



# Out with the old

**W**hen I awoke November 5, I didn't recognize in the mirror the face that I was shaving. It appeared that someone else was looking back at me. The face resembled the Joker in the "Batman" movie, with his hideous-looking mouth. Then I realized that it was me and my smile, which had not been visible during most of the past eight years.

As January 20 approaches, I feel a day of new hope arriving and, with that hope, the movement for America to once again empower the working men and women of our country. Even with all of the economic gloom of late, I feel at least that we have elected someone who cares about fixing the problems caused by the "greed side" programs of the current president and his cronies. While the problems and their solutions are not easy—in fact, the problems will be hard to fix—at least I won't feel like "the fix is in" is the goal of any new administration's efforts.

When I carried mail, I realized that how good I was in management's eyes was based upon who I was compared against. A great carrier made me look bad, a lesser carrier made me look good. Using that as a measurement for the presidency, President-elect Obama will look like a genius if he can just find his way to the White House. Of course, he will also probably have to show the former president how to get out.

## In with the new

As the new year starts, I have much to be thankful for, including family (especially a new wife), friends and relatively good health. But also near the top of my list is the blessing of a good job and its benefits. While that security is never guaranteed, we, as letter carriers, remain so much better off than most others in the American workforce. The job of a letter carrier was never an easy job. But it always offered security. Now, even that security is being attacked by the economic plight of our nation. This coming year will be spent protecting our jobs and, I hope, helping others along the way.

In regard to our benefits, I hope you will all take advantage of the tremendous savings available with the NALC Health Benefit Plan during the extended Open Season. Our Health Plan director, Timothy O'Malley, has once

again done a fantastic job in keeping the Plan's rates low while at the same time increasing coverage and lowering out-of-pocket expenses. Thanks, Tim!

While on the thought of health benefits, I once again remind those who are retiring or considering retirement that, in order for a surviving spouse to have health benefit coverage under the Federal Employee Health Benefits Program (FEHBP), a survivor annuity *must* be provided at retirement, or within two years of any marriage that occurs after retirement. During the USPS' recent early retirement offer (VERA), numerous members when speaking to this office, alluded to being able to buy a term life insurance policy cheaper than the deduction for a survivor annuity. This may be so but, if you precede your spouse in death, without the annuity they cannot continue FEHBP coverage, since this benefit *must* be based upon an active annuity. Even if you do not carry a full annuity, at least consider leaving a partial one to provide this health coverage. Prior to making any decision to not provide a spousal annuity, please call this office.

One additional issue for retirement consideration is part-time employment after April 7, 1986. All part-time work after that date is pro-rated toward retirement annuity computation based on hours worked. This means that, while a person working part-time gets full "service credit" toward years of employment, they only receive partial credit for the amount of their annuity. While this pro-ration does not affect full-time employees who work fewer than 40 hours a week, a person who accepts a part-time assignment toward the end of their career would not earn full annuity credit during those years. Additionally, it could also affect their high three-year average computation, since the high-three basis is normally the last years that you work and the part-time earnings at the end of your career would be less than the earlier full-time years.

Happy 2009! ☒

**NALC Retirement Department**  
**Toll-free number: 1-800-424-5186**  
**Available Monday, Wednesday and Thursday only**  
**from 10 a.m. to noon and from 2 to 4 p.m. (Eastern time)**  
*This toll-free number is answered ONLY during these hours on the days indicated.*