

Letter Carrier's Review

An Official Publication of NALC Branch 210

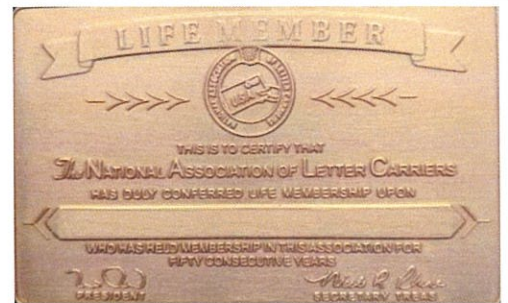
Fall

Together we are Strong

2020

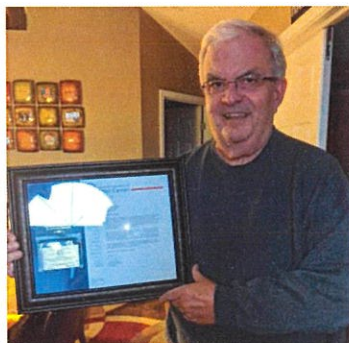


50 Years of Membership In the NALC



Normally this time of year, Branch 210 holds our retiree breakfast, this event honors our retirees that came before us and built our organization and fought for the benefits our current employees enjoy today,. At the breakfast we always recognize our members who have attained the milestone of 50, 60 and 70 years of membership in the NALC.

Unfortunately, this year due to the pandemic we were unable to get together. Below are a few of this year's honorees as President Montgomery went to their homes to pay tribute to their respective accomplishment.



Top row:
Anthony Bertolone Steve Walsh and
Jerry D'Ambrosia

Bottom row: John Rivaldo, Ronald
Wood and Doug Gionta.



While not pictured, the following also received their 50-year card this year: John Blain, Elvin Grube, Wade Mahaney, Susan Mikolajko, Past President Arthur Muoio, Gary Vogt and Donald Ward.

We also had one 60-year member to award. Joseph Bianchi

**National Association of Letter Carriers
Branch 210**

**The Branch Union Hall is located at
2491 Brighton Henrietta Townline Rd.
Rochester New York**

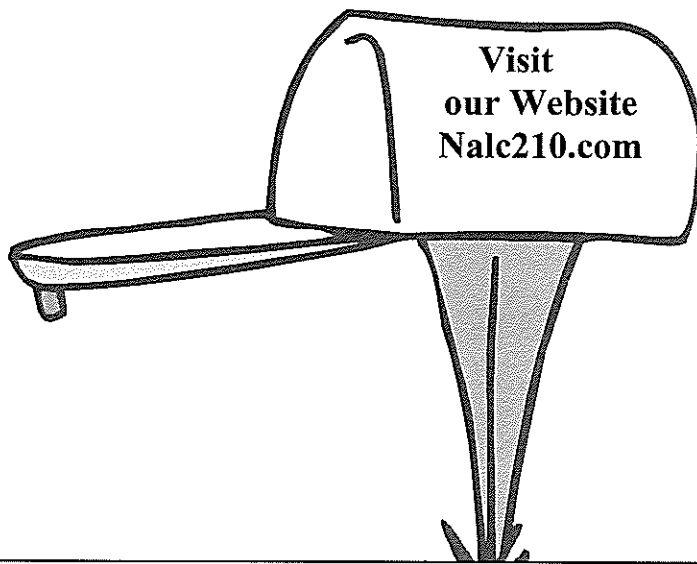
14623

and can be reached at (585) 427-2450

or

www.NALC210.com

**Branch 210 Meetings: 1st Wednesday of every month @ IBEW Hall
2300 East River Rd. Rochester, NY 14623**



The Letter Carriers Review is a quarterly newsletter published by NALC Branch 210. Opinions expressed in this publication are those of the writers, and not necessarily the official view of the Branch Officers. The editor has written articles without a by-line. The editor reserves the right to edit or reject any material received for publication. Branch 210 members are invited to submit material to: Michael Masters, Editor, Letter Carrier's Review, 2491 Brighton Henrietta Townline Road, Rochester, NY 14623, or e-mail me at mjmnalc210@yahoo.com.

EDITOR

Michael J. Masters

**National Association
of
Letter Carriers**

**Local
Officers**

Kenny

Montgomery

President

John Wilson

Vice-President

Tony Polidori

Recording Secretary

Greg Karalias

Treasurer

Monique Mate

Financial Secretary

Sam Hogan

Benefit Trust Officer

Michael Masters

Insurance Director

Trustees

Ken Mahns

Jill Morris

Spencer Heeler

AFL-CIO Delegates

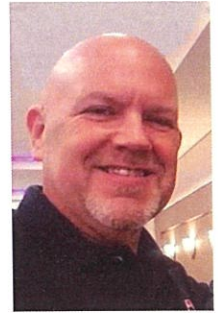
Joe DiMaria Rodney Tull

Chris Roesch Andrew Ottenschott

Cliff Finn Gianna Triolo-Finn

FROM THE DESK OF THE PRESIDENT

KENNETH A. MONTGOMERY



So much is happening right now, by the time you read this article the National Election will be over and we will either have a new president in Joe Biden or 4 more years with Donald Trump, we could also have new Senate and House members. Our future as postal employees is dependent on the outcome and there is so much talk about privatization, increased pension costs, health care, social security and mail standards. Time will tell what type of fight we will have on our hands politically, but rest assured we are up to the fight.

A quick update on our contract negotiations, a lot of you have been asking why we have not received any pay raises lately. Our national contract expired on September 20, 2019, because of that fact there are no further pay raises UNTIL a new contract is signed. The union at the national level is continuing to attempt to attain a negotiated contract however we are also not relying on the Postal Service to bargain in good faith and have proceeded to interest arbitration. As I have explained in the past, arbitration works with the union picking an arbitrator, the Postal Service picking an arbitrator and jointly a third arbitrator is chosen. The 2 parties then hold hearings and put on their specific cases as to why they believe they are correct. The 3-arbitrator panel then jointly review the data and decide on the terms of our new contract. To date several hearing dates have been held and the hearings are scheduled to conclude on November 16, 2020. Absent a negotiated deal I would assume we would have an answer from the panel sometime in January.

Items that are being discussed include, pay raises, joint route adjustment processes, workplace environment task forces, overtime provisions, vacation time, uniform allotments, health benefits and the future of the City Carrier Assistant position just to name a few. The last item, the future of the CCA is one that deserves a little explanation. You see the union believes the letter carrier craft is no place for a non-career position and it is our position that ALL letter carriers including our current CCA's should all be career employees from the start. We believe that the CCA employees are a vital part of the future of the Postal Service and should be treated better with career credit, better pay and better benefits. Having to work 2-3 years in some cases without getting credit towards retirement is not fair nor a proper way to treat a dedicated and loyal member of your staff. The Postal Service wants to expand on the use of the CCA and hire more CCA's not less.

If our national officers are able to negotiate a settlement, that settlement will be mailed to every member and you then have a vote to accept it or not (you have the final say), if they cannot settle and the arbitrators rule then you have NO choice and are stuck with the decision of the arbitration panel. Either way once it has happened you will here from me in a special mailing and we will discuss on our union meeting the terms and outcome. Stay tuned.

The pandemic has us all a little tired of the whole mask wearing issue, however it is a requirement of our employer and as long as they are requiring the wearing of a mask when social distancing cannot be maintained then you MUST wear it. The mask may not be 100% effective but wearing it will decrease the chances of you getting the virus and reduce the chance of you spreading the virus to co-workers. For your health and for your co-workers and especially your families.....wear the mask.

Workers Compensation continues to be troublesome when your injured at work with the most problems due to insufficient medical documentation. Its been said many many times....always make sure an actual DOCTOR signs the paperwork...you must insist on it while at the doctor office. Urgent care likes to tell people it is not necessary, they are WRONG. Simple advice, when you get hurt stop what your doing immediately, call your supervisor to report the injury while waiting for them to arrive call the union office. We will give you information that is vital to getting your case approved.

Finally, I would like to wish you all a happy holiday season this year with Thanksgiving only a few weeks off and Christmas fast approaching it is poised to be busy for carriers with online shopping due to the pandemic. Stay safe and enjoy.

When hurt at work

- 1.Immediately call supervisor and report....don't wait till after lunch, do not wait to finish bundle, stop and call...NOW!
- 2.Next call union hall for advice 427-2450
- 3.See a doctor and get all paperwork signed by a DOCTOR, a physician assistant is not good enough for Workers Comp.
- 4.That day write down exactly what happened, (Details, Details, Details) What time was it, where were you, what were weather conditions, condition of ground, heavy mail, what did dog look like, what kind of car hit you etc. DETAILS

FROM THE DESK OF THE VICE PRESIDENT

~ MONIQUE MATE



So, where do we begin? The quote “*You Never Know What the Future Will Bring*” has never rang truer than today. For example, words like quarantine, masks, abbreviations such as PPE, COVID-19 and phrases “*flatten the curve*” and “*social distancing*” have become all too familiar as part of our everyday dialogue. With that said, the pandemic has not only intruded our personal lives but has also altered the letter carrier job. To name a few changes, letter carriers are required to wear a mask when they are not at their case, start times have been staggered to ensure social distancing, and masks are required when carriers deliver to and enter a business or building. The NALC has worked with the Postal Service to guarantee every station has hand sanitizer and masks available for all letter carriers. **IF THIS IS NOT THE CASE IN YOUR STATION, PLEASE CONTACT US IMMEDIATELY SO WE CAN RESOLVE THE ISSUE.**

In my spring article, I discussed how Branch 210, in April, was planning on holding an eight (8) hour steward training class in the union hall for all Branch 210 Stewards. This class did get postponed and as of today, we do not have a definitive date of when these classes will be rescheduled. Similar to the branch having to cancel the training classes, the Postal Service was also forced to cancel all of the scheduled spring route inspections with the exception of Canandaigua. Canandaigua inspections only went forward because their week was scheduled prior to COVID-19 becoming the pandemic that it has developed into. Canandaigua’s inspection outcome resulted in the zone not losing or gaining time. There were preliminary talks of some of the territory being tweaked between routes, but as of now those talks have been halted. The topic may be brought up again this spring and if that is the case, the branch will make certain any changes will be done contractually correct which would include discussions with the carriers.

The Postal Service in their infinite wisdom, did schedule fall route inspections, but were forced to cancel those inspections also. As of now, the Postal Service has told us they plan on scheduling route inspections for Spring 2021. If these inspections ultimately do occur, Branch 210 will hold inspection classes for those carriers at the hall and either myself or Kenny will be at the stations the week those zones are being inspected. Additionally, once the Postal Service communicates to us who and when is being inspected, we will notify all carriers by both our monthly union meeting and our Branch 210 Facebook page.

The pandemic did not halt everything. In my spring article, I discussed how the USPS implemented a consolidating casing test. This test was rolled out nationally, but only effected one of Branch 210’s station, which was the Webster facility. On June 3, 2020 – nationally the NALC and the Postal Service settled the Postal Service’s unilateral testing of Consolidated Casing (M-01923). As a result, it was determined half of the 62 test sites would return to their original route structure by July 31, 2020 and the remaining 31 test sites would continue through November 27, 2020. Webster was one of the facilities to return to their original route structures by July 31. You may (or may not) be surprised the USPS failed to comply with the M-01923 and the steward had to file a non-compliance grievance against local management. The grievance was settled for a monetary remedy to all the Webster bid assigned carriers, along with the USPS having to return the routes back by October 17, 2020. The grievances that were filed prior to the settlement were initially on hold awaiting the arbitration outcome. Currently, because a settlement has occurred, those grievances are now being discussed at the DRT and I anticipate an outcome soon.

Also discussed in my last article, was how the branch was going to grieve the implementation of an USPS initiative regarding how carriers were **no longer** going to be cleared for their accountable mail at the end of the day. This grievance was filed, and the outcome was successful and in our favor. The settlement asserts carriers will continue to be cleared by a clerk or supervisor at the end of the day to ensure who ever signed for the accountables last will then be liable if they are missing. **FOR THIS REASON, I HIGHLY STRESS ALL CARRIERS TO MAKE CERTAIN THEY ARE CLEARED FOR ALL ACCOUNTABLES BEFORE CLOCKING OUT FOR THE DAY.**

What the pandemic hasn’t done is distracted or discontinued local management from continuing to violate the National Contract, especially in the Rochester Installation, which is our 146 zones. If anything, the amount of violations from spring until now has literally quadrupled. The majority of the violations contend with either overtime (forced and bypassed) or bumping. For the most part, the bumping is generally being settled locally in Rochester at \$200.00 for the carrier being bumped (this may be less in our AO’s due to violation being not as prevalent). The overtime grievances are a different story. These grievances are being elevated to the DRT and may end up going to arbitration.

Monique Mate continued

The bad news is, though we have around 80 cases in the grievance process, the violations are continuing to happen daily. The good news is on all of those grievances it is undisputed a violation occurred. This means the only matter being argued is remedy. In Rochester, we were previously remediating these violations at 250% for the forced and 200% for the bypassed carriers. Since the surmountable influx, the branch is now asking for escalated remedies which the USPS does not want to adhere to. Hence, the reason why the grievances are at the DRT and may go to arbitration. When the remedy is decided we will then notify the members on the outcome.

Lastly, I would just like to personally thank all our letter carriers for the phenomenal job that you are doing. It is no secret the Postal Service, because of the pandemic combined with the election year, has been on the forefront of the national and local news. The letter carriers, especially Branch 210 letter carriers has taken this challenge and not only conducted themselves with the utmost professionalism but has exposed to our customers how essential the job of a letter carrier really is. I have always said the letter carriers are the face of the Postal Service and each and every one of you has made the entire Postal Service look good through these crazy times and once again you deserve a thank you. Job well done!!! Stay safe and please enjoy the upcoming holidays.

FERS Retirement

Whether you have been here 1 month or 30 years, as a FERS Federal Employees Retirement System employee it is never too early or too late to plan for retirement.

FERS retirement is based on 3 things



1. Your pension

- a. Your pension is 1 % of your high 3 years average salary for every year your employed as a career employee. (example: here for 32 years you get 32% of your highest 3 years salary averaged out.

Your eligible for a full pension at your Minimum Retirement Age (MRA) which is based on your year of birth, between 56-57 years old with at least 30 years of service or 60-years old with at least 20 years of service or 62 years old and at least 5 years' service. You can leave early but you will pay a permanent penalty for doing so, leaving early you still must be at the MRA.

2. Your Social Security

- a. Social Security is payable at 62, if however, you leave the service prior to 62 and qualify for a full pension (not penalized) you could qualify for the social security supplement until 62. The supplement is paid by the postal Service and is your Feral service portion of your social security. This benefit ends at 62.

3. Thrift Savings Plan (Similar to a 401K)

- a. This part is the most overlooked by everyone. You can put money away in the Thrift Savings Plan and the Postal Service will match up to 5% of that money. It's a good way to go into retirement with a nice nest egg knowing your future is protected.
- b. Maximum contributions for 2021 are \$19,500 and if your 50 years old or older you can do catch up contributions of an additional \$6,500.

If you're not yet putting anything in the TSP..... Start, its never too late to begin. For additional information on any of these provisions contact the union office for further explanation. Monique and Kenny will be glad to help you sign up for Thrift Savings and maximize your future benefits.

RETIREMENT IS NOT
THE END OF THE
ROAD. IT IS THE
BEGINNING OF THE
OPEN HIGHWAY.

Sign up by



Federal Benefits Open Season

November 9 – December 14, 2020

Federal Benefits *FastFacts*

What to Consider During Federal Benefits Open Season (November 9 – December 14, 2020)

Open Season is the time of year when you can make decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account Program (FSAFEDS).

Your current enrollment in FEHB and/or FEDVIP will continue automatically for 2021. You will be subject to any changes in premiums, benefits, and service areas.

Your enrollment in FSAFEDS does not automatically renew. If you want to participate, you must re-enroll for 2021.

We strongly recommend you evaluate your current enrollment status in the programs. Listed below are four basic questions to ask yourself. All are equally important and should be considered carefully.

1. What are my and/or my family's expected health care needs for 2021?

Here are some examples to consider for each program.

FEHB: Am I expecting a new baby? Do I need surgery? Will my medication needs change?

FEDVIP: Do I only need routine dental care? Will I need a crown or a root canal? Does my child need braces? Do I need glasses and/or contact lenses? Am I considering laser vision correction surgery?

FSAFEDS: What are my out-of-pocket expenses going to be (deductibles, copays, coinsurances, day care and elder care expenses, over-the-counter drugs and medicines and other over-the-counter products)? Does my child need braces or use acne treatments? Will I send my children (under age 13) to a non-overnight summer-camp next year?

2. What benefits are available in 2021?

Once you have an idea of what services you may need, the next step is to determine what benefits the plans provide in 2021.

FEHB/FEDVIP: Are there plan limitations (number of visits or dollar maximums) which will result in out-of-pocket expenses? Are any services I may need (such as chiropractic care or laser vision correction surgery) not covered? What is my share of the cost of prescription drugs? If you are already enrolled, please review Section 2, "Changes for 2021" of your 2021 FEHB plan brochure for any benefit changes, and the "How We Have Changed for 2021" section of your 2021 FEDVIP brochure.

What deductibles, copays, and coinsurances must I pay? Do I have enough coverage for extensive dental work? Do I have enough coverage for glasses, exams, contact lenses, or other vision services? Is my FEHB plan terminating or reducing coverage in my service area for the next contract year? If so, do I need to choose another health plan?

FSAFEDS: Should I enroll in a health care account and/or a dependent care account? How much should I contribute to my FSAFEDS account(s)?

3. How much will it cost?

Now that you have an idea of what services you may need and what types of benefits are provided by FEHB, FEDVIP, and/or FSAFEDS, the third consideration is cost.

Look at the 2021 premiums for the FEHB and/or FEDVIP plan you are already enrolled in or are considering enrolling in. You can find the premiums in the 2021 FEHB and FEDVIP brochures and on our website, www.opm.gov/openseason

Enrolling in FSAFEDS is free to you. You must decide how much to contribute from your salary, which you'll get back when you incur eligible expenses.

4. What do I do now?

Now that you have considered these questions, you can make more informed decisions about your benefit choices for 2021. If you want to participate in FSAFEDS for 2021, you must make a new election.

If you are satisfied with your FEHB plan and/or FEDVIP plan, you do not have to do anything. Your FEHB and/or FEDVIP enrollment(s) will continue for 2021. If you are not satisfied with your current enrollment status, please visit www.opm.gov/openseason or contact your human resources office and look at the following resources to assist you in making decisions:

FEHB Brochures

<http://www.opm.gov/FEHBbrochures>

FEDVIP Brochures

<http://www.opm.gov/healthcare-insurance/dental-vision/plan-information>

FSAFEDS Brochures

<http://www.fsafeds.com>

OPM's Plan Comparison Tool

<http://www.opm.gov/fehcompare>

Retirees only

For changes to your health insurance
should call

OPM at 1-888-767-6738

Call the automated Express # 1-800-332-9798

Or go to

<https://retirefehb.opm.gov/annuitant/home/default>

Active Carriers only

For changes to your health insurance employee should call
HRSSC 1-877-477-3273

or

Go to <https://liteblue.usps.gov> and go through the "Postal Ease"
portal

NALC Health Insurance changes for 2021

Section 2. Changes for 2021

Do not rely only on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5. *Benefits*. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to this Plan

- We now offer the Accordant Health Management Program for chronic and complex disease management. See pages 83 and 154.
- We removed the visit limitation on Applied Behavioral Analysis (ABA) therapy. Previously, we limited the therapy to 15 hours per week for children age 3 through 11 and 9 hours per week for children age 12 through 18. See pages 43 and 111.
- We now cover the associated office visit for each acupuncture treatment visit. Previously, we only covered the initial office visit. See pages 49 and 118.
- We now cover 25 acupuncture visits per calendar year. Previously, we covered 15 for the High Option and 12 for the CDHP and Value Option. See pages 49 and 118.
- We now cover the anesthesia related to a covered vasectomy at 100% when performed by a PPO/In-network provider. See pages 61 and 130.
- We now offer gene therapy services at in-network facilities. See pages 23, 41, and 109.
- We now cover up to a 90-day supply, per calendar year, of opioid reversals agents at no member cost share. See pages 79 and 149.
- We no longer cover extracorporeal shock wave treatment for routine foot care. See pages 45 and 114.
- We now cover pulmonary rehabilitation therapy. See pages 42 and 110.
- We now cover pneumococcal conjugate vaccines (PCV13) for adults 65 and older. See our website for details.
- We now cover Hepatitis A vaccines for individuals diagnosed with human immunodeficiency virus (HIV). See our website for details.
- We now cover the Tetanus-diphtheria, pertussis (Tdap) vaccine as a booster given once every 10 years. See our website for details.
- We now cover the varicella (chicken pox) vaccine for persons at high risk, such as human immunodeficiency virus (HIV) positive. See our website for details.
- We now cover Hepatitis C virus infection screening for adults age 18 to 79. Previously, it was covered for individuals born between 1945 and 1965. See our website for details.
- We now cover asymptomatic bacteriuria at 100% under the Maternity care benefit. See pages 39 and 107.
- We now offer an incentive for participation in the Your Health First Disease Management Program. See pages 84, 87, 155, and 157.
- We now offer an incentive for participation in the Healthy Pregnancies, Healthy Babies® Program. See pages 85, 87, 156, and 157.
- We now offer an incentive for participation in the Tobacco Cessation Program. See pages 50, 87, 118, and 158.
- We now offer an incentive for having an annual biometric screening. See pages 37, 87, 101, and 158.
- We now offer an additional incentive for completing an annual Health Assessment. See pages 85, 87, 156, and 158.
- We now offer an incentive for having an annual influenza vaccine. See pages 37, 38, 87, 101, 103, and 158.
- We now offer an incentive for having an annual pneumococcal vaccine. See pages 37, 88, 101, 103, and 158.
- We now cover additional medications for risk reduction of primary breast cancer in women. See pages 81 and 150.

NALC Health Plan Changes for 2021 continued

- We now cover preexposure prophylaxis medications for individuals at high risk for human immunodeficiency virus (HIV). See pages 81 and 150.

Changes to our High Option only

- Your share of the non-Postal premium will increase for Self Only, increase for Self Plus One or increase for Self and Family. See back cover.
- We now allow the coinsurance for skilled nursing care visits to count towards the member's catastrophic out of pocket maximum. See page 33.
- We now cover cognitive rehabilitation therapy following a traumatic brain injury. See page 43.
- We now cover hospital visit charges by a non-PPO provider at the PPO benefit level when services are rendered at a PPO hospital or ambulatory surgical center. Previously, these were covered at 70% after the deductible. See page 13, 34, 51, 62, 68, and 82.

Changes to our Consumer Driven Health Plan only

- Your share of the non-Postal premium will stay the same for Self Only, stay the same for Self Plus One or increase for Self and Family. See back cover.
- You will now pay \$250 per 30-day supply of a specialty medication and \$450 per 90-day supply. Previously, you paid \$200 and \$400, respectively. See page 135 and 149.
- We now cover laboratory services billed by an out-of-network provider at the in-network benefit level when the services are performed at an in-network hospital or in-network ambulatory surgical center. See page 14, 96, 100, 104, 120, 131, and 137.
- We now cover emergency room visits billed by an out-of-network provider at the in-network benefit level when the services are performed at an in-network hospital or in-network ambulatory surgical center. See page 14, 96, 100, 104, 120, 131, and 137.

Changes to our Value Option only

- Your share of the non-Postal premium will stay the same for Self Only, stay the same for Self Plus One or increase for Self and Family. See back cover.
- You will now pay \$250 per 30-day supply of a specialty medication and \$450 per 90-day supply. Previously, you paid \$200 and \$400, respectively. See page 135 and 149.
- We now cover laboratory services billed by an out-of-network provider at the in-network benefit level when the services are performed at an in-network hospital or in-network ambulatory surgical center. See page 14, 96, 100, 104, 120, 131, and 137.
- We now cover emergency room visits billed by an out-of-network provider at the in-network benefit level when the services are performed at an in-network hospital or in-network ambulatory surgical center. See page 14, 96, 100, 104, 120, 131, and 137.

Retirees / 2021 <u>Monthly</u> Rates	
Self	\$205.47
Self +1	\$491.06
Family	\$430.49
NOTE: NALC ONLY.....Family is Cheaper than self + 1	

Active Career only / 2021 <u>Biweekly</u> Rates	
Self	\$91.47
Self +1	\$219.45
Family	\$190.88
NOTE: NALC ONLY.....Family is Cheaper than self + 1	

Summary of Benefits for the NALC Health Benefit Plan High Option - 2021

Do not rely on this chart alone. This is a summary. All benefits are subject to the definitions, limitations, and exclusions in this brochure. Before making a final decision, please read this FEHB brochure. You can also obtain a copy of our Summary of Benefits and Coverage as required by the Affordable Care Act at www.nalchbp.org. On this page we summarize specific expenses we cover; for more detail, look inside.

If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

Below, an asterisk (*) means the item is subject to the \$300 calendar year deductible. And, after we pay, you generally pay any difference between our allowance and the billed amount if you use a non-PPO physician or other health care professional.

Benefits	You pay	Page
Medical services provided by physicians:		
<ul style="list-style-type: none"> Diagnostic and treatment services provided in the office 	PPO: \$20 copayment per office visit Non-PPO: 30%* of our allowance	34
Services provided by a hospital:		
<ul style="list-style-type: none"> Inpatient 	PPO: Nothing when services are related to the delivery of a newborn. \$350 copayment per admission for all other admissions. Non-PPO: \$450 copayment per admission and 35% of our allowance	62
<ul style="list-style-type: none"> Outpatient 	PPO: 15%* of our allowance Non-PPO: 35%* of our allowance	64
Emergency benefits:		
<ul style="list-style-type: none"> Accidental injury 	Within 72 hours: Nothing for nonsurgical outpatient care, simple repair of laceration and immobilization of sprain, strain, or fracture After 72 hours: PPO: Regular cost-sharing Non-PPO: Regular cost-sharing	69
<ul style="list-style-type: none"> Medical emergency 	PPO: 15%* of our allowance Non-PPO: 15%* of our allowance	69
Mental health and substance use disorder treatment:	In-Network: Regular cost-sharing Out-of-Network: Regular cost-sharing	71 71
Prescription drugs:		
<ul style="list-style-type: none"> Retail pharmacy 	Network: Generic: 20% of cost; 10% for hypertension, diabetes, and asthma; Formulary brand: 30% of cost; Non-formulary brand: 50% of cost	78

	<p>Network Medicare: NALCSenior Antibiotic generic: Nothing Generic: 10% of cost; 5% for hypertension, diabetes, and asthma; Formulary brand: 20% of cost; Non-formulary brand: 40% of cost Non-network: 50% of our allowance</p>	
<ul style="list-style-type: none"> • Mail order 	<p>Non-Medicare: 60-day supply, \$10 generic/\$60 Formulary brand/\$84 Non-formulary brand Non-Medicare: 90-day supply, \$5 NALCSelect generic Non-Medicare: 90-day supply, \$7.99 NALCPreferred generic Non-Medicare: 90-day supply, \$15 generic/\$90 Formulary brand/\$125 Non-formulary brand (Lower generic cost for hypertension, asthma, and diabetes) Medicare: 60-day supply, \$7 generic/\$50 Formulary brand/\$75 Non-formulary brand Medicare: 90-day supply, \$4 NALCSelect generic Medicare: 90-day supply, \$4 NALCPreferred generic Medicare: 90-day supply, \$10 generic/\$75 Formulary brand/\$110 Non-formulary brand (Lower generic cost for hypertension, asthma, and diabetes) Non-Medicare/Medicare: 30-day supply, \$200 specialty drug Non-Medicare/Medicare: 60-day supply, \$300 specialty drug Non-Medicare/Medicare: 90-day supply, \$400 specialty drug</p>	78
Prescription medications for tobacco cessation:		
<ul style="list-style-type: none"> • Retail pharmacy 	<p>Network retail, Nothing Network Medicare retail, Nothing</p>	80
<ul style="list-style-type: none"> • Mail Order 	<p>Non-Medicare: 60-day supply, Nothing Non-Medicare: 90-day supply, Nothing Medicare: 60-day supply, Nothing Medicare: 90-day supply, Nothing</p>	80
Dental care:	<p>All charges except as listed in Section 5(g). under the <i>Accidental dental injury benefit</i>.</p>	82
Wellness and Other Special Features:	<ul style="list-style-type: none"> • 24-hour help line for mental health and substance use • 24-hour Health Information Line • Childhood Weight Management Resource Center • Complex and Chronic Disease Management Program • Disease management programs - Gaps in Care 	83

	<ul style="list-style-type: none"> • Disease management program - Transform Care • Disease management program - Your Health First • Enhanced CaremarkDirect Retail Program • Flexible benefits option • Health Assessment • Healthy Pregnancies, Healthy Babies® Program • Healthy Rewards Program • Personal Health Record • Services for deaf and hearing impaired • Solutions for Caregivers • Specialty Connect • Substance Use Disorder (SUD) Program • Substance Use Disorder (SUD) Care Management Program • Telehealth services • Weight Management Program • Wellness Incentive Programs • Worldwide coverage 	
<p>Protection against catastrophic costs (out-of-pocket maximum):</p>	<p>Services with coinsurance (including mental health and substance use disorder care), nothing after your coinsurance expenses total:</p> <ul style="list-style-type: none"> • \$3,500 per person and \$5,000 per family for PPO providers/facilities • \$7,000 for Non-PPO providers/facilities. When you use a combination of PPO and Non-PPO providers your out-of-pocket expense will not exceed \$7,000. • \$3,100 per person or \$4,000 per family for coinsurance for prescription drugs dispensed by an NALC CareSelect network pharmacy and mail order copayment amounts. <p>Some costs do not count toward this protection.</p>	29

The NALC health plan is your plan, it is run by letter carriers to benefit Letter carriers and their families. Look over the benefits and if it meets your needs sign up.

The previous 5 pages have been reprinted from the NALC brochure booklet. We have ordered several brochures which will be available to pick up at the union office in the next few weeks, call the office at 427-2450 to make sure we have them before coming if you would like one.

IMPORTANT NOTE: The NALC health plan self plus one is more expensive than the family option, you do not need to sign up for +1. If that is all the coverage you need then choose the cheaper family option

2021 Rate Information for the NALC Health Benefit Plan

To compare your FEHB health plan options please go to www.opm.gov/fehcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreement: NALC.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employees and career bargaining unit employees who are represented by following agreements: APWU, IT/AS, NPMHU, NPPN and NRLCA. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

If you are a Postal Service employee and have questions or require assistance, please contact:

USPS Human Resources Shared Service Center: 1-877-477-3273, option 5, Federal Relay Service 1-800-877-8339

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	321	\$241.58	\$94.83	\$523.42	\$205.47	\$91.47	\$81.41
High Option Self Plus One	323	\$517.46	\$226.64	\$1,121.16	\$491.06	\$219.45	\$197.89
High Option Self and Family	322	\$562.25	\$198.69	\$1,218.21	\$430.49	\$190.88	\$167.46
CDHP Option Self Only	324	\$163.91	\$54.64	\$355.15	\$118.38	\$52.45	\$45.35
CDHP Option Self Plus One	326	\$361.62	\$120.54	\$783.51	\$261.17	\$115.72	\$100.05
CDHP Option Self and Family	325	\$380.75	\$126.91	\$824.95	\$274.98	\$121.84	\$105.34
Value Option Self Only	KM1	\$134.53	\$44.84	\$291.48	\$97.16	\$43.05	\$37.22
Value Option Self Plus One	KM3	\$296.78	\$98.92	\$643.01	\$214.34	\$94.97	\$82.11
Value Option Self and Family	KM2	\$312.62	\$104.20	\$677.33	\$225.78	\$100.04	\$86.49

New Leave Year

This question comes up every year. The new leave year this year begins on January 2, 2021. The pay period ends on January 15 and you will see your new leave allotment on your January 22, 2021 paycheck. The new leave balance is available to use however on January 2, 2021.

The union negotiated due to COVID-19 additional leave carryover this year. By January 2, 2021 you must be under 520 hours of annual leave or you will forfeit the overage. It is your responsibility to ensure you are under 520 hours by January 2, 2021 so schedule leave accordingly so you don't lose it.



Scholarship Opportunities

Each year the NALC has opportunities for your children to earn a scholarship for college. The Doherty and Donelon scholarships are given to children of Letter Carriers active or retired and it includes stepchildren and grandchildren.

The Doherty Scholarship (named after William Doherty, President of the NALC for 21 years 1941-1962) awards (5) five \$4,000 scholarships and the Donelon (named after John T. Donelon long-time assistant to the President) awards (1) one scholarship.

For more information or to apply see the inside cover of the Postal record magazine. The application is found on the inside cover and is due no later than December 31 for consideration. A branch 210 officer must sign the application prior to submission.



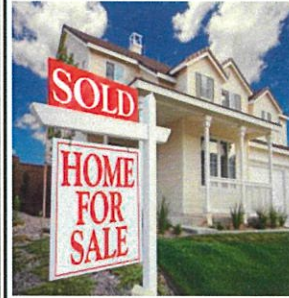
Branch 210 meetings

With the pandemic of 2020 and the need to continue to conduct business on the branch level, we have been utilizing ZOOM online virtual meetings. Each Month on the first Wednesday at 7pm we hold an online meeting via the ZOOM web portal. To gain access, email President Montgomery at Kenny@nalc210.com at the beginning of the month with the subject "zoom meeting" and include your name in the body of the email. He will email you back with a link to the meeting. You can attend on the computer, smart phone or call in on a regular phone.



Looking for a good American built car made by hard working union workers?

See Jolene at Bob Johnson Buick. Jolene is the daughter of our past Vice-President Jerry Vitto



Buying a New House?
Need an Attorney?

Call
Moyer & Associates
458-2800 Ext. 314



Free will for Branch 210 members

28 E. Main St
Suite 900
Roch., N.Y.14614



Union Made • Union Distributed • Made in the USA

Contact your local Brookfield Representative
Diane Allocco for unparalleled personal service.
Diane Allocco

90 Lysander Drive Rochester, New York 14623
(585) 334-0963
Dial1746@frontiernet.net

Brookfield offers one of the highest percentages of union/USA made clothing in the industry and is listed as a union preferred vendor. Brookfield is also a proud supporter for many NALC conventions, seminars and other functions.



Union Made • Union Distributed • Made in the USA

Special thanks to the following sponsors for our recent golf tournament on Columbus Day where we raised \$3,140 for Muscular Dystrophy.

- Vincent Moyer (Moyer and Assoc.)
- Teamsters Local 118
- IBEW Local 86
- NALC Branch 333 Binghamton
- NALC Branch 358 Schenectady
- National Business Agent Mark Camilli
- NALC Branch 134 Syracuse
- Branch 134 President Tom Dlugolenski
- Apollo Landscape
- Scott and Amy Wallace
- Past Branch 210 vice-president Gerald Vitto
- Past Branch 210 Vice President John Wilson
- Joni Montroy Key retirement solutions
- Eugene Schwenger Accounting
- Wiegert family
- Kossoff Family



- Liam Ettlers "The Musical Mailman" (Dan Lomb)
- Sam Hogan, Br 210 Benefit Trust officer
- Greg Karalias Br. 210 Treasurer
- Anthony Polidori, Br 210 Secretary
- Monique Mate, Branch 210 vice-president
- Anthony Mangiavellano Br. 210 Fin Secretary
- Michael Masters, Br 210 Health Benefits
- Branch 210 Trustees.
- Jill Morris, Angela Norman, and Spencer Heeler
- Kenny Montgomery Branch 210 President



SPECIALIZING IN POSTAL/FEDERAL RETIREMENT

RETIREMENT SOLUTIONS

UNLOCKING THE MYSTERY TO YOUR POSTAL OR FEDERAL RETIREMENT

Joni Montroy
Former HR specialist with USPS
Retirement counseling since 1995

P.O. Box 536
Fishers, NY 14453
Phone 1-585-486-4310 (New)

JLMONTROY3@rochester.rr.com
www.KeyRetirementsolutions.com

INDIVIDUAL COUNSULTING, FORM PREPARATION AND SEMINARS

Branch 210
National Association of Letter Carriers
2491 Brighton Henrietta Townline Rd.
Rochester, New York 14623

Address Service Requested



To:

Non-Profit Organization
U.S. Postage
Paid
Rochester, N.Y.
Permit No. 808

The Benefits of Membership

Designed exclusively For Branch 210 Members

NALC INSURANCE

Branch Insurance Director,

Michael Masters

**Health Benefit Plan*

**Mutual Benefits*

Association

(585) 278-7241

Benefit Trust Fund

Trust Officer: Sam Hogan

733-4873

For More Information on any of these
Benefits contact the Union Office at
(585) 427-2450

Real Estate - Wills & Trusts
Divorce - Criminal Defense - DWI

For all your legal services call...

Vincent Moyer

585-458-2800 Ext. 314

Moyer & Associates, P.C.
Vincent M. Moyer, Esq.

Representing Letter Carriers in the Greater Rochester area including the following offices.

Rochester * Albion * Avon * Brockport * Canandaigua * Clifton Springs * Dansville * East Rochester * Fairport * Geneseo
* Geneva * Hilton * Holley * Lyons * Mt. Morris * Newark * North Chili * Palmyra * Penfield * Penn Yan * Perry * Phelps
* Pittsford * Scottsville * Sodus * Spencerport * Victor * Warsaw * Wayland * Webster * Wellsville * Wolcott