



The Hi-Lites



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(Proud Postal Press Association National Awards Winner)

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Milwaukee Wisconsin Area Local

Big Bend Brookfield Burlington Butler Cedarburg Cudahy Darien
Delafield Delavan East Troy Elkhorn Elm Grove Franklin Fredonia
Germantown Grafton Greendale Hales Corners Hartford Hartland
Jackson Kewaskum Lomira Milwaukee Menomonee Falls Mequon-Thiensville
Muskego Mukwonago New Berlin Oak Creek Oconomowoc Oakfield
Okauchee Pewaukee Plymouth Port Washington Salem Slinger S. Milwaukee
Sussex Wales Walworth Waterford Watertown Waukesha Whitewater



**Glenn Griggs
President**

You must meet certain benefits deadlines - based on your enter-on duty date - in order to be able to participate in the benefits outlined in this Handbook. However, before you go to sign up for your benefits, make sure you have the necessary information.

Your Employee Identification Number (EIN), Self-service Password and PIN. Your EIN and Self-Service Password grant you access to **Liteblue** (an employee benefits portal, including health insurance, retirement, payroll, leave and more) and **Postal/EASE** to enroll in your employee benefits. The site also grants access to the Net-to-Bank portal where you can directly deposit your paychecks into a bank account of your choosing, as well as any allotments. To access your pay information online, please visit: <https://liteblue.usps.gov> and select **ePayroll**.
EIN, Self-Service password & PIN:

Accessing Your Benefits

"Enrolling in benefits is easy!"

Employee Identification Number (EIN)

- Provided at orientation in your orientation packet.
- Can be found on your Earnings Statement if you don't receive an orientation packet.

PIN & Self-Service Password

- Arrives via mail within two weeks of your start date.
- Use PIN to access **Postal/EASE** via telephone.

Go to <https://ssp.usps.gov> to set up your Self-Service Profile and Self-Service Password for access to the **Postal/EASE** website. Below is a chart that outlines the employee benefits and their deadlines for new employees. Make sure you keep track of what you've signed up for, and what still is on your checklist.

Enrolling in benefits is easy!

Use your EIN and Self-Service Password to log onto <https://liteblue.usps.gov>. you may go to: liteblue.usps.gov/newhirebenefits.

If you have questions concerning your employee benefits, or contact

the HRSSC at 1-877-477-3273, **option 5**; **Federal Relay service 1-800-877-8339**.

Benefit Type / Enrollment Timeline

*Enter-on-duty date can be found on your PS Form 50, Notification of Personnel Action, that you will receive in the mail.

**You have 60 days to apply for coverage with abbreviated underwriting. If you are applying for any other type of coverage, you may apply at any time.

If you are enrolled in the USPS Health Benefits Plan at the time of your conversion to a career position, that enrollment is terminated about 30 days after your conversion, or the day before your FEHB coverage begins; whichever comes first. Thanks for all you do, and thanks for being a member!

60 days from enter -on-duty date*

Federal Employees Health Benefits (FEHB)
Federal Employees Dental and Vision Insurance Program (FEDVIP)
Federal Employees Group Life Insurance (FEGLI)
Flexible Spending Accounts (FSA)

60 days from enter -on-duty date**

Federal Long Term Care Insurance Program (FLTCIP)

Thrift Savings Plan (TSP) (part of your retirement plan) / Automatically enrolled at 5% (you can change at any time)

Computer Program (Enroll at any time)



Chris Czubakowski
Local Business Agent

Health Plan Open Season Reminder

“To register for the virtual health fairs in order to learn about what the health plans have to offer please go to:”

<https://www.apwuhp.com/virtual-open-season-health-fairs>

During Open Season, you have a chance to review your health care needs and evaluate your benefits, provider networks, and rates for the upcoming year. At any time during Open Season, you can make changes to your coverage. If you're a current member of an APWU Health Plan and want to keep your current coverage, you don't need to do anything. You'll be automatically re-enrolled in your existing plan. It's important to consider your options carefully because your health benefits can help you care for yourself and your family. Postal employees have from Monday, November 8th, 2021 until Monday, December 13th, 2021 to enroll or make any changes to their current USPS health, vision, and dental plans for the 2022 calendar year. Please remember that this is a once-a-year event and opportunity to make desired changes during this time frame.

- To enroll or make any changes to their current health plan, career employees can visit liteblue.usps.gov
- To make changes to vision or dental insurance offered by the USPS all employees can visit benefeds.com
- Meanwhile, PSEs who have at least 1 year in their current USPS assignment must fill out and fax or mail the necessary forms to make changes. The forms can be attained by contacting HRSSC at 1-877-477-3273.

You can contact the APWU Union Hall at 414-273-7838 for help or if you have any questions regarding this subject.

Open Season Virtual Health Fairs

During this Open Season, APWU Health Plan is hosting a series of virtual health fairs for employers, postal workers, federal employees, and retirees who are eligible for the Federal Employee Health Benefits (FEHB) Program. These are VERY INFORMATIVE events in which APWU Health plan representatives will be available to answer your questions and discuss features of the High Option and Consumer Driven Option plans.

The Open Season Virtual health fair schedule is as follows [*All Times are 12 noon - 2pm ET*]

Tuesdays in November 9, 16, 23, 30,
Tuesdays in December 7

Thursdays in November 11, 18
Thursdays in December 2, 9

Once registered, you will get an email confirmation with a GoToWebinar link and dial-in information. On the day before the virtual health fair date you selected, the APWU Health Plan will email you a reminder and include the dial-in information with instructions.

The Combined Federal Campaign

PMG, Postal Union Leaders And Management Associations Highlight The Importance

In a new video, Postmaster General Louis DeJoy and leaders of postal unions and management associations highlight the importance of the Combined Federal Campaign, which celebrates its 60th anniversary this year. On Sept. 1, the Combined Federal Campaign, the federal government's annual workplace charity drive, kicked off its 60th year of giving.

The campaign, also known as the CFC, represents thousands of charities under one umbrella. It began Sept. 1 and concludes Jan. 15, 2022. This year's theme is "You Can Be the Face of Change." DeJoy says that "there's no better time for that change than now" after this year of exceptional hardship. As the video notes, the Postal Service is regularly among the campaign's top 10 contributors. Last year, USPS employees donated nearly \$4.6 million and racked up 5,000 volunteer hours. The goal this year, its diamond jubilee, is \$6.9 million. With a 645,000-strong workforce, if everyone gives just \$26 per year — or \$1 a paycheck — USPS can raise \$16 million.

To contribute, sign up at givecfc.org, download the CFC Giving app or fill out a paper form. Donations can be made as monthly gifts, one-time pledges or via payroll deduction. For those who choose payroll deduction, contributions will start in January. You can cancel at any time, for any reason.

In ad-

dition to DeJoy, the video also features comments from:



Ivan Butts, president of the National Association of Postal Supervisors;
Mark Dimondstein, president of the American Postal Workers Union;
Daniel Heins, president of United Postmasters and Managers of America;
Paul Hogrogian, president of the National Postal Mail Handlers Union;
Fredric Rolando, president of the National Association of Letter Carriers;
Ronnie Stutts, president of the National Rural Letter Carriers' Association.

The CFC is one of the largest workplace giving campaigns in the world. Since 1961, it has raised \$8.5 billion for its many causes. The online CFC Donor Pledging System has more information about the campaign, along with a gateway page that allows participants to easily access their local CFC website. For those who prefer not to donate electronically, paper pledge forms will be made available.

This year, the CFC Giving mobile app has been updated to allow full payroll deduction options. All Postal Service workers, contractors and retirees can participate. The campaign allows individuals to contribute to thousands of charitable organizations, here and around the globe. Pledges are accepted online, on paper or via mobile app.

Most donations are monetary, but volunteer work can also be pledged and will count toward the USPS total. Through the CFC, members of the federal family demonstrate that our commitment to public service extends far beyond the workplace," Kathleen McGettigan, acting head of the Office of Personnel Management, wrote when announcing the 2021 campaign. This year, the CFC Giving mobile app has been updated to allow full payroll deduction options. Employees with questions can email the Postal Service's CFC team. The 2021 Combined Federal Campaign runs through Jan. 15, 2022.





Mark Krueger
Motor Vehicle Director

Once again, that time of year is coming for employees to do their Vacation planning for next year. The procedure for Initial Selections of Annual should start per the contract on December 1 and conclude by December 31. The vacation schedules should be made available to employees as of January 2 per Our Local Memorandum of Understanding.

The employee's vacation period shall start the first day of the employee's basic work week. This selection will reflect both scheduled work days and one set of off-days, at the option of the employee, ie, each selection of leave will reflect seven days.

During the initial selection period, an employee shall be entitled to one choice. The choice may be split, at the employee's option, into a maximum of three parts of five day increments consistent with the employee's entitlement of annual. After the initial picks are made the remainder of the employee's annual leave can be used in a next round.

Management shall furnish visual notice to each employees selected vacations, by posting of selected schedules for employees to observe. Employees will make there selection by completing Form 3971 for the selections requested in triplicate.

Once selections are made, management will retain two copies and the third copy is the employees. These

Annual Leave Choice Selections

"Once selections are made management will retain two copies and the third copy is the employees."

will be dated and marked to show the selection and should be noted that this is an Initial Annual Pick selection. An employee who has no annual leave to cover his/her vacation pick/choice during the choice vacation period may be granted LWOP to cover the absence. The granting of LWOP is a matter of administrative discretion.

Once choice selections are done, employees may select additional leave based on what slots and days that are available with preference given to requests of one week or more if the requests for the slots are available.

The quota for annual leave slots shall be determined by the number of authorized duty positions in the craft/section no sooner than two

weeks prior to the initial vacation selection period per the LMOU.

So as you can see, employees need to sit down and get their calendars out and plan when they would like to use their Earned Annual for next year.

If anyone has questions or are new to this procedure, please ask either a current employee in your section or seek out a steward for assistance.

You don't want to make a mistake filling out a request that could cost you the chance to have preference choice days off.

January General Membership Meeting

There is NO *Hi-Lites* published in the month of December.

As such, the *Hi-Lites* staff would like to remind the membership that for the January General Membership Meeting date and time...please refer to the posted minutes from November's GMM as well as visiting our local website for information.

The *Hi-Lites* staff wishes all our fellow Union brothers & sisters a Merry Christmas and a safe Happy New Year!!!



Greg Becker
South Sectional Director

Recently, at the Sales & Service (window) training Union module, I was asked a question by a PSE Clerk. The Union module/segment is one of the segments required when a clerk is training to become a Sales, Service (SSA) or Sales, Service/Distribution Associate (SSDA).

The PSE's question was about the Uniform Allowance...so I decided to write an article on this topic for others that have questions.

As most career PTF's and FTR window Clerks know, once you qualify on the window and become a window Clerk, you are required to wear a "Type 2" uniform. Your Postmaster/Manager/Supervisor is responsible for applying for the Clerk's uniform allowance. The wait is normally 4-6 weeks until you receive a Citibank purchase card to use at authorized vendors (three in the Milwaukee Area).

In the meantime, management can provide you with approved apparel, but cannot force a window clerk to purchase anything out of pocket without reimbursement. The APWU contract mandates an annual allowance for 2021 of \$214 per annum and an additional credit of \$116 for a newly eligible employee entering the regular uniform program as a career employee. Management must also provide you with a "Letter of Author-

ization" to give to the vendor (along with your photo ID). Note that you receive the adjusted amount per the contract on your anniversary date on or after May 21, 2021.

For the purposes of your uniform allowance, your "anniversary date" is defined as, "Allowances take effect on the earliest date an employee is required to wear the uniform following completion of the 90-day probationary period."

The APWU has recently negotiated additional benefits for our PSE's. Along with new overtime rules and enhanced payments toward healthcare by negotiation with the USPS that went into effect in October, 2018, the APWU has negotiated an increase in the uniform allowance for eligible PSE 81-4's that work the window.

This settlement agreement between the APWU and USPS RE: Workforce Benefits Fund, case # Q10C-4Q-C 15215794 further benefits PSE's...whereas PSE's who meet the following criteria will receive "the same allowance as provided to eligible career retail clerks per Article 26.2 of the National Agreement if the following criteria are met:

- Completed ninety (90) work days, or have been employed for one hundred twenty (120) calendar days, whichever comes first;
- Successfully completed re-

quired training; and

- Meet the requirements of the ELM, Section 932.11.g, which includes, "Retail personnel... whose official assignment at a retail counter is for a minimum of 4 hours daily for 5 days a week on a continuing basis or for not less than 30 hours a week."

Any PSE who has received an allowance of up to \$214 under Article 26.4 of the 2018-2021 National Agreement will receive the same allowance as provided to eligible career clerks by Article 26.2.A of the National Agreement.

Furthermore, PSE's will receive the additional credit authorized by Article 26.2B with their first uniform allowance following conversion to career status. Keep in mind that if a PSE is assigned to a different job title and/or no longer meets the requirements in the Employee and Labor Relations (ELM) Manual 932.11.g, stated in part (c) above, he/she will no longer be eligible for the uniform program.

There are 3 categories in the work clothing program called the Uniform, Work Clothes, and Contract Uniform program. Amongst these programs are 6 "types" of work clothes, including for Motor Vehicle, Vehicle maintenance, Maintenance, Custodial Maintenance, etc. The purpose of the Uniform program is:

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- a. To provide immediate visual identification with the Postal Service to the public.
- b. To protect an appearance to the public that is neat, professional, and pleasing.
- c. To help develop in the employee a feeling of esprit de corps.
- d. To meet standard professional practices (doctors, nurses, etc.).

In accordance with the ELM 931.261...Postal employees are responsible for being adequately and properly dressed for duty. Furthermore, uniformed employees are responsible for conforming with all uniform regulations provided management make all rules and regulations governing uniform clothing and accessory purchases readily accessible to all employees and vendors per the ELM 931.261 and 931.25.

Additionally, the ELM states that, "Employees temporarily assigned to light duty assignments, OWCP absences, extended sick leave, or higher level detail for a period of 89 days or more that does not required wearing a uniform have their uniform allowance suspended for the time they are on this assignment,...". Employees on LWOP or military leave in excess of 1 year will receive an new anniversary date upon return to duty and pay status in a uniformed status.

***I hope this article answers some of the questions you may have about the uniform allowance.
Contact me if you have questions about this or any other matter. Thank you.***

* * *

Honoring Our Veteran Heroes

November 1919, President Wilson proclaimed November, 11 as the first commemoration of Armistice Day. Then in 1938, Congress made November, 11 a legal holiday dedicated to the cause of world peace and to be thereafter celebrated and known as "Armistice Day." It was a day set aside to honor veterans of World War I.

In 1954, after World War II had required the greatest mobilization of soldiers, sailors, marines and airmen in the nation's history and after American forces had fought aggression in Korea, Congress amended the Act of 1938 by striking out the word "Armistice" and inserting in its place the word "Veterans." With the approval of Public Law 380 on June 1, 1954, November, 11 became a day to honor American veterans of all wars. Later that same year, President Dwight D. Eisenhower issued the first "Veterans Day Proclamation."

Don't inadvertently mix Veterans Day with Memorial Day! Both honor the service of those who've served their country in uniform, but for fundamentally different reasons.

Veterans Day celebrates the service of all U.S. military veterans, while Memorial Day (observed the last Monday in May) specifically honors those who died while in military service. A simple "thank you" will generally suffice, and, for most veterans, is actually preferable in most cases to longer, more flowery tributes. Veterans Day thank you messages that are short and to-the-point often "say more" than attempts to over-dramatize the appreciation.

On Veterans Day and EVERY DAY when you meet a veteran, thank them for their service; they will appreciate it. Card messages that touch on one or more of the themes will be well-received by veterans of any service branch and any era. This day is the one day a year we honor our living veterans for taking an oath that lasts a lifetime.



John Miceli
Treasurer

Many people live paycheck to paycheck. That can make it extremely challenging when unexpected financial hiccups occur. That's a stressful place to be. It's important to create a surplus by finding a way to make more money than you're spending.

"I want you to really think through the fact that the key to having financial security in your life is living on less than what you make," Clark says. Think that's an impossible goal? It can be tough to get started, but here's some help. (Hint: It all starts with making a budget. It's difficult to save money if you don't know where your money is going in the first place.)

***Be a Saver Before You
Become an Investor***

You can lose some or all of the dollars you invest. But when you save, you aren't putting your money at risk. Clark strongly recommends that you start by saving an "oops" fund, also called an emergency or rainy day fund. If you're starting from nothing, open a savings account at an online bank or credit union that requires only a small minimum (or even zero) deposit. Even if you can contribute only \$10 per pay period, start there and allow that money to build over time. "If you get really ambitious with having emergency funds, the standard book answer is

Live On Less Than You Make

(clark.com)

that you save six months of living costs: what it would cost you if you had no pay at all coming in for six months," Clark says.

He acknowledges that six months' pay can seem like an unreachable savings goal, so much so that many people feel overwhelmed and just give up. "Don't feel that you need to save that amount tomorrow," Clark says. "Start where you can and just develop the habit of saving first; then worry about getting to six months."

***Enroll in Your Company's
Retirement Plan***

If you're an employee, talk to the appropriate person at your company about enrolling in the retirement plan. This simple step can set the financial foundation for the rest of your life. "Investing can seem so complicated that you might shut down and do nothing about it — or feel you need to hire someone to guide you," Clark says. "However, it doesn't need to be complex. You probably already have the opportunity to get started right where you work."

The most common type of company retirement plan is a 401(k). Many companies offer "matches," giving you even more incentive to fund your retirement plan. A "match" is money your company adds to your 401(k) plan based on your own contribution. The most common company match is 50 cents for every dollar you contribute, up to 6% of your annual salary. Clark's advice is to always contribute enough to

get the full company match because that's free money. Employees can contribute up to \$19,500 to their 401(k) plans for 2021.

Anyone 50 or older can add an additional \$6,500 in catch-up contributions.

***Start a Roth IRA if You Don't Have
Access to a Company Retirement
Plan***

If you don't have the option to join a company retirement plan, don't worry. There's an alternative: an Individual Retirement Account (IRA). Clark prefers a Roth IRA to a traditional IRA for most people. With a Roth IRA, you contribute after-tax dollars. But your money grows tax-free, and you can withdraw it without owing any taxes during your retirement years. With a traditional IRA, you contribute pre-tax dollars (these dollars don't count toward your taxable income). Your money grows tax-deferred, but you'll pay taxes on it when you withdraw it during your retirement years. If you're over age 40 and you earn a big paycheck, Clark recommends a traditional 401(k) so you can get the upfront tax benefit.

You'll likely have a lower income tax rate during retirement. So even though it's safe to say taxes will rise in the future, you'll still probably end up saving money. No matter your age, if you're not a big income earner, Clark recommends a Roth IRA. So where do you get an IRA? Click here to learn Clark's recommenda-

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tions. “For IRAs, you get to pick where you invest your money. And I want you only in low-cost providers,” Clark says. “What that means is you pay no commissions for the money you put in, and the management fee for managing your money is tiny each year.” He adds, “The greatest indicator of how much money you’re going to have down the road is strictly how much you paid in management fees.”

Put Your Money in a Target Date Fund

Now that you've set up your 401(k) and/or your IRA and have started contributing to them, make sure to put that money to work. You'll have choices for how to invest the money. Clark recommends a target date fund as a simple, smart investment solution. "Just pick the year closest to when you think you're going to retire, and slap all the money you're saving into that choice," Clark says. "You don't have to do a thing other than invest your money. It's the ultimate in 'set it and forget it' investing — and could be the best and easiest investment choice you ever make." Target date funds automatically rebalance your portfolio with the proper mixture of investments based on how many years you are away from retirement. When you're young, retirement fund administrators will invest heavily in stocks. When you're older, they'll reduce your exposure to stocks, hopefully leaving enough in your portfolio so that your returns outrun inflation.



Increase the Amount of Money You're Investing Over Time

Clark understands that, if you think about how much money you need to save for retirement or even for your emergency fund, it's easy to get overwhelmed.

That's why he recommends getting started in whatever way you can. At this point, hopefully your contributions are automated, either coming out of your paycheck and going into your company 401(k) or automatically getting transferred into your Roth IRA at regular intervals. Put it on automatic pilot. "Don't blow your mind about how much money you have to save. Instead, tackle it one paycheck at a time, one monthly contribution at a time," Clark says. If you've established a good emergency fund and have automated your retirement contributions, by now you're probably getting used to not spending that money and to the satisfaction of seeing it grow.

At this point, Clark says you should take the next step. “Every six months, I want you to increase your contributions by one cent for every dollar you earn. You’re not going to miss that one additional cent, but you’ll steadily increase the amount of money you’re putting aside for your future. And you’ll be living on less than what you make.”

Don't Change Your Investment Plan Due to Big Swings in the Market

Once you've gotten this far, your biggest enemy is the temptation to wander off the path. For some people, that happens when the market crashes. Clark recommends avoiding any sudden, large shifts in your investments (buying or selling). "Markets always go up and down, up and down, up and down," Clark says. "This is not a time to jump in — or jump out — of the market, especially when you're young. This is absolutely the circumstance where you put money in once a month or once every pay period and leave it alone."





**Pam
Walker**

Attention Retirees

*"The current calendar year must be paid
before any payment is applied to future calendar year(s)."*



Greetings Brother and Sisters,

*Congratulations to all of our
Brothers and Sisters that are
enjoying retirement. The Mil-
waukee Area Local hopes that
you all will remain local retiree
members. We will continue to
make it easy to join, very inex-
pensive, and very worthwhile.*

Your \$10.00 membership fee
ensures that you will receive the
Hi-Lites and also remains your
"ticket" to all retiree socials.

Unfortunately, COVID proto-
cols are still an issue at the Un-
ion Hall. Until this restriction is
lifted, the retirees will tempo-
rarily be unable to continue to
hold socials on the second
Thursday of every month.
Please stay safe in the mean-
time.

I would like to remind all retir-
ees that any retiree dues paid
during the 2021 calendar year
will be applied to the 2021 calen-
dar year. The current calen-
dar year must be paid before
any payment is applied to future
calendar year(s). Please submit
your 2022 dues in order to re-
ceive the January 2022 issue!

To remain a local retiree please mail your \$10.00 retiree dues to :

APWU Retiree Dues
Attention: Pam Walker
P.O. Box 1995
Milwaukee, WI 53201-1995

Name _____

Address _____

City _____ State _____ Zip _____

I need a APWU membership card

☐

Reminder: If you belong to the National APWU,
this does **NOT** cover your local \$10.00 dues.



Dr. Jonathan Saigh

CA2 Injuries

Advanced Care Specialists



Injuries APWU Members Sustain Over Time

Your job as a postal employee is full of activities that you are required to perform which may cause injuries that occur overtime – I am talking about injuries such as carpal tunnel, arthritis, rotator cuff tears, tendinitis etc. The Department of Labor does recognize these as injuries which is why they have created the CA2 or “Notice of Occupational Disease and Claim for Compensation.”

In our experience, we have found that these injuries often occur due to repetitive lifting, casing mail, carrying a 35 lb satchel, repetitive twisting, and reaching to deliver mail or parcels – all of these activities can cause extreme stress to the hands, shoulders, arm, neck, and back.

More recently with local postal employees, we have noticed an influx of plantar fasciitis or pain in the bottom of the foot, as well. This is a CA2 injury due to the long periods of walking on sidewalks, gravel, grass, and uneven surfaces during the enduring winter months.

If you have experienced something like this over the last year, do not wait any longer to file a CA2.

The form itself does seem fairly daunting to fill out but your supervisor should assist you; however, there are instructions on the last few pages that walk you through filling out the form step-by-step so that you can fill out the first page. Keep in mind, as a federal employee you do have up to three years to file your injury.



After you file your CA2 it is very important to supplement the form with a doctor's report which assigns injury and establish a causal relationship to the injury. Your choice in selecting the proper physician is crucial as the type of doctor you choose will affect the outcome; moreover, a doctor unwilling to file the proper paperwork can negatively affect the outcome as well.

If you have any other questions about your injury, filing forms or logistical issues as it pertains to your injury do not hesitate to contact us at Advanced Care Specialists. Please enjoy these fall months, stay safe, and as always it is a pleasure to help with any issues APWU members may have.