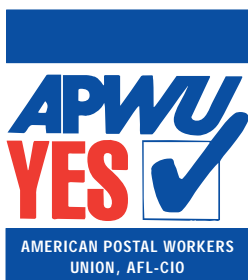


# Benefits at a Glance

**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**



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