

# Tampa Letter Carrier

## From the Desk of the President

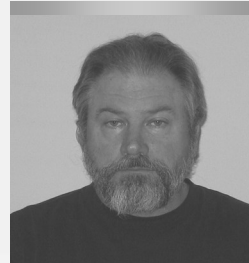
Welcome back, faithful readers. We have several items of news for you this month, so I am going to just dive in with it.

First, we have finalized the results for Tampa Branch 599's *Stamp Out Hunger* Food Drive 2025. While our results were not as good as they were last year, I believe that we all should be proud of how well we did this year. Remember, we had two major hurricanes that impacted our area and many of the residents of our waterfront communities have not yet returned to their homes and that impacted our drive. That said, it is my pleasure to report that our final collection numbers ended up at **1,894,068 pounds** of food collected for the food banks in the greater Tampa Bay area (including Brandon, Plant City and Sun City/Ruskin). This drive will help keep food available for those who are facing food challenges daily in our area and should help bridge the donation gap until they start to pick up as the holidays grow near. All I can say is, *great job*, everyone should be proud of the effort they put into making this great for the communities we live in. We will see how we did on a statewide and national scale after the publication of the Postal Record in July, but you can rightly be proud of yourselves for the great job you did this year.

Second, I am happy to report that we were able to come to agreement on the Tampa LMOU (**Local Memorandum of Understanding**) without having to resort to arbitration. All the stewards have been issued a copy of the newly signed LMOU, and we have begun the process of informing everyone of the changes in language contained in this new LMOU. Understand that this LMOU is for 2025 – 2026 based on the fact that the National Agreement expires in May 2026, so after the next National Agreement is concluded the LMOU will open for negotiations again. Some of the important changes that are included are CCAs who are past their 120-day probation period are now included in the complement for leave choices and the determination of how many people are allotted for leave in the sections. Volunteers now are first in use for selecting employees to work a holiday. Overtime Desired Lists and Leave Quotas were combined in Sulphur Springs 03/04 and Hilldale 14/34 stations. These were the major changes, but the stewards will have copies, so check with your steward if you have any questions.

**Inspections and adjustments** should have been completed by the time you read this, and I will be meeting with management to address any T-6 strings that have been affected by the route adjustment process. We will look at all affected strings and make the necessary changes to conclude the process. You will be notified of any changes being made prior to their implementation.

This month I am going to provide basic information on three Executive Board positions. First, let us address the position of **Health Benefits Representative**. The Health



Brian Obst  
President  
Branch 599

Branch 599  
serving  
Brandon  
Plant City  
Sun City  
Tampa

## Branch 599 Meeting

Thursday  
August 7  
7:30 PM

**Tampa Letter  
Carriers Hall**  
315 W Busch Blvd  
Suite C  
Tampa FL 33612

Additional parking is  
available in the lot  
before our building.

(Continued on page 3)

## Branch 599 Office

315 W Busch Boulevard, Suite C  
Tampa FL 33612

813.875.0599

www.nalc599.com

Brian Obst  
President  
erif\_lor@hotmail.com

Office Hours  
Monday – Friday  
7:30 am – 4 pm

Rodna Kimelman Kirk  
Office Manager  
nalc599@verizon.net

## Tampa Letter Carrier

Brian Obst  
Publisher

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Editor  
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813.875.0599

**National Association of Letter Carriers 599,**  
315 W Busch Boulevard, Suite C  
Tampa FL 33612,  
publishes the Tampa Letter Carrier monthly. The opinions expressed in this publication are those of the writers and do not necessarily reflect the opinions of Branch 599, NALC. It is the policy of this publication that all articles submitted for print must be signed by the writer.

Please submit any and all articles to be published in the Tampa Letter Carrier to the Editor via email at editor.nalc599@gmail.com and also to the Branch Office at nalc599@verizon.net no later than the 5th of each month in order for us to meet our time limits to the publisher.

## Officers

<i>Position</i>	<i>Officer</i>	<i>Phone</i>	<i>Email</i>
<b>President</b>	Brian Obst	813.875.0599 cell 727.458.0679	erif_lor@hotmail.com
<b>Vice President</b>	Michael Smith	813.326.0717	mosmith46@gmail.com
<b>Recording Secretary</b>	Maria Afful	347.457.7316	
<b>Financial Secretary</b>	Alan Robinson	813.843.9762	
<b>Treasurer</b>	Tony Diaz	813.598.9635	
<b>Sergeant-at-Arms</b>	Luis Cruz	813.431.3223	
<b>MBA/NSBA</b>	Bonita Lattimore	813.756.9676	
<b>Health Benefit Rep</b>	Detlev Aeppel	813.505.7914	
<b>Director of Retirees</b>	John Gebo	813.503.1256	
<b>Trustees</b>	Milly Minsal, Ch.	813.446.2572	
	Andre Hinton	931.980-5169	
	Cynthia Williams	813.392.8048	
<b>Labor Management</b>	J.D. Lewers	813.528.5519	
	Clement Cheung	813.758.5910	
<b>Presidents Emeritus</b>	Garland Tickle • Orbe Andux • Donald Thomas Michael Anderson • James Good • Alan Peacock • Tony Diaz		

## Shop Stewards

<i>Station</i>	<i>ZIP</i>	<i>Steward</i>	<i>Station No.</i>	<i>Steward's No.</i>
<b>Tampa Stations/Branches Chief Steward, Mike Smith</b>				813.326.0717
Brandon	33510/11	David Rivadeneira	813.661.1636	656.215.2467
Brandon	33510/11	Osceola Williams Sr.	813.661.1636	210.445.1369
Carrollwood	33618	Edward Carrillo	813.961.2963	787.989.4481
Commerce	33602	Deontae Barron	813.247.2416	813.836.4128
Forest Hills	33612	Lord McWilliams	813.935.2954	347.475.7433
Forest Hills Annex	33613	Robert Rosenfeld	813.935.2954	813.857.5353
Hilldale	33614	Brian Obst	813.879.4309	727.458.0679
Hilldale Annex	33634	Maria Afful	813.879.4309	347.457.7316
Interbay/Port Tampa	33611/16	Mike Dennis	813.831.2034	813.361.9103
Interbay/Peninsula	33629	Brian Obst	813.831.2034	727.458.0679
Palm River Annex	33619	Sheryl Jones	813.663.0048	616.589.5283
Plant City	33563/64		813.754.3590	
Produce	33610		813.237.4084	
Ruskin/Sun City Ctr	33570		813.634.1642	
Seminole Heights	33603	Paul Sardinas	813.237.4569	813.650.3504
Sulphur Springs	33604	Sean O'Connell	813.237.4569	
TCA/Hyde Park	33606	Josh Villa	813.873.7189	203.278.6485
TCA/Peninsula	33609	Brian Obst	813.873.7189	727.458.0679
TCA/West Tampa	33607	Brian Obst	813.873.7189	727.458.0679
Temple Terrace	33617		813.988.0152	
Town & Country	33615/35	Brian Obst	813.884.0973	727.458.0679
Ybor City	33605	Leddyon Lewis	813.247.2416	813.247.2416




# NALC Disaster Relief Foundation

**Make a donation by**

- credit card
- check
- money order
- cash

WE ACCEPT ALL MAJOR CREDIT CARDS



*The foundation is a 501(c)(3). Your contribution to the NALC Disaster Relief Foundation may be eligible for a tax deduction. It is recommended you seek further advice from your tax advisor.*



Established exclusively for NALC Members

## From the Desk of the President

*(Continued from page 1)*

Benefits Representative (also known as the HBR) is the contact point in the branch for all Health Benefit issues. The HBR must be a member of the NALC Health Benefit Plan, and the position duties are as directed by the Constitution and the Laws of the NALC Health Benefit Plan. The HBR will assist in providing information on the Health Benefits Open Season yearly and assist all members with issues associated with the Health Benefit Plan. The HBR will attend the yearly Health Benefit Seminar, which is paid by the branch, and the HBR will also perform any duties as assigned by the President.

Second, let us look at the position of **Director of Retirees**. This position is to be filled by a retired letter carrier who is a member of the branch. The duties of the Director of Retirees are to handle issues regarding retired carriers from the branch and matters pertaining to them. The Director of Retirees is also the point person for the President when political matters arise that the branch is involved in such as phone banking, attending picket lines, etc. by helping coordinate available

retirees to staff the functions to help the President. The Director is also the main contact point for the planning of the annual retiree's dinner, and the Installation dinner every 3 years, working along with the branch secretary to ensure the event goes off without a hitch. The Director will also perform other duties as directed by the President.

Lastly, let us look at the position of **MBA/NSBA Representative** (Mutual Benefit Association/National Sick Benefit Association). The MBA/NSBA Representative shall perform duties as the Constitution and laws of the MBA/NSBA require as well as assisting members with obtaining insurance through the MBA and educating the membership on the purpose and benefit of utilizing the insurance products offered by the MBA. The MBA/NSBA Representative will also perform such duties as assigned by the President.

Remember, these descriptions are just basic information on the available positions of your Executive Board and are simply meant to inform and educate the membership on what the positions entail since we have elections coming in December. Now is the time

to educate yourselves so you can determine where you can best help your branch and the Union as a whole before the elections arrive.

The **Florida State Association of Letter Carriers (FSALC) Convention** is scheduled for August 14–16, and our Branch is sending a 10-person delegation to elect the leadership for the State Association for the next two years and address issues affecting all letter carriers in the State of Florida. There will also be several training classes for the continuing education of the members of the delegation so they may return to our Branch better equipped to fight the good fight against management in defense of our positions as letter carriers.

***The most important thing to remember is this: To be ready at any moment to give up what you are for what you might become.***

W.E.B. Du Bois

Until next time I leave you as always...  
**Knowledge is the Key.**

Brian Obst  
President

## Calendar

### Shop Stewards

Tuesday

**August 5 7:00 PM**

315 W Busch Blvd, Suite C

### Executive Board

Thursday

**August 7 6:30 PM**

315 W Busch Blvd, Suite C

### Branch 599

Thursday

**August 7 7:30 PM**

315 W Busch Blvd, Suite C

### Retirees' Breakfasts

#### Tampa

Monday

**August 4 9:30 AM**

The Cuban Sandwich Shop  
10434 N Florida Avenue 33612

#### Temple Terrace

Tuesday

**August 12 10:00 AM**

Bob Evans Restaurant  
off Fletcher near I-75  
12272 Morris Bridge Road

#### Note:

Any carrier, active or retired, is welcome to attend the retirees' breakfasts, and on your birthday, the Branch will pick up the tab for your breakfast; simply provide the receipt to the Branch office for processing.

## Wait a Minute

### Heat Exhaustion

Attention all carriers, as the weather warms it is so important to stay hydrated. Too many carriers ignore the importance of drinking enough fluids and stopping for shade. Please don't rush—listen to your body—and **Drink More Water**.

*Maria*



Maria Afful  
Recording Secretary  
Shop Steward  
Branch 599

## The NALC App

This month, I would like to talk about the importance of the NALC App. You can download the NALC App from IOS or Android.

The NALC App features include:

- **Workplace Resources**

Access full digital versions of the National Agreement, JCAM, M-39, ELM, MRS, CCA guide, COLA/pay charts, and more.

- **Interactive NSD Calendar**

Enter your postal office ZIP and schedule type; the app will display your full calendar of non-scheduled days (NSDs), including holiday adjustments, and integration with the NALC Google calendar.

- **Legislative Tools**

Personalized info for you to contact your U.S. Representative and Senators, a real-time bill tracker. Under the Government Affairs section, we can join thousands of other carriers to take action on the issues that matter most to us. The recent action of HR 1 was a great example of how letter carriers took action to stop the government

from trying to change our retirement calculation, benefits, and contributions. The NALC app will send you push notifications and a simple click-and-send action to our U.S. Representatives and Senators.

- **Instant News & Social**

View NALC bulletins, news, and social streams; set push notifications for topics you care about (contract updates, pay, legislative alerts).

- **Member Benefits & Other Tools**

Quick links to health plan info, mutual benefit association, Postal Employees Relief Fund, Veteran group, NALC leadership and convention details, etc.

Stay in touch with updated information from the NALC App and take action to protect our jobs!

*Clement*



Clement Cheung  
Labor Management Rep.  
Branch 599

## Helpers for Golf Coordinator Needed



Deliver  
the Cure  
with MDA

President Obst is presently acting as our Coordinator and would appreciate your help with our 11th Annual Golf Tournament to benefit the Muscular Dystrophy Association.

Contact President Brian Obst for more info, 813-875-0599.

# From the Vice President's Desk

## Here We Go Again

It's time for another update in the Tampa Installation. Investigative Interviews (II's) are on the rise concerning SPM (Service Performance Measures) work orders.

Carriers, understand, this is part of your duties as a professional carrier. If you receive an SPM workorder, don't ignore it. It is easier to just say you passed the address, but now management has another tool they are using to verify your answers.

I am not sure what the name of the tool is, but I have had the opportunity to see how it is used. The program will indicate the exact location when the scanner prompted the SPM workorder. When a carrier answers the SPM workorder, it will give the exact location. If the carrier is beyond the address and either ignores, or inputs already passed, management is using this information to move toward discipline. We are aware that this information should not be the only basis for discipline and will address any future issues.

## Overtime Renewed!

Article 8 of the National Agreement provides information on overtime. The newly adopted National Agreement has changed a few overtime rules. Rather than relying on another carrier's explanation of how overtime is handled, it is advisable to take the time to educate yourself. The sections below are straight out of the National Agreement and should be reviewed.

### Section 2. Work Schedules

A. The employee's service week shall be a calendar week beginning at 12:01 AM Saturday and ending at 12 midnight the following Friday.

B. The employee's service day is the calendar day on which the majority of

work is scheduled. Where the work schedule is distributed evenly over two calendar days, the service day is the calendar day on which such work schedule begins.

C. The employee's normal work week is five (5) service days, each consisting of eight (8) hours, within ten (10) consecutive hours, except as provided in Section 1 of this Article. As far as practicable the five days shall be consecutive days within the service week.

D. Full time employees who are not on an "Overtime Desired" list or on the Work Assignment list, shall not be required to work beyond eleven and a half (11.5) hours of work in a day or sixty (60) hours of work in a service week, and shall not be subject to disciplinary action for terminating their tour of duty when these limits on hours of work are reached.

### Section 3. Exceptions

The above shall not apply to part-time employees.

Part-time employees will be scheduled in accordance with the above rules, except they may be scheduled for less than eight (8) hours per service day and less than forty (40) hours per normal work week. All PTFs will be guaranteed a minimum of one (1) nonscheduled day each service week, except during the penalty overtime exclusion period. Management will notify PTF employees of their assigned nonscheduled day by the Wednesday preceding the service week.

CCA employees will be scheduled in accordance with Section 2, A and B, of this Article. All CCAs will be guaranteed a minimum of one (1) nonscheduled day each service week, except during the penalty overtime exclusion period. Management will notify CCAs of their assigned nonscheduled day by the Wednesday preceding the service week.

### Section 5.

#### Overtime

#### Assignments

When needed, overtime work for full-time employees shall be scheduled among qualified employees doing similar work in the work location where the employees regularly work in accordance with the following:

A. Employees desiring to work overtime shall place their names on either one or both of the "Overtime Desired" lists defined below or the "Work Assignment" list during the two weeks prior to the start of the calendar quarter, and their names shall remain on the list until such time as they remove their names from the list. Employees may switch lists during the two weeks prior to the start of the calendar quarter, and the change will be effective beginning that new calendar quarter.

1. Full-time letter carriers, including those on limited or light duty, may sign up for either one or both of the following regular Overtime Desired Lists:

- Employees desiring to work up to twelve (12) hours per day on their regularly scheduled day(s). Employees signing only this list are not on the Overtime Desired List on their non-scheduled day(s). However, employees signing both regular Overtime Desired Lists are eligible to work up to twelve (12) hours per day on their regularly scheduled day(s) and their non-scheduled day(s).
- Employees desiring to work eight (8) hours per day on their non-scheduled days. Employees signing only this list are not on the Over-

*(Continued on page 6)*



Mike Smith  
Vice President  
Chief Steward  
Branch 599

## Sharing Our Members' Joys and Sorrows

**Healing prayers and get well wishes** are extended to **John Rowland** [retiree] as he recovers from a serious illness; Director of Retirees **John Gebo**, as he recuperates from a recent hospitalization; and to Financial Secretary Alan's wife **Annette Robinson** as she continues to recover from a serious automobile accident.

## Retired...but Not Tired

Lately I have observed several letter carriers delivering mail in different locations throughout the city and there is nothing safe about their delivery practices. I have seen doors open through intersections, no seatbelts, and speeding. I have seen carriers wearing their uniforms, and others without uniforms. **It appears that safety is a second thought**, just get the mail delivered as fast as you can.

I would hate to be delivering mail today with the pressures management puts on carriers. Letter carriers were trusted and provided customer service. We were a part of our communities; we got to know our customers. I do not see those practices today, and I do not know if it is allowed.

The new carriers of today are told the faster you deliver the better, the more work you will be provided. Taking care of our customers and providing consistent delivery is what set the USPS apart from other delivery companies. I hate to see it, I

don't like it, but I do not see it changing any time soon.

**The next retiree's breakfast will be on August 4, at 9:30 AM.**

Location: The Cuban Sandwich Shop at 10434 N Florida Avenue. This group meets on the first Monday of the month.

**We have another retiree group that meets on the second Tuesday of the month, August 12, at 10 AM.** Location: Bob Evans, 12272 Morris Bridge Road, in Temple Terrace.

**Remember retirees, if it is your birthday month and you attend a monthly breakfast, your breakfast is paid by Branch 599.**

So as Roy Rogers and Dale Evans said,  
*Happy trails to you, until we meet again.*

*John*



John Gebo  
Director of Retirees  
Branch 599

## Branch 599 Centennial Challenge Coins



In honor of the 100th Anniversary of the establishment of Tampa Branch 599 and our continuing commitment to the representation of our members, the Branch has made a one-time purchase of 500 of these Challenge coins. This is a limited edition and there are only 500 coins for purchase at a cost of \$5

per coin. Any profits garnered from the sale of the coins will be donated to MDA. Get your coin now as they will go fast, and you don't want to miss out. —Brian Obst, President

## From the Vice President's Desk

(Continued from page 5)

time Desired List on their regularly scheduled days or beyond eight (8) hours on their non-scheduled days. However, employees signing both regular Overtime Desired Lists are eligible to work up to twelve (12) hours per day on their regularly scheduled day(s) and their non-scheduled day(s).

B. "Overtime Desired" lists will be established by craft, section or tour in accord-

ance with Article 30, Local Implementation.

If you have any questions, please don't hesitate to contact your steward or our Branch office. Your steward has been trained in the new additions and will be able to answer any additional questions. We're sure this will take a little time to get used to, but assistance is available, ask.

To get there we must work together!

*Mike*

### Employee Assistance Program

info is at [nalc.org](http://nalc.org)

Choose Workplace Issues, hover over Safety & Health, and choose Employee Assistance Program.

*It's confidential for you and your loved ones.*

## From the Treasurer's Desk – 31st Edition

Brothers and Sisters,  
I still receive calls from you questioning if management is allowed to do certain things and if not, what is the violation. It appears that management is doing many things in violation of the National Agreement. With some offices having new stewards, and several without stewards, there are a lot of things that are transpiring and not being challenged due to lack of contractual knowledge. I have advised many of you to contact your steward or our Branch office. The more we allow management to get away with, the more they are going to violate.

When I began my career, and if I saw something that did not look right, I would ask questions and research it as well. NALC.org has everything at your fingertips to help educate yourself. So where do you start learning the contract? Where do you start protecting yourself and possibly representing others? First, learn what articles cover what issues and become familiar with the articles that are affecting you. For example, what article addresses over-

time? What article addresses discipline? Article 8 addresses overtime, Article 16 addresses discipline. Becoming familiar with these two articles is a good start. Article 8, (Hours of Work), will cover overtime, overtime pay, penalty pay, out of schedule premium, overtime desired list, equitable distribution of overtime opportunities and more. Article 16 (Discipline Procedure) covers the Just Cause Principle; the steps management must follow before issuing a discipline action. I was very successful defending discipline issued to our members by breaking down management's failure to complete a thorough investigation, and by management's failure to prove Just Cause. Try becoming familiar with these articles to start, any questions, please contact me. Good luck.

### Quick Hits:

#### Information you should know

I recently read an article out of the LA Times addressing dog bites/attacks. In 2024, Los Angeles ranked No. 1 in the nation in regard to dog attacks on mail carriers. Seventy-seven letter carriers

were attacked by dogs in LA, earning the city the top spot for the third year in a row.

California ranks No. 1 in the nation in attacks on Postal Service employees in 2024. There were 701 incidents reported, many more than second place Texas with 438 attacks reported. The article also mentions dog attacks have increased over the years. In 2022 there were 5,300 reported incidents and in 2024 it increased to 6,000. In 2020 mail delivery was suspended in a public housing complex with more than 1,800 residents in LA due to an *uncontrollable dog*. Carry your dog spray and mail satchel with you at all times, always be on alert.

**Please follow me**, I will be reporting on Nalcrest in the July and September Postal Record.

**Look forward to talking to you again on the next *Around The Horn***



Tony Diaz  
Treasurer  
President Emeritus  
Branch 599  
NALCREST Trustee

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*Hydrate...HYDRATE...HYDRATE!*

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## Mail Call

Brothers and Sisters, August is the hottest month of the year. Please be sure to be drinking as much water as you can. Stay hydrated.

*You say that every year, Sarge!*

I do and yet every year there are always some who fail to do so. Now for the goodies...

- With the contract completed, we are all waiting for our collective

back pay. Well, it should arrive in August and/or September.

- Trump's BB Bill passed and was signed last month. But the no tax on overtime does not take effect until 2028.
- Xanadu the musical is playing at The Italian Club in Ybor. General admission is \$32.

*What is that all about, Sarge? This is*

*the most random article from you yet!*

True, it's because I have my son with me and well...family over union every time! But I promise my next article will be fun and more informative.

*Sarge*



Luis Cruz  
Sergeant-at-Arms  
Branch 599

## Your Union

I want to let everyone know some facts about your union, Branch 599. As of right now, Branch 599 has 617 active members, 413 retirees, and 82 non-members. There are also 20 members that are out on OWCP. Our goal has always been to have 100% participation, but we know that will never be the case.

Please realize that all the benefits, insurance, and Thrift Savings Plan (TSP) have all been negotiated by the union. When I first started, TSP was not even around yet. I trained carriers for over 20 years and always made sure to inform each person I trained to always contribute enough money to your TSP to receive the matching portion from the postal service. This is free money, and it doesn't seem like much at

the time, but over a 30-year career you will retire with a nice amount of money to supplement your retirement.

Always look at your job as a **career**, not just a job. There are not many jobs left that you can retire from that offer a pension and retirement. There is no better feeling than knowing that when you retire you will have a check deposited into your account every month for the rest of your life.

Until next time,  
*Alan*



Alan Robinson  
Financial Secretary  
Branch 599

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*Stay Safe Out There!*

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## Just for the Health of It

We all strive to remain in good health. We often overlook how much our hearing health contributes to our overall well-being and quality of life.

Hearing loss is the third most common physical condition in older Americans. One in three people over age 60 have hearing loss. Only hypertension and arthritis affect more senior Americans. One in six baby boomers have hearing loss. One in fourteen Generation Xers have hearing loss. One in five teenagers have some type of hearing loss. The good news is 90-95% of people with hearing loss can be treated with hearing aids.

Typically, a combination of factors contribute to hearing loss. Age related hearing loss (presbycusis) results from the aging process and from environmental noise factors over a lifetime. Noise induced hearing loss (sociocusis) results from damage to the hair cells and the cochlea bone in the ear. This can occur suddenly or gradually. Approximately 26 million Americans age 20 to 69 have high frequency hearing loss due to loud sounds or noise at work or play. Genetic hearing loss (congenital) occurs due to family history or predisposition. There is also drug related (ototoxicity) hearing loss; there are over 200 ototoxic prescriptions and over the counter medications on the market today. These include: aspirin, quinine, certain antibiotics, some anticancer drugs, and some anesthetics.

Hearing loss presents risk factors for other medical conditions. People with low frequency hearing loss are at risk for

cardiovascular events. Hypertension can be an accelerating factor of hearing loss in older adults. Hearing loss is twice as common in people with diabetes as people without diabetes. Smokers have a 70% higher risk of hearing loss than nonsmokers. Osteoporosis can affect the three tiny bones in the middle ear which can lead to hearing loss.

Hearing loss affects your brain. Adults 50 and older with untreated hearing loss are more likely to develop problems thinking and remembering. Adults over 75 with untreated hearing loss experience 30-40% faster cognitive decline. Adults with mild hearing loss are twice as likely to develop dementia. Adults with moderate hearing loss are three times more likely to develop dementia. Adults with severe hearing loss are five times more likely to develop dementia. Adults with untreated hearing loss are less likely to participate in organized social activities and more likely to report depression. People with mild hearing loss are three times more likely to have a history of falling.

You probably get your eyes tested annually and your teeth cleaned twice a year. Doesn't it make sense to test your hearing?

Here's to your health.....

*Detlev*



Detlev Aeppel  
Health Benefit Rep.  
Branch 599



# Mutual Benefits Association Information

Hello everyone,  
I want to provide better information for our membership. To start, I want to inform you of all the different Term Life insurance policies that we offer.

## **MBA 10-Year Renewable and Convertible Term Life Insurance**

MBA Term Life Insurance is a 10-year renewable and convertible term policy. In the event of your death, the policy will pay your beneficiaries the full amount of your policy for as long as it's in force. This plan lets you choose coverage of \$10,000, \$15,000, \$25,000, \$50,000, \$100,000 or \$150,000.

Your premium will remain the same until the 10-year term has ended. You can renew for another 10 years of coverage without a medical exam. At each renewal period, your premium increases according to your age. You may continue Prime Protection coverage until age 80.

You can also convert your term life policy to a whole life policy, such as MBA Whole Life, without taking a medical exam, if the insured is under the age of 65.\* Term Life is available for your spouse at the same benefit amounts open to you. Premiums can be paid annually, 12 times a year, or biweekly through payroll deductions.\*\* You may choose to have your dividends paid in cash or left on interest-bearing deposit.

## **MBA 5-Year Renewable and Convertible Term Life Insurance**

MBA 5-Year Renewable and Convertible Term Life Insurance is a 5-year renewable and convertible term policy. In the event of your death, the policy will pay your beneficiaries the full amount of your policy for as long as it's in force. This plan lets you choose coverage from \$10,000 to \$150,000.

Your premium will remain the same until the 5-year term has ended. You can renew for another 5 years of coverage without a medical exam. At each

renewal period, your premium increases according to your age. You may continue Prime Protection coverage until age 80.

You can also convert your 5-year renewable and convertible term life policy to a whole life policy, such as MBA Whole Life, without taking a medical exam, if the insured is under the age of 65.\* MBA 5-Year Term Life Insurance is available for your family (age 17 or older) at the same benefit amounts open to you. Premiums can be paid annually, 12 times a year, or biweekly through payroll deductions.\*\*

## **MBA 20-Year Term Life Insurance**

The MBA 20-Year Term Life Insurance plan offers insurance protection for a period of 20 years. In the event of your death, the policy will pay your beneficiaries the full amount of your policy for as long as it's in force. This plan lets you choose coverage from \$10,000 to \$150,000.

The premium rate is based on the current age of the proposed insured and the amount of life insurance applied for. The premium rate will never change for the entire 20-year period. As long as the premiums are paid on the policy, the insured is guaranteed life insurance for a period of 20 years.

You can also convert your 20-year term life policy to a whole life policy, such as MBA Whole Life, without taking a medical exam, if the insured is under the age of 65.\* MBA 20-Year Term Life is available for your family (age 17 or older) at the same benefit amounts open to you. Premiums can be paid annually, 12 times a year, or biweekly through payroll deductions.\*\*

## **MBA Term to Age 65 Life Insurance**

The MBA Term to Age 65 Life insurance plan offers insurance protection until the insured reaches age 65. In the event of your death, the policy will pay your beneficiaries the full amount of your policy for as long as it's in force.

Regardless of the issue age of the insured, the policy will remain in force until the policy anniversary date after the insured reaches age 65. This plan lets you choose coverage from \$10,000 to \$150,000.

The premium rate is based on the current age of the proposed insured and the amount of life insurance applied for. The premium rate will never change during the lifetime of the policy. As long as the premiums are paid on the policy, the insured is guaranteed life insurance until the policy anniversary date after the insured reaches age 65.

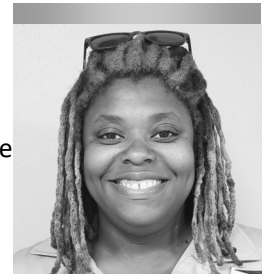
You can also convert your MBA Term to Age 65 life policy to a whole life policy, such as MBA Whole Life, without taking a medical exam, if the insured is under the age of 65.\* MBA Term to Age 65 Life insurance is available for your family (age 17 or older) at the same benefit amounts open to you. Premiums can be paid annually, 12 times a year, or biweekly through payroll deductions.\*\*

\* If you convert to Whole Life, the premiums are specified according to your age on the date of conversion.

\*\* Retirees may choose to pay premiums monthly or annually. Sorry, retirees are not eligible to use payroll deductions.

If you have any questions regarding Term Life Insurance or any other insurance policies, please contact me, our Branch office, or the MBA headquarters and we can provide you with all the information you need.

*Bonita*



Bonita Lattimore  
MBA/NSBA Rep.  
Branch 599

# Veterans Buzz



I am changing this column a bit. For the remainder of the year, we'll be highlighting the veterans who are amongst us daily. Any member that would like to be in our newsletter, please contact me through

the Branch's email: [nalc599@verizon.net](mailto:nalc599@verizon.net). Include your name, (picture – optional), station, and biography while in the military.

Semper Fi, *Mike Smith*, Vice President

I was drafted into the US Army after dropping out of college in 1966 and sent to Fort Dix, New Jersey for basic training during a bitter cold winter. My next orders were for jungle training at Fort Polk, Louisiana, so I could see what was to come. After that, a month's leave at home and orders to Fort Lewis, Washington, to await a troop ship. Lots of PT and long marches during that six weeks.

Finally, the ship arrived and we boarded at SeaTac, leaving port in late July 1967. After a short stop at Okinawa, we arrived at Quy Nhon, Vietnam, and disembarked into a whole new world of heat and danger. I was in a front-line unit of the 4th Infantry Division, and participated in combat operations with the 1st of the 14th, Central Highlands, II corps area around the Cambodian border. It was all hills with dense jungle cover, triple canopy. Enemy (Vietcong) booby traps and ambushes were a constant threat, but God was with me and I survived a year without being hit. I did, however, see many of my close fellow infantry men earn a spot on that black wall in DC.

After Vietnam I had another 30-day leave, then went to Fort Hood, Texas to finish out my remaining 6 months. I went to



college on the GI Bill, got a teaching degree, and landed a job with the VA hospital in Tampa, where I worked as a rehab therapist for 10 years, later going USPS for my final 15 work years.

I never considered evading the draft, when many did, even though I lived very close to the Canadian border. My dad and his brother were both in combat in WWII, and my mother built fighter planes during that war.

We Vietnam vets were treated very badly after returning home but have been treated better in more recent years.

To all my fellow vets, especially combat vets, Welcome Home!

*Sam Kroll*

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Tue/Thur 8-3:30 ET  
202-638-4318  
Weekdays 8-3:30 ET  
[www.nalc.org/mba](http://www.nalc.org/mba)

**BRANCH 599**



## Alexander Retired!



Brian Obst and Glynis Alexander

President Obst presented **Glynis Alexander** [Sulphur Springs] her retirement pin and gratuity at our July meeting.

*Congratulations, Glynis!*

## 30-Year Award!



**Michael Provencher** [Town & Country] received his 30-years of service award from the USPS.

*Congratulations, Michael!*

## Attention Federal Workers!

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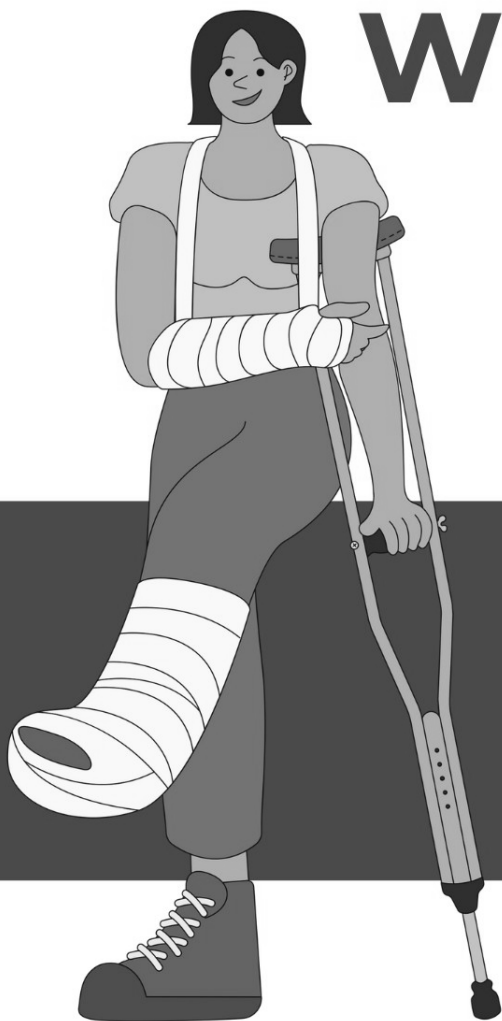
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## OUR SERVICES

Dr. Tamea and Dr. Patel combine the precise methodology of orthopedics with ground-breaking physical therapy to treat:

- complex joint,
- spine,
- and all other work-related injuries.

## EXPERT TEAM

- Dr. Tamea, is a Board-Certified, award-winning orthopedic surgeon, focusing on non-invasive procedures,
- Dr. Patel studied at the University of Florida, and then went on to receive a doctorate in physical therapy.



### ORTHOPEDICS

Dr. Tamea's team will

- conduct an extensive physical examination,
- using state-of-the-art techniques and imaging,
- precisely diagnosing the cause of your injury.

He will then discuss your treatment options with you.



### PHYSICAL THERAPY

Dr. Patel's team will provide

- the latest technology and therapies to treat your injury,
- work to repair and strengthen the injured area,
- train you how to prevent your injury from recurring.



### CASE MANAGEMENT

Optimal care is meaningless if your case, or necessary therapies, are denied. We provide claims managers with the information needed to approve your case and cover the care you require to heal. We get you treated and back to work!

## CONTACT FEDERAL ORTHOPEDIC SOLUTIONS :

☎ (844) 4FLOWCP (844-435-6927)

☎ (888) 477-2586

✉ info@federalorthopedicsolutions.com

🌐 www.federalorthopedicsolutions.com

**The Villages, Tampa, Lady Lake, Wildwood & Ocala**

# Addressing OWCP issues...let's get it right

There have been many articles in our newsletter over the years regarding on-the-job injuries. These are regularly asked questions you need to know:

1. What do I do first?
2. Who do I notify?
3. What paperwork do I need?
4. Who will help me through this?

Correcting OWCP issues are time consuming, frustrating, and if not corrected can delay medical treatment that could cause more severe prolonged injuries. So how do you avoid these issues? How do you get it right?

The **answers** to the above questions should help the process.

1. Report the accident immediately, explain exactly what happened, with a time and place (address).
2. Your supervisor or manager, and if you cannot reach anyone, your steward or our Branch office. It is important to notify someone.
3. Register an account on ECOMP at [ecomp.dol.gov](http://ecomp.dol.gov). The forms needed are, CA-1, CA-16, and CA-17, know your forms, ask questions, and do not rely on management to submit your forms without verification.
4. Your supervisor and/or manager should assist you, however, this is not always the case. Do not allow management to delay you going to [ecomp.dol.gov](http://ecomp.dol.gov); this is critical to your case.

## *Other tips:*

1. Your online account at [ecomp.dol.gov](http://ecomp.dol.gov) will be available to download should you need a paper copy of any of your forms.
2. Write a detailed, thorough, complete, and legible statement. Some important information to consider, if applicable: the time, the place, the conditions, the surface(s), any contributing factors, possible witnesses, and any hazards.

## **On the Job Injury – Forms needed, simple math,**

$$\text{CA-1} + \text{CA-16} = \text{CA-17}$$

CA-16 must be signed by management,

Authorization for Examination and/or treatment.

Any questions...call the Branch office; ask for Brian Obst, 813.875.0599.





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