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NAPFE Newsletter



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Wilbur L. Duncan, National President

NAPFE 52nd Biennial National Convention August 1 - 4, 2017

Hello everybody: We arrived in the beautiful mountains of Pennsylvania on a very sunny day. Monroeville is a city with home rule that is located about 15 miles from downtown Pittsburgh. Did you know that Pittsburgh is the only city that ends in “burg” with an ‘h’ at the end - in the US?

The delegates arrived ready to get down to the business of projecting how the Union should be governed for the next four years.

The host Local 510 had worked extremely hard to make sure everything was in order.

They had included many outside interests for the delegates, their families and friends in an effort to see that everyone would remember this convention favorably.

The convention convened on Tuesday morning at 9:30 am, opening with the presentation of the colors, the singing of the

“National Anthem” and “Lift Every Voice.” The colors were presented by the American Legion Post 980 and the Life Scouts from Plum Borough, PA.

One Hundred and Fifty-Six Years of Service



These three ladies represent 156 years of service to the National Alliance of Postal and Federal Employees. Mrs. Mary C. Wallace, 50 yrs.; Mrs. Ilo Hairston, 53 yrs.; and Mrs. Lestine D. Braddock, 53 yrs. **AND** they are still on the job. Congratulations and thanks.

The Desk of the National 1st Vice President

Janice Robinson

[This is really a good piece from Government Executive – Tammy Flanagan]

Are You Thinking About Leaving Your Good Government Job?

There are a few things you need to know.

Are you entitled to deferred benefits? Maybe!

To qualify, even if you leave early, you must meet the following requirements:

- Have at least five years of civilian federal service before you resign.
- DO NOT elect to receive a refund of your FERS retirement contributions.
- File for your future retirement benefit as early as your minimum retirement age (55-57, depending on your year of birth) if you had at least 10 years of prior service. The benefit will be reduced for age if you had less than 30 years of service.
- If you had 20 years or more, then you can file for an unreduced deferred benefit at age 60.
- If you had less than 10 years, but more than five years, then you can file for the deferred FERS benefit at age 62.
- When you're ready to apply, you'll need to send an application to the Office of Personnel Management.
- If you later return to federal service, you can reinstate your prior service and eventually qualify for an immediate retirement benefit.

Insurance Benefits

If you separate before you are eligible for immediate benefit, you'll have limited continuation of your federal insurance benefits.

- Federal Employees Health Benefits Program (FEHBP): Your health coverage will end 31 days following your separation. Within 30 days of your separation, you can apply for Temporary Continuation of Coverage. It is similar to COBRA in the private sector. You can continue it for 18 months after your resignation. But it's not cheap: Enrollees must pay the employee and the employer share of the premium plus a 2 percent administrative fee.
- Federal Employees Group Life Insurance: Your coverage will continue for 31 days following your separation at no cost. You may convert to an individual policy within 31 days of your resignation. Since you will no longer be part of the group contract, the premium payments may be much higher than the FEGLI premiums.
- Federal Employees Dental and Vision Insurance Program: Coverage does not continue following your separation even if you are entitled to a deferred annuity.
- Federal Long Term Care Insurance Program: Coverage will continue even if you separate. If you leave the government and are paying premiums by payroll deduction, you will have to make arrangement with Long Term Care Partners to start paying premiums directly or by automatic bank withdrawal from your checking or savings account.

Thrift Savings Plan

You can keep your funds invested in the TSP as long as your account balance is \$200 or more. Most FERS employees are entitled to keep the automatic one percent agency contribution as long as you have completed three years of service. You are eligible to keep your

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ANSWERS FROM TEDDY THE TAX MAN

Q: I'm just a little nervous. I mailed my 2014 tax return recently, but then realized that I attached the state copy of the W-2 to my federal return and vice versa. Will this create a problem?

A: Not at all! In 37 years, I've never seen that create an issue.

Q: I'll be the first to admit that I shouldn't have done this, but I DID do it. In March, I rolled my 401k over to my checking account, because I was going to use some of it right away. Before that, I did think that I understood the process, but maybe I didn't. When it got rolled over, twenty percent in federal taxes was withheld, because it was not rolled over to another retirement plan. I think that I'm ahead of the game, because a friend told me that thirty percent was going to be withheld. Am I missing something?

A: Yes. The twenty percent was correctly withheld, based on your situation. You'll see the other ten percent as a penalty on page two of your 2017 1040. That's what confuses people. I wish that you had called me beforehand, or if you already have an advisor, at least sought his/her advice. I can't imagine working for decades, building a nice retirement portfolio, then losing a great chunk of it all in one transaction, especially, unnecessarily.

Q: I want to purchase a life insurance policy for my seven year-old grandchild. Can I make his mother the beneficiary, or do I have to be the beneficiary?

A: First, I hope that you can feel this pat-on-the-back that I'm sending to you. If you ask your peers and colleagues, most will say that they haven't done that 'yet.' You may make his mother the beneficiary, and there'll be no problem. Consider making yourself the contingent beneficiary. That is the person who'll receive the insurance proceeds if the child passes

away, and the mother passes on before you. CONGRATULATIONS on this good move!!!

Teddy Prioleau is a registered representative, Enrolled Agent and the founder of Hunt Valley Retirements, LLC. You can reach him at 410 931-2004 or send an email to teddy@huntvalleyretirements.com.

You can obtain additional information at www.huntvalleyretirements.com.

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1st Vice President (continued from page 2)

contributions, your agency's matching contributions and the earnings in your account.

Social Security

Federal employees under FERS are covered by Social Security and Medicare the same as private sector workers. If you continue to work in a job covered by both, you will add to your Social Security record.

Annual and Sick Leave

Federal workers who separate from the service receive a lump sum for their unused annual leave. An employee who has a break in service is entitled to recredit sick leave regardless of the length of the break.

Be sure to check into health and retirement benefits before you make the decision to leave for private sector employment. Before deciding to resign, consider what you may be giving up.



National Alliance is Paying
\$100.00 for every
NEW MEMBER Recruited!

Recruiter's Name Here

Recruiter's Name Here
(Yellow Copy Only, Please)

NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES
 1640 11th Street NW - Washington DC 20001-5008



APPLICATION FOR MEMBERSHIP

I herewith make application for membership in the National Alliance of Postal and Federal Employees.

Name _____
 (Please Print)

Address _____
 (Number & Street) (City & State) (Zip Code)

Telephone Number: Home _____ Work _____

Social Security # _____ [] Federal Employee [] Postal Employee

Name of Gov't Agency/ Postal Installation _____

Address of Gov't Agency/ Postal Installation _____
 (Number & Street)

 (City, State & Zip Code)

Signature of Applicant _____ Date _____

Signature & Title of Union Official _____ Date _____

Local Name & Number _____ Date _____ Local Dues _____

Payment Options: [] Credit Card [] Check [] Cash

Credit Card Information: Type _____ Number _____ CVN _____ Exp. Date _____

Check Information: Bank Name: _____

Routing Number _____ Account Number _____

Requested Withdrawal Date _____
 Month/Date

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to the Union not less than thirty (30) days.

NAP 10/2014



Authorization for Payroll Deduction of Dues (form 1187)

**UNITED STATES POSTAL SERVICE
 AUTHORIZATION FOR DEDUCTION OF DUES**

I hereby assign to the National Alliance of Postal and Federal Employees, from any salary or wages earned or to be earned by me as your employee (in my present or any future employment by you) such regular and periodic membership dues as the Union may certify as due and owing from me, as may be established from time to time by said Union. I authorize and direct you to deduct such amounts from my pay and to remit same to said Union in accordance with any procedures established for such purpose, by the U.S. Postal Service.

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to you and the Union not more than twenty (20) days and not less than ten (10) days prior to the expiration of each period of one year.

This assignment is freely made pursuant to the provisions of the Postal Reorganization Act is not contingent upon the existence of any agreement between you, my Union, or any other Union.

NAME OF EMPLOYEE (<i>Print, Last Name, First, Middle</i>)	SOCIAL SECURITY NUMBER
HOME ADDRESS (<i>Street and Number</i>) (<i>City and State</i>)	(<i>Zip Code</i>)
POSTAL INSTALLATION	INSTALLATION FINANCE NUMBER
E - NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES	DATE
Union dues, contributions or gifts to the NAPFE are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.	POSITION
	LOCAL NUMBER
I hereby certify that the regular dues of this Local Union for the above-named member are currently established at \$ _____ per calendar month.	
SIGNATURE OF EMPLOYEE	DATE
DATE OF DELIVERY TO EMPLOYER:	SIGNATURE AND TITLE OF UNION OFFICIAL

