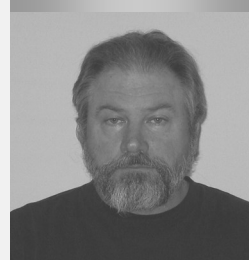


Tampa Letter Carrier

From the Desk of the President

Happy Holidays and Glad Tidings to all! We have reached the end of another year and while the events of the past 12 months have been filled with numerous challenges, I believe we have all managed to make it through relatively unscathed.

The year started with us finally getting full use of our newly acquired offices after the completion of renovations and we have now settled into our new home. The Stewards and Officers have a nice computer lab where they can work on grievances and other Union-related duties without having to have their own computers for work. Training is available for all Union members to help prepare the membership going into the future so there will always be educated members that the Branch can utilize. Ensuring that the membership is well represented by being able to replace retiring members with new members is paramount to maintaining the viability of the Branch. Those of you working in stations that do not currently have shop stewards, should take this as a challenge to step up to help out, not only yourself, but your brother/sister carriers and your Branch as a whole. The importance of having uninterrupted representation as those older members retire cannot be underestimated. Remember the mantra: *We should always be training our replacements so there is no loss of representation.* Always leave things better than they were when you arrived.



Brian Obst
President
Branch 599

Branch 599
serving
Brandon
Plant City
Sun City
Tampa

Disaster Relief

At the present time, many of our members are recovering from the devastating effects of Hurricanes Helene and Milton. We were lucky to have escaped without having a direct hit, but it is clear that the damage caused by these near misses was still substantial. If you were affected by these storms, please avail yourself of the NALC Disaster Relief Program and The Postal Employee Relief Fund (PERF). The information for these programs can be found online and at the NALC.org website.

Contract update

A Tentative Agreement between the United States Postal Service and the NALC has been reached and it is being sent out to the membership for a ratification vote. By the time you read this I will have addressed the station stewards, Executive Board and the Branch membership at the various meetings where we will have gone over all the ins and outs of the tentative agreement. I, as a retired member, do not get to vote on the contract, however, I can and will provide you with my analysis of the agreement and give you my opinion on what I think. **That said, I will not tell you how to vote on the agreement.** It is important that you read the agreement and give consideration to how it affects you. Examine the fiscal realities involved and consider the ramifications of ratifying versus not ratifying. Understand what can happen in the interest arbitration process, remember interest arbitration is how we ended up with CCAs, forced

(Continued on page 3)

Branch 599 Meeting

Thursday
December 5
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.

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 Secretary
nalc599@verizon.net

Tampa Letter Carrier

Brian Obst
Publisher

Phyllis R. Thomas
Editor
editor.nalc599@gmail.com

Branch 599 Office
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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>
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Recording Secretary	Matt Fernandez	786.247.4185	
Financial Secretary	Alan Robinson	813.843.9762	
Treasurer	Tony Diaz	813.598.9635	
Sergeant-at-Arms	Luis Cruz	813.431.3223	
MBA/NSBA	Bonita Lattimore	813.756.9676	
Health Benefit Rep	Detlev Aeppel	813.505.7914	
Director of Retirees	John Gebo	813.503.1256	
Trustees	Milly Minsal, Ch.	813.446.2572	
	Andre Hinton	931.980-5169	
	Cynthia Williams	813.778.4373	
Labor Management	J.D. Lewers	813.528.5519	
	Clement Cheung	813.758.5910	
Presidents Emeritus	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>
Tampa Stations/Branches Chief Steward, Mike Smith				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	Brian Jackson	813.961.2963	813.352.9481
Commerce	33602	Cynthia Williams	813.247.2416	813.778.4373
Forest Hills	33612	J.R. Sanchez	813.935.2954	773.849.6229
Forest Hills Annex	33613	Michelle Saneus	813.935.2954	954.991.2672
Hilldale	33614	Jose Gomez	813.879.4309	917.743.6948
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		813.831.2034	
Palm River Annex	33619		813.663.0048	
Plant City	33564	Roberto Torres	813.754.3590	609.521.6730
Produce	33610	Tyreke McGruder	813.237.4084	813.856.8469
Ruskin/Sun City Ctr	33570	Bert Fristad	813.634.1642	813.352.0864
Seminole Heights	33603	Paul Sardinas	813.237.4569	813.650.3504
Sulphur Springs	33604	J.D. Lewers	813.237.4569	813.528.5519
TCA/Hyde Park	33606	Josh Villa	813.873.7189	203.278.6485
TCA/Peninsula	33609		813.873.7189	
TCA/West Tampa	33607		813.873.7189	
Temple Terrace	33617		813.988.0152	
Town & Country	33615/35	Cesar Sanchez-Pizarro	813.884.0973	813.368.4791
Ybor City	33605	Maurice Rice	813.247.2416	813.334.3189

From the Vice President's Desk

Just a Thought

As we close in on the decision that will affect our Union, we must also think about how the decisions we make will affect all letter carriers. The tentative agreement will soon land in our mailboxes and a vote is eminent. I am going outside of my normal writings to voice my opinion on the tentative agreement.

I have had the opportunity to listen to the leadership of our union concerning the ins and outs of the agreement. One elastic thought is that the agreement is not what everyone expected, which suggests that the agreement is not worthy of approval. On the other hand, the agreement seems to mirror past agreements.

The major concern for many letter carriers is the percentage of the pay raise. Take the time to look at the full picture and not just the cover. One negative thought is that the Union leadership did not attempt to give letter carriers a raise that supports the hard work performed during the past

few years. It may seem to be a plausible thought, but don't take your fellow letter carrier's opinion. Look at the agreement for yourself and make an informed decision.

The agreement additionally includes other areas that will benefit letter carriers in the performance of their duties. There are changes to Article 8 of the National Agreement concerning overtime, which is much needed. Carriers who are forced to work over the 12-hour limit can end their tour without repercussions from management. This is vital to the health and wellbeing of all letter carriers. It must be noted that any letter carrier on the ODL, and not on the ODL, will be compensated. Understand that overtime is critical for all letter carriers who do not wish to work even though management forces to get the mail delivered.

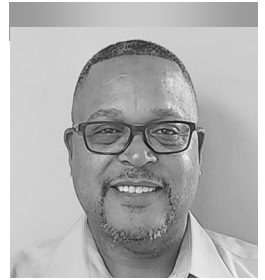
CCAs and PTFs will have a defined schedule that will guarantee time off and a regular schedule. As a steward, I cannot tell you how many times I have received calls from CCAs who have

worked straight days without a day off to recuperate or spend time with their family, and management does not care.

The agreement involves much more than just a pay raise. There are other areas that may benefit other letter carriers. Take the time to read and understand. Our decision, your decision, is very important in the future of our Union. These are just a few areas in the agreement that will affect all letter carriers. Please take the time to review the agreement in its entirety and make an informed decision about your future. I am not endorsing a yes or no vote, but voicing my opinion. Read and understand. Don't let your fellow letter carrier sway your decision on the future of your wellbeing.

To get there, we must work together!

Mike



Mike Smith
Vice President
Chief Steward
Branch 599

From the Desk of the President

(Continued from page 1)

conversions of TEs with a \$6 per hour pay cut and a two tier pay structure. I don't say this to frighten you, I only say it so you will take this seriously. Do not allow yourself to be governed by frustration and anger. The social media accounts are full of that, and it is not only unhelpful, but it tears at what the Union is all about.

We all work together and pull for the same goals, while we sometimes do not get everything we want, we do the best we can and live to fight another day. I will provide you my consideration in this matter – while I do not like everything that we were able to attain in this agreement, I have examined it and been through several

presentations going over the agreement and I can say that if I was able to vote on the agreement, I would be voting for ratification. Take it as you will and if you wish to discuss it, I am always available to do so. Do your research and make your decision, but make sure you vote regardless of which way you vote as it is a democratic process and if you fail to take part you have no reason to complain about the outcome.

Community Service

Our MDA Golf Tournament will have been completed by the time you read this, so I can tell you that we will have a special report on it in next month's edition.

Annual Leave

The Annual Leave Letter has been posted throughout the city and the Choice Leave application period begins on Monday, December 9. Please read the posted letter and be prepared when the period starts, to make it move as smoothly as possible.

The same boiling water that softens the potato hardens the egg. It's what you're made of, not the circumstances.

—Unknown

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

Brian Obst, President

Calendar

Shop Stewards

Tuesday

December 3 7:00 PM

315 W Busch Blvd, Suite C

Executive Board

Thursday

December 5 6:30 PM

315 W Busch Blvd, Suite C

Branch 599

Thursday

December 5 7:30 PM

315 W Busch Blvd, Suite C

Retirees' Breakfasts

Tampa

Monday

December 2 9:30 AM

The Cuban Sandwich Shop
10434 N Florida Avenue 33612

Temple Terrace

Tuesday

December 10 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.

Retired...but Not Tired

Merry Christmas and Happy Holidays to all Branch 599 members and their families. As we bring to an end the 2024 year, let's not forget those who are still picking up the pieces from the latest 2 hurricanes, Helene and Milton. While the re-builds, repairs and mental healing are ongoing, for many the road ahead will be a very long one. The hurricanes of 2024 changed lives and changed geography throughout Florida forever. This is also the case in several other southern states in our region. The devastation left behind by these two storms, to our beautiful bay area beaches, is terrifying. The emotional scars will be with so many of us for the rest of our lives.

Where and how do you start to access your damage and loss? Where do you start to clean up and re-build? If you decide to do so. Many homeowners have had enough of hurricanes, they are tired of dealing with flooding, winds, property damage, and being without power. Many will not re-build, and many will move away from water and even out of Florida. It is a tough decision, but with storms becoming more and more intense, larger and more

powerful, you cannot blame those who decide to leave. The winds during hurricane Milton were the scariest I have ever encountered, and being at night made it even worse. Having once owned a condominium on beautiful Anna Maria Island, I feel for those who still own, the place is unrecognizable.

As the holidays approach, hopefully all of you who were impacted will be able to celebrate in some way with your families. For many, that will still be challenging.

I hope to see my fellow retirees at the Retirees Dinner on January 19.

Remember retirees, if it is your birthday month and you attend a 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

Recognizing our Newsletter Editor



Newsletter Editor, Phyllis Thomas, with the newsletter National Award for third best in the nation, receiving a special gratuity award from the Branch, presented by President Obst during our November meeting.

House of Representatives passed the Social Security Fairness Act, voting 327-75. *This is a major win for letter carriers and other federal annuitants who have been victimized by the WEP and GPO for decades, NALC President Brian L. Renfroe said...*

Passing the Social Security Fairness Act in the Senate is NALC's top legislative priority in the remaining weeks of the 118th Congress.

...I am calling on the Senate to vote on it as soon as possible. —nalc.org

NALC members, go to nalc.org and Take Action!

Matt Speaks: The Flood

The Road to October 7

Following an Israeli victory in the Six Day War in June 1967, the Jewish state seized control of the Gaza Strip, the West Bank, and East Jerusalem. The pre-1967 borders are these and are what is envisioned for a future democratic Palestinian state living side by side with a secured Israel and at peace. This is called the *Two-State Solution*.

It has never been implemented, with each side blaming the other for the impasse. But with the U.S. withdrawal from Afghanistan, the ISIS Caliphate destroyed, Al Qaeda for the most part dismantled, the Arab Spring reminding autocrats that power doesn't last forever, and the Abraham Accords normalizing relations between Israel and more Arab states, many analysts and commentators were wondering whether the Middle East was entering a new chapter in its history. In early 2023, Saudi Arabia began talks with the United States pertaining to a possible peace deal with Israel and the Kingdom. The U.S. Institute of Peace described a deal as a *tectonic shift* and that: *Also carries major implications for other actors beyond the three negotiating parties Israel would, of course, benefit from normalized relations with the Saudis—long seen as the “holy grail” of potential normalization agreements for the country. The Saudis, in turn, would see their interests advanced through strengthened U.S. partnership in key areas. But this deal could also have serious implications for the future of the Palestinian national movement and, further afield, for the role of China in the Middle East.*

Nineteen years earlier in 2005, the Gaza strip had been home to 2 million Palestinians. And with the increasing demands of a very unstable territory to safeguard Israelis who lived there, Prime Minister Ariel Sharon knew a decision had to be made about Israel's control over the territory. On August 15, 2005,

he addressed the nation. *Citizens of Israel*, he began: *This step is very difficult for me personally...However, the changing reality in this country, in this region, and in the world, required another reassessment and changing of positions. Gaza cannot be held onto forever...The unilateral Disengagement Plan...is the Israeli answer to this reality. This Plan is good for Israel in any future scenario. We are reducing the day-to-day friction and its victims on both sides.*

It was a turning point in the career of Sharon. A battle hardened general who had fought in all of Israel's wars, he was also a man plagued with war crimes allegations, particularly for his role in the Sabra and Shatila massacres during the 1982 Lebanon War. Sharon was now stepping into a role quite unnatural for someone who seemed only to know how to strike back. Whether he had in mind some sort of long-term benefit for a final resolution of the Israeli-Palestinian conflict along with his stated aims for the disengagement plan is anyone's guess.

The withdrawal from Gaza of over 8,000 Israelis and the dismantling of homes they lived in for decades is still recalled with deep sadness by those who used to live there. With some cynically calling it an *expulsion* rather than the more euphemistic *disengagement*. An outright betrayal even, by their own government. Some who yearn for a time where Gaza would be resettled by Israelis again had a word for the former settlement of Gush Katif, that stood by the shores of the Mediterranean: *Paradise*.

But paradise had also come with bloodshed. Nimrod Dweck of the Times of Israel wrote that: *Until the evacuation of Gush Katif and the Gaza Strip in 2005, more than 100 soldiers were killed to protect the 8,600 settlers who made their homes there. They arrived there on a Zionist mission, settling in*

the heart of a hostile population with the hope that this would complete the Zionist vision of resettling the Land of Israel. It was not a successful endeavor.

He continued: *It was a broken dream from the start. The names of the settlements and the Israeli-built roads expressed hope for a better future. Take for example the name of the road Tzir Kissufim, a path of longing, as deceptive as that name is. Longing for what? Tzir Kissufim took a bloody toll of dozens of deaths over the years. Headlines frequently reported casualties in the Strip. We were like Samson in the Philistine temple, blinded and surrounded by hostile enemies.*

Toby Klein Greenwald for Jewish Action however wrote: *Yet, against all odds, many of the pioneers of Gush Katif, with remarkable courage and resilience, went forward with their lives. They rebuilt greenhouses, started new businesses, created Torah-learning communities, trained in new professions and shifted their hopes and dreams from the shores of the Mediterranean to the mountains of the Golan Heights and the Galil, to the rolling hills of Judea and Samaria, to the Tuscany-like middle lands of the Lachish area and to the sand dunes of the Negev. Many of their children joined the most elite units in the IDF.*

Two years after the Israeli withdrawal, Hamas, an Islamist political and military group, seized power in the first Palestinian elections. Following the rival Fatah Party's refusal to recognize the results, war erupted the same year which saw Hamas chase Fatah out of Gaza and also Israel's tightening of a

(Continued on page 6)



Matt Fernandez
Recording Secretary
Branch 599

Sharing Our Members' Joys and Sorrows

Our deepest sympathy and prayerful support is extended to **Cynthia Williams** [Ybor/Commerce] and family at the passing of her grandfather, Charles Otis Thurman, October 13; and to **Andre Hinton** [Trustee/retiree] and family at the tragic passing of his daughter, Amelia, November 10.

Healing prayers and get well wishes are extended to **Toni Llauger** [Town & Country] as she recuperates from recent surgery; and to **Diane Krug** [retiree] as she recuperates from knee surgery.

Thank you, for the wonderful surprise of a gratuity check in relation to the newsletter award that we received during this year's national convention. Third in the nation for our size branch... this was the result of a huge team effort!

Phyllis Thomas
Editor

Matt Speaks: The Flood

(Continued from page 5)

severe economic blockade of the strip. Conditions in the strip collapsed which led some outside observers calling it the world's largest open-air prison. But this did not deter the group, as discontent towards the blockade led to increased support for Hamas by many Palestinians despite its brutal rule over the enclave. The Hamas Charter of 1988 was resonating: *Today it is Palestine, tomorrow it will be one country or another. The Zionist plan is limitless. After Palestine, the Zionists aspire to expand from the Nile to the Euphrates. When they will have digested the region they overtook, they will aspire to further expansion, and so on...their present conduct is the best proof of what we are saying...The Islamic Resistance Movement considers itself to be the spearhead of the circle of struggle with world Zionism and a step on the road. The Movement adds its efforts to the efforts of all those who are active in the Palestinian arena.*

In the months preceding October 7, a series of clashes took place at the Temple Mount. Where Jews hope for a future temple to be built and where Muslims venerate the Dome of the Rock, the site where they believe Muhammad ascended to heaven. The clashes were part of an already tense atmosphere as Palestinians continued to vent their frustration at Israeli occupation and restrictions over their movement. As talks between the U.S. and the Saudis began to take shape and discussions pertaining to a possible peace deal between Israel and the Kingdom were being held, it was beginning to be perceived by some Palestinian leaders that the cause of Palestinian independence was about to have its death knell. *Can we defeat the enemy with spiritual and religious education? Can we defeat the enemy only by praying?* a Hamas official asked rhetorically during a fiery Friday sermon later saying: *We will defeat the enemy with weapons! oh esteemed people. We will defeat the enemy by inflicting fear and terror upon it. We will defeat the enemy by training men!*

Then on October 7, 2023, Mohammed

Deif, Commander of Hamas' military forces the Al Qassam Brigades, issued the following statement to the world: *The time has come to draw the line for the enemy to understand their time is up and they cannot keep going without consequences. We are now announcing an operation called Al Aqsa Flood. Five thousand rockets have been fired. It is time to unite all the Arab and Islamic powers to overthrow the Israeli occupation.*

As 6,000 Hamas militants breached 119 areas and spilled into Israel at dawn, hundreds of explosions accompanied their charge as they shot and roared their way through. At the Nova Music Festival as the incursion began, Joy gave way to horror and then came the screams.

Matt



From the Treasurer's Desk – 23rd Edition

Brothers and Sisters,
Merry Christmas and Happy Holidays!

First, I want to thank those of you who either called, texted, or actually wrote, thanking me for last month's article titled **A Tribute to John Ambrose The Legend**. His accomplishments warrant mentioning in a special article, it was an honor to write about him. I was also honored to be asked by John's family to speak at his Celebration of Life service on November 4. It was a wonderful celebration with his family, friends, fellow retirees, and co-workers paying tribute. *Thanks* to the Ambrose family for the opportunity to speak.

Two Hurricanes!

Many of our Branch 599 members were affected by Hurricanes Helene and Milton. The night of October 9 was forceful and brutal, one I will never forget. With the darkness came an eerie feeling with the sounds of hurricane force winds hammering anything in its path. On Sunday, October 13, the *Tampa Bay Times* front page headline summed it up: 13 days, 2 hurricanes, and indescribable anxiety in Tampa Bay. As you drive around the bay area, the mounds of debris (they say they are working on) still remain. Here is wishing for life to return to normal as soon as possible!

COP Meeting and Tentative Agreement

I was able to attend the Committee of Presidents Meeting in October representing Nalcrest. Being able to attend many COP Meetings after my presidency gives me the opportunity to stay in tune to NALC business and also meet the many new NALC presidents to talk about Nalcrest. There was a very good turnout with many wanting any new information on the status of contract negotiations. In fact, the close to 300 registered presidents or their designees was a record. Ironically, that same weekend, a tentative agreement was reached between the USPS and the

NALC. National President, Brian Renfro, addressed the COP with a lot of information.

Branch 599 was well represented with President Brian Obst and Vice President Michael Smith joining myself in Atlantic City. Brothers and Sisters, while the terms of this contract may not be the greatest, it continues to move us forward with wage increases and continuation of the COLA. There is much opposition, however, **I would warn those who believe that not ratifying this agreement might get us more in arbitration.** It will be a gamble, with the Postal Service losing billions each of the past 2 years. Also, for those who remember the Arbitrator Shyam Das Award in 2013, that was a debacle. If you do not remember, please take the time to google the award. This award set the NALC and the USPS backward, and it has never recovered. We lost many good TEs who would not settle for a \$6 an hour pay cut. Since 2014, the year I began serving as your president, CCAs have been one of our top battles on many issues. As a retiree, I do not have a vote, but if I did, I would vote to ratify this agreement.

Nalcrest update

Our beautiful retirement community sustained big-time damage during Hurricane Milton as it barreled through the state. Roofs were damaged in town center and too many apartments, many trees down, flooding, loss of power, damage to vehicles, and debris was everywhere. We contacted our property insurance company representative and the roofing and tree companies we utilize to begin the process of cleanup and repair. Nalcrest residents have been wonderful with the cleanup; with their help, hopefully Nalcrest will look like her old self soon.

Breaking News: Matty Rose announced he will be retiring from his

position as a Nalcrest Trustee, effective November 30. Mattie served as President of the Trustees and was appointed by then NALC President Fred Rolando almost 15 years ago. His hard work, leadership, tough decisions, and creating a more efficient accounting system saved a bankrupt Nalcrest. I have known Matty for many years, it has been a true honor and pleasure working with Matty as a Trustee for over a year and a half since I was appointed to the position. We have during this time, along with Fred Rolando, made changes that will benefit Nalcrest for many years to come. *Thank you Matty*, for the opportunity to serve Nalcrest.

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



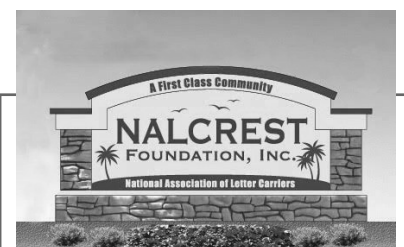
Tony Diaz
Treasurer
President Emeritus
Branch 599
NALCREST Trustee

Employee Assistance Program

info is at nalc.org

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

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



Your NALC Retirement
Community in Central Florida.
Info at NALC.org under the
Member Benefits tab.

Branch 599

Retirees Dinner

Sunday • January 19, 2025

5 – 9 PM



Maggiano's Italian Restaurant

203 Westshore Plaza, Tampa FL 33609

Call our Branch Office to Reserve a Spot

813-875-0599

No Later than January 3

Retired Member + 1 – paid by Branch
Extra People or Active Members – \$50 per person

If you called in and then find you are unable to attend, please contact our Branch office to cancel no later than January 3—this will save the Branch from having to pay for your reservation.

Making change during Open Season 2025

First of all, it is open season for health benefits, November 11 through December 9, 2024. This year it is mandatory to switch our FSHB (Federal Employees Health Benefits) to PSHB (Postal Service Health Benefits) for all postal employees. If you would like to compare health insurance providers, you can visit [OPM.gov/pshb](https://opm.gov/pshb) and you may be able to see all the health insurance providers in your area with next year's price and benefits. All postal employees will be required to create an account at login.gov to make changes or enroll in a health benefits plan under the new PSHB program.

Second, Inspira Financial will replace FSAFEDS as the Postal Service's Flexible Spending Account (FSA) program administrator. FSA is an employer-sponsored benefit that enables employees to contribute a portion of their pre-tax salary into an account designated for specific expenses. There are two primary types of FSAs: Healthcare FSAs and Dependent Care FSAs. Open season is from November 11 to December 09, 2024.

Healthcare FSA: This account is tailored for medical expenses not covered by insurance, such as deductibles, co-pays, prescription medications, and some over-the-counter items. It can also include expenses like dental and vision care. For example, sunscreen, reading glasses, cold and flu medicine, pain relief drugs, and menstrual pads and tampons. The maximum amount you

can allot to Healthcare FSA is \$3,300 (per individual) for a benefit period and the minimum is \$100.

Dependent care FSA: this FSA is designed to help cover the costs of childcare or adult dependent care while the account holder works. Eligible expenses may include daycare, after-school programs, and home care for an aging parent or disabled dependent. The maximum amount you can allot to Dependent Care FSA is \$5,000.

While FSAs offer substantial advantages, they do have certain limitations:

1. **Use-it-or-lose-it Rule:** the most notable limitation is the *use-it-or-lose-it* rule, which typically requires account holders to spend all their FSA funds within the plan year or carry over a limited amount to the next plan year. (2025 to the 2026 plan year carryover amount is \$660)
2. **Eligible Expenses:** FSAs have strict guidelines regarding eligible expenses. It is essential to familiarize yourself with these rules to ensure compliance.
3. **Limited Contribution amount:** There is an annual limit on how much an individual can contribute to an FSA. In 2025, the maximum contribution for Healthcare FSA is \$3,300, while the Dependent Care FSA has a separate limit of \$5,000.

To make the most of an FSA, consider the following strategies:

1. **Careful Planning:** Estimate your annual healthcare or dependent care expenses accurately to determine your contribution amount. Overestimating can result in forfeited funds, while underestimating can lead to out-of-pocket expenses.
2. **Keep Records:** Maintain meticulous records of FSA expenses to ensure compliance with IRS guidelines and facilitate reimbursements.
3. **Take Advantage of Over-the-counter Medications:** In recent years, the IRS has relaxed restrictions on using FSA funds for over-the-counter medications, making it easier to use FSA for everyday health needs.

Third, the TSP contribution limit for 2025 is \$23,500 and the catch-up contribution limit for those age 50 and older is \$7,500 and higher catch-up limit for ages 60-63 is \$11,250.

Clement



Clement Cheung
Labor Management Rep.
Branch 599



**NALC
Disaster
Relief
Foundation**



Make a donation by

- credit card
- check
- money order
- cash

Full information is on nalc.org. Choose the Member Benefits tab, then NALC Disaster Relief Foundation. You can make a donation on that page.

NALC



MUTUAL BENEFIT ASSOCIATION

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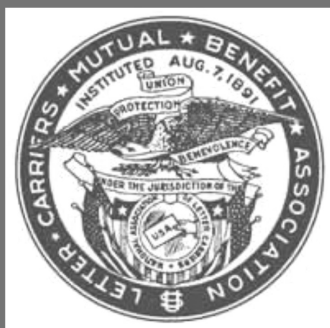
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www.nalc.org/mba



BRANCH 599

315 W Busch BLVD, Suite C
Tampa, FL 33612



BONITA LATTIMORE



MBA/NSBA
Representative

(813) 473 - 2786



Just for the Health of It

If you are like me, you already have plenty of logins and passwords in your life and are thinking you really do not need another. But you might want a couple more to navigate your health-care. Our NALC Health Benefit Plan now offers an easy-to-use app which allows you to access your health benefit information and also access the NALC HBP health care partners and resources.

Getting started is easy. Begin by going to your app store and downloading the NALC HBP MEMBER PORTAL. Open the app and click Enter. Select Sign Up Now. Verify your email. Enter the verification code sent to your email. Input your profile info and click Confirm Profile. Create a password and

click Confirm Password.

The app will have direct sign-on links to Cigna, CVS Caremark, Optum, Health Equity, Hello Heart, Hinge, and Amwell. The app also features a claims history, access to your Explanation of Benefits, status of your deductibles, and out-of-pocket totals. You will also be able to communicate with NALC HBP representatives, download your ID card, review your wellness incentives, track immunizations, track medications, and more.

One especially handy feature is the link to CVS Caremark. This link goes directly to CVS which allows you to see the status of all your prescriptions, their cost, refills remaining, and when

the next refill is authorized. This is a great time saver and puts you in charge of your medications. No calling the CVS phone robot, no listening to the music as you wait, and no struggle to talk to a flesh and blood pharmacist. All you need to do is click on the prescription renewal and you are done.

This app definitely makes managing your healthcare easier, is well worth having, and it's free!

Here's to your health.....

Detlev



Detlev Aeppel
Health Benefit Rep.
Branch 599

Take Action to Preserve Your Own Job!

If your livelihood is important to you, NALC makes it easy to weigh in on pending legislation that affects letter carriers. **Take these simple steps:** go to nalc.org, choose the Government Affairs tab, then Legislative Activities, scroll down the page and choose Legislative Action Center.

Read More and Take Action! Those are the buttons to choose. Brief info is provided, then hit Take Action. More information on each issue is found under Fact Sheets...Read More.

NALC Priority Legislation

Protect Our Letter Carriers Act

(H.R.7629/S.4356) To deter crimes and assaults against letter carriers by securing keys and collection boxes, directing U.S. attorney offices to prioritize cases involving assaults against letter carriers, and strengthening sentencing guidelines for those found guilty of these crimes.

Introduced by Rep. Brian Fitzpatrick (R-PA), Rep. Greg Landsman (D-OH), Sen. Kirsten Gillibrand (D-NY) and Sen. Josh Hawley (R-MO)

Social Security Fairness Act (S.597) To repeal the Windfall Elimination Provision and the Government Pension Offset, provisions that reduce Social Security benefits for individuals who receive other benefits, such as a pension from a state or local government. Introduced by Rep. Garrett Graves (R-LA), Rep. Abigail Spanberger (D-VA), Sen. Sherrod Brown (D-OH) and Susan Collins (R-ME)

Federal Retirement Fairness Act (H.R.5995) Would allow certain federal employees to make catch-up retirement contributions for time spent as non-career employees after Dec. 31, 1988, making such time creditable service under the Federal Employees Retirement System. This includes letter carriers who served as casuals, TEs, and CCAs.

Introduced by Reps. Derek Kilmer (D-WA), Gerry Connolly (D-VA), David Valadao (R-CA) and Don Bacon (R-NE)

Improving Access to Workers' Comp for Injured Federal Employees Act (H.R.618/S.131) Would expand the role of nurse practitioners and physician

assistants to allow them to treat injured federal workers under the federal workers' compensation program. Introduced by Rep. Tim Walberg (R-MI), Rep. Joe Courtney (D-CT), Sen. Sherrod Brown (D-OH) and Sen. Susan Collins (R-ME)

USPS Shipping Equity Act

(H.R.3721/S. 5069) Would allow the Postal Service to ship beer, wine, and other alcoholic beverages directly from licensed producers and retailers to legal customers.

Introduced by Reps. Dan Newhouse (R-WA) and Jennifer Wexton (D-VA), Sen. Jeff Merkley (D-WA), Sen. Kirsten Gillibrand (D-NY)

Door Delivery Resolution (H. RES.376)

Expressing the sense of the House of Representatives that the USPS should take all appropriate measures to ensure the continuation of door delivery for all business and residential customers. Door delivery should be expanded, not restricted or eliminated. Cutting it would undermine the Postal Service's *last mile* advantage, and likely reduce revenues by more than any cost savings. Introduced by Reps. Dave Joyce (R-OH) and Sanford Bishop (D-GA)



Merry Christmas and Happy Holidays!

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OUR SERVICES

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- Dr. Patel studied at the University of Florida, and then went on to receive a doctorate in physical therapy.



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- using state-of-the-art techniques and imaging,
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He will then discuss your treatment options with you.



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- 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 :

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✉ 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. 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; this is critical to your case.

Other tips:

1. Your online account at 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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Tampa Letter Carrier
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