

Retiree dues



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Maintaining membership in the NALC upon retirement costs little. At the same time, it provides significant benefits. It also contrasts sharply with the way most American unions view their retirees.

The cost is minimal. National retiree dues are set by the *NALC Constitution* at \$7 per year. State retiree dues vary: More than half of the states have zero retiree dues, while most of the remaining charge between \$1 and \$5 annually. Branch retiree dues also vary: Many branches charge zero retiree dues and most of the remaining charge a small amount. In addition, upon attaining 50 years membership in the

NALC, the *NALC Constitution* provides for gold card status, entitling the member to all the privileges of membership without payment of any dues.

The benefits are substantial. The Retirement Department staff provides assistance to members with retirement issues and problems related to the Office of Personnel Management (OPM). That is a huge benefit, because OPM is the federal agency with authority over Civil Service Retirement System and Federal Employees Retirement System issues. While most retirements proceed without serious problems, some do not. The issues can be complex and OPM can be extremely difficult to contact. Moreover, even in cases where a retiree never needs assistance with OPM issues, if the retiree dies before his or her spouse, the Retirement Department will assist the surviving spouse with the process of applying for survivor benefits.

The right to apply for Nalcrest residency is a significant benefit of membership. Nalcrest is a retirement community located in Central Florida with 500 garden-style apartments starting at \$374 per month. That is \$374 per month, not week, and it includes utilities and use of community facilities—fitness center, heated swimming pool, tennis courts, softball field and more. Nalcrest is a vibrant community of retired letter carriers with clubs and community organizations of every description. Nalcrest applications are limited to retired NALC members.

Assistance with post-retirement debt collection is another benefit of membership. The Postal Service sometimes claims, after an individual retires, that he or she owes it money. Sometimes the Postal Service is correct, but sometimes there is no legitimate debt. Correct or not, if the individual does not appeal the debt-collection notice, or does

not properly appeal in accordance with complex appeal procedures, the Postal Service can and will turn the debt over to the U.S. Treasury. Once Treasury has the debt, it will add hefty penalties and interest charges and then begin collecting the money from the individual's pension, Social Security benefits, tax return, etc.

There are many additional benefits. Consider the following: election of enrollment in the NALC Health Benefit Plan without paying the \$36 annual associate membership dues; direct assistance and representation before the Office of Workers' Compensation Programs for those who have suffered on-the-job injuries (especially important where the potential for a schedule award exists); continued receipt of *The Postal Record*, the NALC's monthly magazine; and full participation rights* in the NALC, including the right to vote in NALC elections at all levels and the right to hold office at all levels.

That last benefit, full participation in NALC governance, sets the NALC apart from most American unions, many of which do not permit continued membership upon retirement. A typical union sets up retiree clubs or associations that provide auxiliary connections with the union, but deny direct voting membership upon retirement. The NALC is different in providing full membership rights*, especially at reduced dues rates a fraction of the dues of actively working members.

The NALC, of course, benefits greatly from this. Our retirees provide a conduit for the history and traditions of the letter carrier craft and NALC to new generations of letter carriers. In legislative battles key to the financial well-being of active as well as retired employees, there is strength in numbers, and the ranks of the NALC are larger by about 90,000 retired members. Many retired members hold elected office at all levels of the NALC, bringing valuable experience to the representation arena.

In order to retain membership, the *NALC Constitution* requires retiring employees to complete NALC Form 1189, which authorizes OPM to deduct NALC dues from retirees' pensions. See *NALC Constitution* Article 2, Section 1(e). A blank Form 1189 is sent automatically by the NALC Membership Department to retiring NALC members. It is also available on request from your branch or national business agent, or by calling the NALC Retirement Department at 202-393-4695 Monday through Friday, 9 a.m. to 4:30 p.m. (Eastern time), or you may call toll-free Monday, Wednesday or Thursday from 10 a.m. to noon or 2 p.m. to 4 p.m. (Eastern time) at 800-424-5186.

* The only limits on retired members' participation in the governance of the NALC are specified in the *NALC Constitution*: Retired members may not vote on a national agreement, a local agreement or a work stoppage. See *NALC Constitution*, Article 2, Section 1(a).