



Pavement Pounder

Publication 2024.7

July 2024

Midvale - Millcreek - Murray - Northwest - Orem - Sandy - South Salt Lake - Sugarhouse - Tooele - West Jordan - West Valley

Mark Your Calendar

August

Thursday 1st
4th - 9th
Thursday 8th
Wednesday 21st
Saturday 24th

E-Board
National Convention (Boston)
Branch Meeting (CANCELED)
Steward Training
Steak Fry



September

Thursday 5th
Thursday 12th
Thursday 19th

E-Board
Branch Meeting
Steward's Dinner

October

Thursday 3rd
Thursday 10th
Wednesday 16th
Thursday 24th

E-Board
Branch Meeting
Steward Training
Retiree's Dinner

Follow Branch111 on Facebook for the most up-to-date information on events, meetings and branch news.

The President's Report Will the Post Office Pay Us Social Security Early?

A FERS (Federal Employees Retirement System) Exposé

Before I can discuss whether the Post Office (or more accurately the Office of Personnel Management also known as OPM) is going to pay us Social Security a few years earlier than we would otherwise be entitled to receive it, I must first discuss how FERS letter Carriers can retire. There are 3 ways for a FERS employee to retire with unreduced benefits (there are other ways to retire with reduced benefits, but I will have to save that for another article). **FERS employees can retire at age 62 with at least 5 years of service, at age 60 with at least 20 years of service, or at their minimum retirement age with at least 30 years of service.** So, what is your minimum retirement age? It all depends on the year that you were born. Here is a table from the Questions & Answers on FERS: (continued on next page)

If you were born...	Your MRA is...
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953 - 1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and after	57

(continued)

A little known fact for FERS employees is that if you retire with unreduced benefits and are under the age of 62 when you retire, you qualify for the FERS Annuity Supplemental Benefit, which is designed to approximate the monthly retirement benefit employees' will receive from Social Security at age 62 (I will briefly go over those who are not eligible for this benefit at the end of this article*). This Supplemental Benefit is in addition to your FERS retirement annuity that you will receive from the postal service (I will briefly go over how your FERS retirement annuity is calculated at the end of this article as well**).

Why would the Postal service pay you a Supplemental Benefit in addition to your retirement annuity? The answer is that the Postal Service designed the FERS to work with Social Security in order to provide adequate compensation to FERS retirees. **Social Security is an integral part of a FERS retirement. Since retirees under the age of 62 cannot collect Social Security, the Postal Service had to come up with something to make up the difference, thus the FERS Annuity Supplemental Benefit was created.**

So, how is it calculated? OPM (the Office of Personnel Management) first estimates what the employee's full career (40 years) Social Security benefit would be. Then OPM calculates the amount of the employee's civilian service under FERS and reduces the estimated full career Social Security benefit accordingly. For example, if the employee's estimated full career Social Security benefit would be \$1,800.00, and he or she worked 30 years under FERS, OPM would divide 30 by 40 and get 75%. Then OPM multiplies the full benefit of \$1,800.00 by 75% to come up with \$1,350.00. This result would be the retiring employee's special retirement supplement.

However, like Social Security, the FERS Annuity Supplemental Benefit is subject to reduction if the employee earns money from another source and is not yet at Full Retirement Age (see the table below). The earnings limit in 2024 is \$22,320.00, and it goes up every year. Should a retiree be receiving the Supplemental Benefit and earn more than the Social Security earnings limit, the Supplemental Benefit is reduced by \$1.00 for every \$2.00 that are earned over the limit. OPM will furnish instructions on how to report earnings when it is required.

*Please note that those retiring on disability, deferred retirement, or an immediate Minimum Retirement Age + 10 years of service (a retirement permanently penalized by 5 percent for each year they retire before the age of 62) are not eligible for the FERS Annuity Supplemental Benefit.

Birth Year	Full Retirement Age
1943 - 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

**For FERS employees who retire before age 62 with an unreduced annuity, the annuity is calculated by multiplying the number of years of service times 1%, then multiplying that percentage by the average of the employee's highest three consecutive years of basic pay (also known as the "high three"). For example, for an employee with 30 years of service, the equation would be 30 years times 1% (which would be 30%) times the "high three" average of \$74,000.00, and this would equal an \$22,200.00 per year annuity, or \$1,850.00 per month. For employees who retire at age 62 or older with at least 20 years of service, the benefit

is 1.1% times the years multiplied by the "high three" average.

In short (if you consider this article short), for FERS employees who retire with an unreduced annuity prior to the age of 62, the FERS Annuity Supplemental Benefit provides a great retirement bridge to get you to age 62, when you then become eligible to receive Social Security. It is kind of like OPM pays you Social Security early. Combine the FERS Annuity Supplemental Benefit with your Postal Annuity and a monthly withdrawal from your TSP account, and FERS employees have a great retirement that rivals even a CSRS (Civil Service Retirement System) retirement. If you have any questions about this, please feel free to give me a call at the Union Hall.

And as a special notice to anyone who has recently retired, or has extra uniforms, the Uniform Bank at the Union Hall is barren. The new CCAs could really use a few donated uniforms to start their careers. If you have any uniforms that you can spare, or plan to never wear again, please bring them down to the Hall or call me and I will come pick them up. Thanks in advance!

Michael Wahlquist
President

Don't Let Management Steal Your Annual Leave!

Recently in the Salt Lake Installation I have seen several B-Team decisions come back with great language in regard to management denying requests for LWOP and taking it upon themselves to run the request as annual leave.

I am asked about this often and I am happy to see even more language to help put a stop to this practice. Turning a blind eye to this can cause serious consequences to a carrier's plans and you need to let your steward know if it happens to you.

If you have your annual leave dialed in for the year like I do, you could have a trip planned for late in the year and have just the right amount of annual leave to cover it. Only to find out management has been taking annual leave from you without you knowing and when it comes time for that trip that you have had planned all year they try to deny a portion of it because you are short on annual leave that you never requested.

Common examples of management doing this is when you are late in the morning, going home before you hit your 8 hours, extended lunches, or simply requesting time off on LWOP. Management must account for this time. In the Salt Lake Installation when management does this without a thorough investigation into the request there is a **\$240 penalty** paid to the carrier for them running your request improperly.

So, what should you do as a carrier?

-First of all use form 3971 to account for every click of your time outside of the 5 minute leeway rule. If you are one click outside of the 8 clicks then fill out a 3971 identifying what type of leave you are requesting and force management to address it the proper way.

-Second, stop going home early on a regular basis. I understand that on occasion we have all left early to make it to one of our kids' activities or an appointment, but do not get into the habit of doing this often. It hurts you in more ways than I can explain in one article. Getting home 15 minutes earlier is not worth the harm it can cause to your route and to your leave balance.

-Third, now that you use a 3971 (and make a copy) for every occasion that your day is under 8 hours, communicate with your steward if management returns it to you as denied. Also, pay attention to your leave balances and your time for every day. Mistakes and intentional shenanigans by management are becoming more and more common. Management will try to tell you that it is up to their discretion when they approve or deny requests for

LWOP. There is some truth to this but the part that they are leaving out is that they must follow Article 10 of the National Agreement, ELM 514.22 and Handbook F-21 142.32 which they almost never do.

ELM 514.22 says in part: ***Each request for LWOP is examined closely, and a decision is made based on the needs of the employee, the needs of the Postal Service, and the cost to the Postal Service. The granting of LWOP is a matter of administrative discretion and is not granted on the employee's demand except as provided in the collective bargaining agreements or as follows:***

- 1. A disabled veteran is entitled to LWOP, if necessary, for medical treatment.***
- 2. A reservist or a National Guardsman is entitled to LWOP, if necessary, to perform military training duties under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), Public Law 103-353.***
- 3. An employee who requests and is entitled to time off under 515, Absence for Family Care or Serious Health Condition of Employee, must be allowed up to a total of 12 workweeks of absence within a Postal Service leave year for one or more of the reasons listed in 515.41 (a) through 515.41 (e), and up to 26 workweeks of leave during a single 12 month period to care for covered service members with a serious injury or illness.***

In short, blanket policies are a violation. ***Management must not disapprove requests for LWOP in an arbitrary or capricious manner.*** Do not leave that choice up to them. Always be clear with them what type of leave you want and if they deny it, talk with your steward or branch officer immediately. I could go on, there is lots of language regarding management obligations. You need not exhaust annual leave and/or sick leave before requesting LWOP. They also can not deny requests for LWOP when covered by FMLA. Stewards, If you have questions about the language or need any help, please reach out to the branch or to myself.

In Solidarity,

Mike Hansen
Executive Vice President



Branch 111 would like to see you (and your plus 1) at the annual STEAK FRY!

- STEAK DINNER
- HOMEMADE COBBLER
- ALL THE FIXINS
- PRIZES

PURCHASE TICKETS NOW USING THE QR CODE BELOW.



\$12 PER TICKET. LIMITED TO CARRIER PLUS 1 EXTRA TICKET

Or text Mike Hansen (801)628-1848

NALC HEALTH BENEFIT PLAN

Jim Kerekes

Here are some new terms that were in the last Zoom meeting.

1. Crosswalk, Mapping and Tiers

These are probably tools OPM is using to organize the new plans. This maybe to help us to compare plans, to make choices, etc.

I mentioned a booklet coming out in August. The book is called “Understanding the PSHB Program”. The booklet has background information like a short history of the law and the Health Benefits Program.

Postal Service Health Benefits System (PSHBS)

Please read it and if you have questions call me. I will try to answer your questions.

OWCP (in case of on the job injury)

IMPORTANT: Please sign up for ECOMP to make sure your compensation is not delayed.
Use the QR code to go to the ECOMP website
<https://www.ecomp.dol.gov/>



NALC BRANCH 111

Minutes of the Regular Union Meeting July 11, 2024 Convened at 6:30 pm

The meeting was also broadcast over Zoom for those unable to attend in person.

Conducting: Mike Hansen Executive Vice President

Pledge of Allegiance conducted by Mike Simonsen

Roll Call by Steve McNees

Minutes of the June 2024 union meeting were posted. Without objection, they will be filed for future reference.

Reading of the Communications by Steve McNees

A letter of branch endorsement was issued for Jacob Fitisemanu Jr. for the office of Representative for Utah House District 30.

Application for Membership by Mike Hansen

Ian Ley Alarcon, Natalie Boulton, Haley Barber, Jared Conger, Ernesto Gonzalez, Bronwyn McLeod, Cacey Yeates, Dwight Cox, Lani Springer, Juan Kovalenko, Damien Thomas, Brenda Lopez Rodriguez, Austin Dalyai, Jacob Maslana, Daniel Lervik, Kimberlee West, James Taylor, Kirstyn Milligan, Michael McPhie, David Ronnow, Marshall Buker

LETTER CARRIER POLITICAL FUND (LCPF) by Josh Thibodeau – not present

MDA COORDINATOR by Nathan Chester

At last month's meeting we raised \$200 for MDA. There is a tumbler and thermos for an MDA drawing tonight. There will be MDA drawings for prizes at the Steak Fry in August.

DIRECTOR OF VETERAN AFFAIRS by Jimmy Fleming

The VA is offering veterans \$200 per day to be poll watchers. Go to the news feed at va.gov to find the link to become a poll watcher.

LEGISLATIVE by Chad Mortensen

We had the AFL-CIO convention. There were 8 of our branch members present. There was lots of important and informative information. Some issues discussed were the integrity of voting, how to get more union workers at the Inland Port, and Project 2025 (which monopolized the discussion). Chad encouraged us to ask each candidate who comes knocking on our door if they support the unions and AFL-CIO. We have to support our union brothers and sisters and protect union rights. The teamsters in Utah are members of the Utah AFL-CIO. National teamsters are not members of the AFL-CIO. Utah is leading the nation in bringing labor together. There is currently no letter carrier on the Utah AFL-CIO executive board. We should change that. The AFL-CIO is pushing a hockey night in December with cheap tickets for the family.

TRUSTEES by Chad Mortensen

They met Monday and checked three months' financial records. Only two issues: The bank took out \$3 extra on a check and the treasurer found it and is having the bank correct it. A warrant was issued but there wasn't a billing statement with it (being fixed). A quarterly audit of the MDA was done. All MDA money is totally separate from branch money. All money was taken care of properly.

SPECIAL GUESTS:

Zack Robinson is running for SL County Council District 6. He is currently a Sandy City Council member. He was a local firefighter and paramedic and member of his local branch. He has perspective on how politician decisions on how our money is spent. The number one issue with voters is the cost of living. He would like to make a difference in people's lives. He is endorsed by the AFL-CIO. He was asked to help with better parking for new developments so that there is a place for letter carriers to park. Parking is a very hot topic with the government and developers. The use of public funds to build arenas, gondolas, etc is not something he would support.

Joel Frost is running for Salt Lake County Assessor. He has been an appraiser for over 20 years. He says that properties worth less than a million dollars are paying more taxes while those worth more than a million are paying less. He wants to change this. As an assessor he sees a lot of sad looking properties. Most of the people on Capitol hill are landlords and have more voice. The rich challenge their evaluations and can afford to pay someone to do it. They get their decreases because government doesn't want the complaints. The poorer don't have a way to challenge their taxes.

MBA / COMPENSATION, by Bob Jewell

Are you signed up for ecomp? This is the portal for OWCP. If you get hurt at work, you go into management and request a CA-1 – traumatic injury. If left with your supervisor, it won't get processed immediately, completely, or accurately. When it is processed it will be completed and signed by managers. Instead, you should complete the CA-1 online (ecomp.dol.gov) and have it processed online, taking management out of the process and getting it done faster and more accurately. A QR code will be posted in the Pavement Pounder and on Facebook to make it easy to sign up.

HEALTH BENEFITS by Jim Kerekes

Nov 11 – Dec 9 is open season. Crosswalk, mapping, and tier levels are new health benefit terms. Everyone will be getting a booklet on the available plans for next year. The insurance you currently have, some others in the country also have, and these will be mapped together with the same options. Information should be coming out next month.

Many are having trouble getting MRIs approved. Evicore can be contacted to get approval/precertification for an MRI (call Jim for more info). Health benefits final rules will be coming out in about 4 or 5 weeks.

ORGANIZER by Justin Lindquist

We seem to be retaining new employees better. Organizing is going great with new employees in Utah.

SAFETY AND HEALTH by Justin Lindquist

No 2nd quarter safety meeting was held in SLC. Safety doesn't appear to be a serious issue with management. We need to help each other. You can tell when someone is having trouble (health and mental). Speak up and help them. It is hot. Protect yourself with sunscreen, hats, and drink lots of water.

DIRECTOR OF RETIREES by Jeff Asay

The retiree dinner is Oct 24th from 3:30-5:30pm at Chuck-a-Rama in Draper. There will be a drawing for prizes for retirees (only) at the Steak Fry.

TREASURER by Mike Madsen

We brought in \$12,700 more than we spent last month. Progressive/permissive remedy money is up to \$84,600 since introduced (\$25,060 spent on training). The books have \$55,699 more than we would have had without prog/perm remedies. June: Income was \$35,377 (\$4,255 was from prog/perm remedies) with \$12,700 profit.

EDITOR by Nathan Chester

Nathan is the new Editor of the Pavement Pounder. He is asking for articles for the pavement pounder. He would like more fun stories like your favorite dog story, or worst, at work. He will help complete or check your articles if you like. Fun items and photos would be appreciated. You can ask him to write about something interesting also.

VICE PRESIDENT by Destiney Carrillo

Steward training next week will be on holiday scheduling. Management is pushing Stationary Events. They are trying to trick carriers into saying things about what they are doing, while acting like friends. Don't answer questions to avoid problems.

EXECUTIVE VICE PRESIDENT by Mike Hansen

1,781 grievances filed so far this year. This is about average for the last 5 years. Many officers are going to the national convention in Boston next month. There are 16 delegates from our branch. The Steak Fry is next month for member plus one. Tickets are available online with a QR code available from Mike (or in the Pavement Pounder). It is Aug 24th at 6pm. Murray Park in Pavilion 5. Tickets are \$12. There will be steaks, lots of food, raffles, etc. Each person gets one raffle ticket. Retirees (and 1 guest) tickets are paid for by the retiree fund (pick up when you get there). Call Mike to buy tickets also. Destiney Carrillo is the Formal A rep for the branch. The new alternate is Stormy Blood. A couple weeks ago the region went to southern Utah branches to find out their thoughts on merging with Branch 111. We have been told we will not be forced to merge if we don't want to. A vote of the branch would have to approve the merger. St George did not seem interested. We are already giving them some help. There are about 100 members in the southern 4 branches.

PRESIDENT by Mike Wahlquist (Excused). SPECIAL ORDERS: none UNFINISHED BUSINESS: none NEW BUSINESS: none

GOOD OF THE ASSOCIATION:

Motion to cancel the August union meeting because of National Convention. Motion passed

Motion to endorse Zack Robinson and Joel Frost (see above). Motion passed.

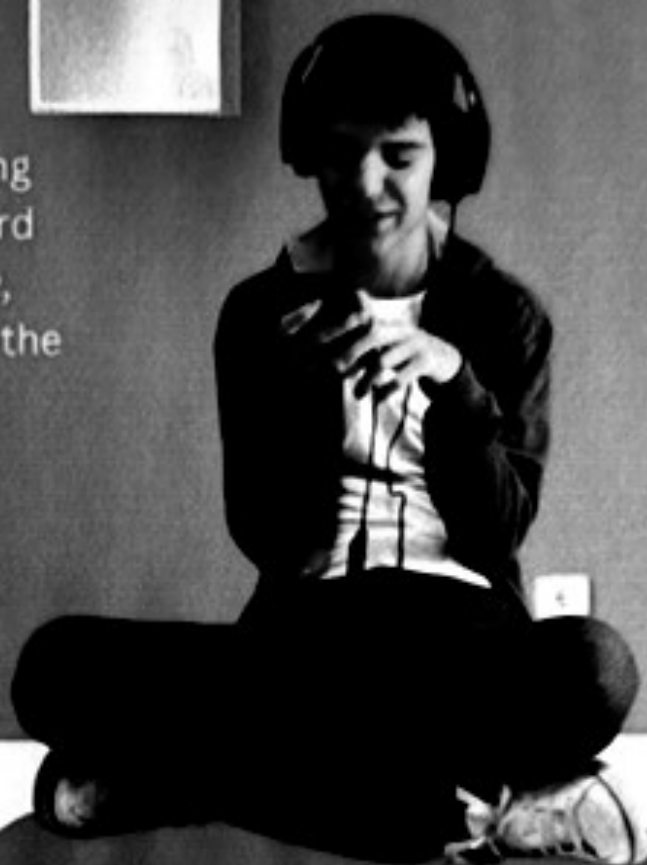
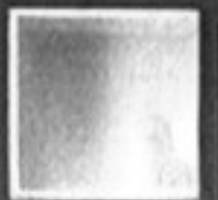
IMPROVEMENT OF THE ASSOCIATION: none

DRAW AND ADJOURN – 8:21 pm

- \$25 drawing winners: Justin Lindquist and Gareth Davies
- RETIREES – \$475 (Johnny Charles was not present). Next month it will be \$500.
- PROGRESSIVE A - \$875 (Joseph Simmons was not present). Next Meeting it will be \$900.
- PROGRESSIVE B - \$775 (Erick Schmoldt was not present). Next Meeting it will be \$800.
- MDA drawing for a Yeti tumbler: Kirk McLaughlin Jug: Trey Terry



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The Pavement Pounder

is the official publication of NALC Branch 111

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For up-to-date information on events, meetings and branch news,

follow Branch 111 on Facebook @NALCbranch111

The financial records of Branch 111 are available to anyone by appointment and a monthly record is always available at Branch 111 monthly meeting.

The Pavement Pounder would like to hear from you! If you would like to submit an article, write it and send to **Natechester8@gmail.com**. It will be reviewed and edited for publication if accepted.