Benefits - November 13 thru December 11
For all Career employees. Human Resources accepts and mails to PDC for processing.

Flexible Spending - November 13 thru December 11
For all Career employees after completing a 26 pay period waiting period. Human Resources processes in DDE/DR.

Thrift Savings Plan - November 15, 1995 thru January 31, 1996. For all career and newly eligible employees. Human Resources processes in DDE/DR.

Annual Leave Exchange - November 13 thru December 15. For nonbargaining employees only. Human Resources processes in DDE/DR.



STATE OF THE UNION

by Jeremy Cahill, President

There are so many topics that could use some elaboration, it's difficult to choose. We could discuss the ongoing Casual-in-Lieu dispute, the possibility of entering Local negotiations in a few months, the approaching gloom-and-doom of going online with RBCS, the lack of staffing and subsequent disputes. But, since this issue's theme is "benefits", let's discuss DC Leave and some changes to bidding and seniority.

DC Leave, Dependent Care Leave, is the use of Sick Leave for all employees to give care or attend to a family member (son, daughter, parent, spouses) who has an illness for which the employee would be eligible to use their Sick Leave. Extreme example: I would NOT be able to use DC (Sick) Leave to care for my wife for morning sickness. Normal documentation submission requirements apply. If absent for over three days, a physician's statement of incapacity of the family member will usually be required.

Seniority Rights for PTR's has changed. A new seniority list will be made which merges PTR's with FTR's. The seniority date for PTR's will be their date of entry into the craft in the installation.

There are provisions for bidding by seniority to and from PTR positions for PTR's and FTR's. Assignments are restricted initially to the employee classification (FTR or PTR) before bids from other classifications are eligible.

The changes have not merged the different levels for PTF Seniority and the changes have not interfered with the previous application of seniority for PTF Preference. If the eligible PTF is senior to the eligible PTR, the PTF will be able to use their seniority to Pref the assignment.

What I have suggested to management is that, if the HRIS Bidding System will allow, when a position is posted, ALL employees who desire to bid on the assignment be invited to BID during that posting period and the senior successful bidder be selected from those eligible. We have just begun discussions on this proposal and it is my intention that, if we agree to some consolidated process, all craft employees be informed of any such agreement, including any future craft employees.

Finally, on using our seniority for bidding, the new contract language includes a limit of FIVE bids within the life of the contract. The contract also includes a Five bid limit on Senior unsuccessful bids.

This language was constructed to prohibit "bid blocking", something that is not evident in our installation and should require only this cursory mention.

Have a stress-free and enjoyable Holiday Season, and for those who expressed their appreciation for our work on the Casual Settlement (the work is not completed yet, got some more casual hours to deal with), you're most welcome.

J.B.'S CORNER

by John Bergh

I get real tired of hearing how we are overpaid by our wonderful boss, Mr. Runyon. I get the distinct feeling that this man is out of touch with the work place. He can't even handle his own management.

For instance, let's take a look at the education requirements for management. For every member of a level 16 or less, there is the requirement of some secondary education. People are demanded to have a four-year degree to be a level 17 or above. When we get to the high levels, 21 or above, a masters degree is mandated. Now we should have a 'team' that has knowledge and commitment.

Let's get back to reality. Where are the people who were promoted because they couldn't be a clerk, a carrier or a mail handler? They are in Sioux Falls, St. Louis and Washington. They couldn't do a job when they started, and they can't do one now! How many times have you seen a highly educated person not promoted because they didn't know the right people? The 'good old boy' system is alive and well. I'm sure we don't know all of the stories. If we did, it would make us normal people wretch.

I think it would be refreshing if there were some strict requirements on the qualifications of our managers. I would shiver with excitement if we ever had superiors who were smarter than those beneath them. Just think how efficient the USPS would become. We could make the competition buckle!

This brings me back to you, Mr. Runyon. You should clean up your own backyard before you start pointing your finger at us. After all, at least we move the mail!

END OF THE TRAIL

Jerry Fabian

It has been a pleasure. Thirty-three years after I began my Union career and 21 1/2 years after you elected me your National Business Agent, it is time to say "Good-Bye".

I want to extend a personal thanks to all the officers, stewards and members who have given me the opportunity to serve them. If I started to thank individuals for their support, I am sure I would leave out some. I have been surrounded by wishes and gifts for an enjoyable retirement over the past year. If I forgot to say "Thank You", I hope you will accept this letter as my sincere way of thanking each of you for your kind thoughts and words.

There is no way I would be so bold or presumptuous as to detail my history of Union involvement because it was all on behalf of being your representative.

Today the job has changed substantially from 1974. It is almost all-consuming of your life on a day-to-day basis. As the new officers take over, I urge you to be patient and understanding as they embark on their careers. I know they will give you 100%-plus to the effort of serving the membership. Their background, experience and demonstrated skills will be of great assistance to you.

While brevity may not have been one of my attributes, I intend to wind this up shortly. A few final observations to the officers and stewards:

Each one, teach one. As new members become active, it is your obligation to train them so that the APWU will continue to be prepared to fight the good fight. Remember Moe Biller's favorite saying "the struggle continues".

Look yourself in the mirror and be able to tell yourself you are doing the best job you are capable of in representing the members.

Realize that no matter how good of a job you do, there will always be some nattering nabobs of negativity who wish to spew forth their venomous comments verbally and in their writings while wallowing in a sea of self pity and trying to relive a past life of delusions and grandeur.

Finally, remember your family and your own health and welfare. Take time out to smell the roses. You owe it to yourself and family.

Once again, for myself and my family, I sincerely thank you for the privilege you have given me to represent you.

In union friendship and solidarity,

Jerry Fabian, National Business Agent - Retired

WELCOME NEW MEMBERS

Greg Rugler
Joyce Neunschwander
Terry Nelson
Darlene Hendrickson

Prairiewood PTR
West Fargo
Tour 3 MPLSM
PTR Mail Proc

NEW SICK LEAVE POLICY

by John Durham, Alt. Steward Tour 3

Attention all members of the APWU (and non-members, even though you didn't want or support this)! Effective immediately, (thanks to our new contract), we now have the right to use up to 80 hours of Sick Leave per year to care for immediate family members. Article 10, Section 5.E states:

"Sick leave may be used by an employee to give care or otherwise attend to a family member having an illness, injury or other condition which, would justify the use of Sick Leave by the employee. Family members shall include son or daughter, parent, and spouse as defined in ELM Section 515.2. Approval of Sick Leave for Dependent Care will be subject to normal procedures for leave approval."

This means that if your kid is sick with the flu, you may now call in sick to take care of him or her. Expecting fathers-to-be may also use sick leave when the new baby arrives (that means you Rick & Mark)! The important thing to remember is this: **When using sick leave to care for family members, also note "FMLA" in the remarks section on your 3971.**

Having "FMLA" (Family Medical Leave Act) on your sick leave form will protect you from disciplinary action being taken against you for using too much Sick Leave. Supervisors will issue discipline to a person who has used excessive Sick Leave, so having "FMLA" on your form will protect you. Management told me the other day that a new 3971 Leave Form was in the making, to involve the FMLA check off. In the meantime, however, please write "FMLA" as well as checking the Sick Leave box when caring for a family member.

FACTS ABOUT FMLA

by Linda Daniel
Austin Postal Worker

There have been a lot of questions asked concerning the FMLA, Family Medical Leave Act. I will try to answer some of them:

*First of all, FMLA is not leave in addition to sick leave or annual leave. It does not add to your SL/AL balances.

*FMLA is a way for you to use SL, AL, or LWOP without facing discipline, if you qualify.

*When submitting your medical documentation to your supervisor, you do not need to explain in detail a medical prognosis/diagnosis as to why you are going to be using FMLA. Your documentation from your doctor only needs to say that you will be "incapacitated for duty", and dates. So don't let your supervisor demand a detailed explanation, tell him/her "NOYB".

*There are forms you will need to fill out to submit to management as soon as you become aware that you will be needing to use FMLA. We have them for **Union members.**

*When you fill out your 3971, annotate under remarks that it is FMLA.

*If you meet the requirements of a "serious health condition", your supervisor has the obligation to certify the absence as covered by FMLA. Serious health condition means illness affecting one's health to the extent that inpatient care is required, or absences are necessary on a recurring basis or for more than a few days treatment or recovery. This is not intended to cover short term conditions for which treatment and recovery are very brief, since such conditions would generally be covered by employer's sick leave policies.

*If you are going to use FMLA and be out for an extended period of time, you may use sick leave, annual leave, or leave without pay, or a combination of all three for up to twelve weeks in a year.

*Try to give management 30 days notice. If that is not possible, let them know ASAP.

*Your supervisor cannot call your doctor for any reason. (Sometimes they like to check up on us)

*Management cannot take disciplinary action against you if your absences are covered under FMLA.

*If your supervisor refuses to accept your doctor's return to work certification, or refuses to grant leave under FMLA, then your rights have been violated and you need to **see your steward!**

EMPLOYEES URGED TO TAKE ADVANTAGE OF FLEXIBLE SPENDING ACCOUNTS

Postal employees are urged to take advantage of the upcoming open enrollment period of the Flexible Spending Account Program. Flexible Spending Accounts (FSAs) provide the opportunity of having money withheld from pay to use for health care or dependent care expenses not covered by insurance. The advantage of FSAs is that expenses are paid for with pre-tax money. Pre-tax money is withheld from pay that is not subject to income, Medicare or Social Security taxes. As a result of this program, taxable income will be less, therefore reducing the real cost of these expenses.

Health Care and Dependent Care FSAs

Participants in the Health Care FSA estimate the amount of out-of-pocket health care expenses for themselves (and family members) that will not be covered by any insurance plans for the coming year. Pre-tax money from each paycheck is then withheld to cover these expenses. A maximum of \$2,600 per year (\$100 per pay period) to a minimum of \$130 per year (\$5 per pay period) can be withheld for health care costs.

Funds from the Health Care FSA can be used to pay for medical/dental deductibles and copayments, prescription drugs, physical exams, childbirth classes, cardiac rehabilitation classes, drug abuse treatment centers, dental expenses, orthodontia (braces), eye exams, eyeglasses, contact lenses, hearing exams and hearing aids.

The Dependent Care FSA is used to cover eligible dependent care expenses; such as payments to child care centers, nursery schools, kindergarten, summer day camps, babysitters (excluding an individual's dependent or a child under age 19), dependent care centers that provide day care (not residential care) for dependent adults, and household services related to the care of a dependent. To be covered by the Dependent Care FSA, costs must be for: children under age 13, spouse or child age 13 or over who are not physically or mentally capable of self care, relatives or household members who are not mentally capable of self care.

In order to open a Dependent Care FSA; both spouses must work, or one spouse must work and the other must be a full-time student or incapable of self care, or the individual must be a single parent. Like the Health Care FSA, participants estimate their costs for the coming year. Up to \$5,000 per year can be contributed if single or married and taxes are filed jointly; and \$2,500 per year if married and taxes are filed separately. (With some exceptions, contributions cannot exceed the annual taxable income of the lower paid spouse.)

Withdrawing Funds

Requests for reimbursement from FSAs for covered expenses may be submitted at any time during the plan year, but must be received by the plan

administrator no later than June 30th of the following year. Any funds remaining in an FSA after the deadline are forfeited. Therefore, anyone participating in this program should very carefully estimate their health care and dependent care expenses and then make sure all funds are used by the June 30th deadline.

The Health Care FSA allows withdrawals for covered expenses in excess of money actually held (but not exceeding the annual pledge of contributions). For example, if someone pledges an annual contribution of \$2,600 and submits a bill for \$2,600 early in the year, he or she will be reimbursed for the entire amount, even though the account balance is less than \$2,600 at the time. In regard to a Dependent Care FSA, withdrawals for covered expenses cannot be for more than the current balance. Funds cannot be moved from one FSA to another, and enrollment is on a yearly basis.

Lower Taxes

The main benefit of a Flexible Spending Account is that contributions are set aside before taxes are figured, therefore reducing taxable income. Participants end up paying less federal income tax, Medicare tax and Social Security tax, and usually less state and local income tax. (A few states do not permit tax exemptions for FSA contributions.)

As an example, a person who contributes \$1,000 to a Health Care FSA and is in the 30 percent tax bracket will realize a tax savings of \$300. Looking at it another way, the person in this example covered \$1,000 in medical bills at a cost of \$700. Similar savings are possible for those who participate in the Dependent Care FSA.

For further information contact your personnel office. Also, a booklet titled *Flexible Spending Accounts* which contains additional details and enrollment forms is scheduled to be sent to all postal employees.



"Here's a card from your employer. It says, 'Get well soon. Your medical benefits have been terminated.'"

KNOW YOUR RIGHTS ON SICK LEAVE

by Tim Haaland, Alt. Steward-Tour 3

Article 10, Section 5.D

For periods of absence of three (3) days or less, a supervisor may accept an employees certification as reason for an absence.

If you miss three (3) days or less due to illness and management asks for a doctor's documentation for the absence, ask for steward time.



TEN REASONS TO JOIN THE APWU HEALTH PLAN

Take a look at these highlights of the 1996 APWU Health Plan. You'll see why your union plan is the best buy for you and your family.

New and Exciting Benefits. Great benefits like chiropractic care, a 24-hour-a-day Nurse Advisory Hotline, more covered routine tests and immunizations, 100 percent coverage with no deductible for accidental injury treatment—even with non-network providers—and a huge increase in the number of PPO network hospitals are all new for 1996.

Comprehensive Benefits. The Health Plan features a well-rounded benefits package that includes hospitalization, doctors' visits and lab, prescription drugs and many other important, high-dollar benefits.

Prescription Drug Programs. Two of the best prescription programs available: mail-order drugs covered up to 100 percent with no deductible; the Retail Drug Program, at over 52,000 pharmacies nationwide, offers minimal out-of-pocket costs. No claim forms to file with either program.

Well Child Care. No deductible and 100 percent payment for routine visits and lab work for children through age 12. Eligible dependents up to age 22 are fully covered for routine immunizations.

Preferred Providers. At the start of 1996, the Health Plan will have in excess of 150,000 doctors and over 2,500 hospitals under contract to help members save money and to provide excellent medical care. Many PPO benefits are paid at 100 percent with no deductible. Of course you are free, at all times, to seek medical care with non-network providers with no penalty.

Many Services Paid at 100% With No Deductible. Important, high-dollar services such as inpatient stays at network hospitals, emergency first aid treatment, generic drugs from our mail-

order drug provider and Well Child Care are just a few of the examples of "first dollar, full dollar" coverage offered by the APWU Health Plan.

Reduced Paperwork. The APWU Health Plan has made arrangements with **thousands of providers** of medical service to take you out of the loop when it comes to claims filing. All of our Preferred Providers bill the Health Plan directly, and both of our drug programs feature automatic billing to the Health Plan. Claims submission is one less thing you'll have to worry about.

Special Benefits for Retirees. Retirees with Part B of Medicare will have **no deductibles** to worry about. The APWU Health Plan pays for all of Medicare's deductibles, and the Health Plan has no deductibles for Medicare members. The plan picks up where Medicare leaves off, giving you virtually 100 percent coverage. The Health Plan has agreements with most Medicare B carriers to have your claims transferred to us **automatically** so we can pay any balances.

Toll-Free Access. The Health Plan has a toll-free hotline for direct access to claims status, enrollment information, benefit clarification, supply requests and more. Our automated telephone system is available from 7 am to 8 pm, Eastern Time, Monday-Friday. Operators are on duty from 8:30 am to 8:00 pm, Monday-Friday. The number is **1-800-222-APWU (2798)**. The toll-free line for deaf/hard-of-hearing members is **1-800-622-2511**. (Special equipment is needed to use this line.)

We're 100% Union Organized. Call your current insurance company and ask if they can make that claim. The APWU Health Plan is union sponsored and 100 percent union organized. Keep your money circulating throughout the APWU by supporting our very own health plan.

From APWU News Bulletin

**FARGO TOUR GUIDE
CHERYL SCHAEFLE - EDITOR
P.O. BOX 1874
FARGO, ND 58107**

ADDRESS CORRECTION REQUESTED

**NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
PERMIT #1275
FARGO, ND**

**PLEASE
DELIVER TO:**



***GENERAL MEMBERSHIP
MEETING TO BE HELD
7:00PM ON DECEMBER 27
AT THE TRADES & LABOR
HALL-3002 1ST AVE N***