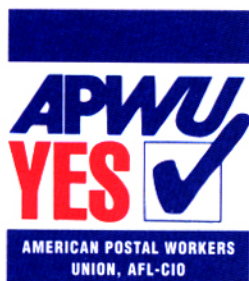


Benefits at a Glance

Does it pay
to belong to
the American
Postal Workers
Union? You
bet it does.
Here's what
APWU
provides for
career union
members:

- **First-class representation** in negotiations and administration of the postal workers' contract with the US Postal Service
 - ✓ Regular pay increases and cost-of-living adjustments
 - ✓ Annual leave of 13 days the first year, 20 days after 3 years, 26 days after 15 years
 - ✓ Leave-sharing program
 - ✓ Annual leave sell-back option
 - ✓ Sick leave for dependent care
 - ✓ 10 paid holidays
 - ✓ 25% Sunday premium and night differential at approximately 8%
 - ✓ Double time for excessive overtime
 - ✓ Health insurance approximately 84% paid by the employer (depending on health plan choice)
 - ✓ Flexible Spending Accounts for health and dependent care expenses
 - ✓ Basic life insurance fully paid by the employer
 - ✓ Excellent job security and no layoff after 6 years
 - ✓ Improved transfer opportunities
- **Democratic rights** to elect your union officers and ratify your union contract
- **Legislative Program** that represents your interests in the halls of Congress
- *The American Postal Worker* magazine which reports on issues affecting you and your job
- **With union membership**, you may choose to participate in a wide variety of benefits available to members only, including:
 - ✓ APWU LifeCare.com (professional work and life services)
 - ✓ APWU "Union Plus" MasterCard
 - ✓ **APWU Health Plan**, which provides comprehensive coverage at a reasonable cost.
- **Hallbeck Scholarship Fund**
- **Voluntary Benefits Plan:**
 - ✓ **Auto Insurance**
 - ✓ **Financial Solutions for APWU Members**
 - ✓ **Term Life Insurance**
 - ✓ **Supplemental Hospital Cash**
 - ✓ **Disability Income Insurance**
 - ✓ **Prepaid Group Legal Services**
 - ✓ **Accidental Death and Dismemberment Insurance**
 - ✓ **Dental Plan**
 - ✓ **Basic Care Hospital Plan**
 - ✓ **Nifty Fifty Cents Plan**



American Postal Workers Union, AFL-CIO

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