

Maintaining membership as a retiree



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NALC members who retire from the Postal Service do not automatically remain members of the union. Those who do stay in the NALC benefit both the union and themselves.

The *NALC Constitution* used to require active members to sign Form 1189 (Dues Check-off Provision) when retiring to maintain their membership. If you didn't maintain membership into retirement, you wouldn't be able to rejoin the NALC at a later date. However, a constitutional amendment that was considered and approved at the 73rd Biennial Convention in Boston last year) changed the language of Article 2, Section 3(e) to read:

(e). a Form 1189 (Dues Check-off Provision) must be signed by all retiring members within the NALC who wish to retain their membership in said organization, effective October 1, 1982. An annuitant who was a member in good standing at the time of retirement may also sign this form and have their membership reinstated.

In other words, if you were a member in good standing when you retired, you can now rejoin the union at any time, even if you failed to sign up at retirement.

The dues for retirees are minimal. The national dues are only \$7 per year, or a paltry 58 cents per month. Some states and locals charge additional dues, but those are typically small as well. In fact, 29 states charge none, and many of the other states charge under 50 cents per month.

There are a multitude of benefits to retaining membership as a retiree. First and foremost, you can continue to be a member of the branch and attend meetings and other branch events, as well state, regional and national events, such as the national convention. However, the *NALC Constitution* does place a restriction on retirees. Article 2, Section (a) states in part:

Such retirees, OWCP departees, and non-letter carrier regular members shall have no voice or vote in any matter pertaining to the ratification of a national working agreement, local memorandum of understanding, or proposed work stoppage.

This restriction makes sense, as retirees are no longer subject to the terms and conditions of the National Agreement or local memorandum of understanding.

Another benefit is that the NALC's own Mutual Ben-

efit Association provides an Accidental Death Policy that applies to active and retired members alike. This policy provides \$5,000 coverage for accidental death, and the premium is paid entirely by the NALC.

The NALC has a one-of-a-kind network of representatives—regional workers' compensation assistants (RWCAs)—to assist with on-the-job injury claims. Only members have access to RWCAs, and one item in particular that retirees may need assistance with is schedule awards. A schedule award is a payment for an accepted on-the-job injury that results in permanent impairment. RWCAs can help ensure that you get everything you are owed under the law (free of charge).

Retirees receive representation within the union.

As your director of retired members, I am the primary voice of retirees on the executive council and often advise and advocate for our retirees and their benefits. One such example of NALC's representation was through the decades of activism to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). With the repeal of the WEP and GPO, many retirees and future retirees will no longer have their Social Security benefits unfairly reduced based on their service as federal employees.

Only members can pack their bags and head off to Nalcrest, NALC's own union-sponsored retirement community in Central Florida. With 500 garden-style apartments with very affordable rents, this community boasts many amenities while being filled with other retired city letter carriers.

After 50 years of membership in the NALC, members receive a Life Membership Card of gold (aka gold card members). This entitles the member to all the privileges of membership without payment of dues, per capita tax, or special assessments from the date of issue.

Members can enroll in the NALC Health Benefit Plan without paying the \$36 annual associate membership dues.

Additionally, retired members (and their spouses) can call the NALC's Retirement Department to receive answers and guidance to the complex maze of retirement benefits. The department can be reached by calling 800-424-5186 (toll free) Monday, Wednesday or Thursday, 10 a.m. to noon or 2 p.m. to 4 p.m. ET, or by calling the NALC Headquarters switchboard at 202-393-4695 Monday through Friday, 9 a.m. to 4 p.m., and asking for the Retirement Department.

Thank you to all the retirees and future retirees for maintaining their membership in the NALC. We are stronger together.