

National Association of Letter Carriers

Branch 782

E.A. Baker Union Update



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CALIFORNIA CITY
McFARLAND
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AVENAL
DELANO
MOJAVE
TEHACHAPI

BAKERSFIELD
EDWARDS AFB
RIDGECREST
TRONA

BORON
LAMONT
SHAFTER
WASCO

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DECEMBER 2010

From “peachy hat2”

I know that this is long overdue, but I wanted to finally get this out...

We had our “ANNUAL” Brundage Gala in September to recognize how much our Carriers unite for the NALC FOOD DRIVE cause!



This year, Brundage Carriers compiled the most donations yet as we totalled \$2,700!! The first year we raised \$2,100; the second year, we raised \$2,400.



We had a spectacular time this year coming up with more ways of raising more money. We had bake sales, raffles, and food auctions. We had a bag of brownies that sold for \$30. We had bake sales every day of delicious good-



Continued on page 3...

Minutes of the October 2010 General Meeting

The regular meeting of Br. 782 was called to order by President Mike Towery at 7:00 p.m. on the 23rd day of November, 2010 at the Branch office, Bakersfield. The flag salute was led by Sgt. at Arms Jerry Patterson. All members of the Executive Board were present. The stewards were present from Arvin, Avenal, Brundage, Camino Media, Downtown, E.B., Hillcrest, Lamont, Oildale, South, Stockdale and Taft. Also present was the Newsletter Editor Basil Zuniga, S.A.N.E. Fred Acedo, Photographer Anita Holderman, OWCP Rep. Rick Gerdes, Legislative Rep. Diana Chavez and Emma Gonzalez of the Social and Recreation Committee. The Minutes of the October 26, 2010 meeting were read and accepted with no corrections or additions. The communications were read, the Spring 2011 COP will be in Cincinnati, OH and the Fall 2011 COP will be in San Juan, Puerto Rico.

REPORTS OF STANDING AND SPECIAL COMMITTEES: Teresa Ortega of the Picnic Committee reported that "it's a long way off." Basil Zuniga reported that E.B. folded last month. Next month will be Hillcrest's turn, the folding will be on December 15th. The deadline for articles will be December 10th. The newsletters were mailed out today due to a glitch with the bulk mail account.

UNFINISHED BUSINESS: President Mike Towery informed members that the polls are open and please vote early so that we get the tally as quickly as possible. Basil Zuniga reported that the mailing to all newsletter editors has been mailed.

GOOD OF THE ASSOCIATION: Mike Towery reported that the Wall of Valor will cost \$300.00 and that Norma Haber and Shari Sharpe will be in charge of collecting the money. Anyone wishing to make donations please see Shari or Norma. There will be a Budget meeting on December 1st, after the Steward meeting. Health Benefit Rep. Mark Ramirez put a flyer on the members seats tonight. He asked that members look at the NALC Plan. It is very competitive with Blue Cross/Blue Shield. Mario Muniz reported on the Retiree Dinner. Over 80 people attended. He thanked the members who helped: Molly Biggar, Daryl and Anita Holderman, Bill Curtis, Dan & Rosie Lujan, and Shari Sharpe. Mike Towery thanked Mario for arranging the dinner and Darryl for representing him at the dinner. Anita Holderman thanked Mario and Danny for making the arrangements. She said that all the photos are on the website.

Mike Towery reported on the President's Meeting. They are looking at full time street supervisors and self-managed routes. John Ortega reported on the route adjustments with COR. Bill Curtis reported on an article in Sunday's *Californian* regarding changes to the Flexible Spending Accounts. Darryl Holderman reported that a sign up sheet is going around for the December potluck.

FINANCIAL SECRETARY'S REPORT: Anita Holderman reported that \$12,555.00 was collected for November.

TREASURER'S REPORT: Molly Biggar reported:

Beginning Balance	\$62,483.46
Dues and Income	\$12,204.52
Interest Income	\$7.49
Total Balance	\$74,695.47
Expenses	\$6,366.53
Ending Balance	\$68,328.44

The MDA 50/50 Drawing was won by Norma Hamer.

President Mike Towery called a recess of the meeting while the ballots are being counted.

The election results were read. **Convention Delegates:** Basil Zuniga - 52; Darryl Holderman - 40; Anita Holderman - 38; Kim Kerdes - 33; Mabel Bullis - 28; Rick Gerdes - 28; Emma Gonzalez - 26; Paul Salazar - 23; Danny Blair - 22; Diana Chavez - 21; Frank Martinez - 20; Pam Smith - 18; Deven Patterson - 17; Mike Meza - 13; Shari Sharpe - 12; Randy Courson - 12; Norma Hamer - 11; Rolando Trevino - 10; Alan Smith - 7. **Trustees:** Lucinda Martinez - 56; Mabel Bullis - 53; Danny Blair - 53; Paul Salazar - 48; Bill Curtis - 42.

President Mike Towery thanked the members who counted the ballots: Jerry Patterson, Mickey Cameron, Rick Gerdes, Teresa Ortega, Dan Lujan and Mike Newton.

The \$500 Drawing would have been won by Patty Goulart if she had been present.

There were 38 members present.

The meeting adjourned at 8:30 p.m.

KIM GERDES

JUST A REMINDER...

The New Year's starting soon. A NEW YOU!
So, that means...Another Round of the

Brundage Biggest Loser!!!

Please contact me if you are interested so that I can get a head count.
MABEL BULLIS (661) 496-5679

NON-MEMBER LIST AUGUST 2010

DOWNTOWN STATION

D. Pearce
J. Cruz

SOUTH STATION

100% Union!!!

EAST BAKERSFIELD

100% Union!!!

HILLCREST

100% Union!!!

BRUNDAGE

D. Kinglee

DOLE COURT

S. Hancock

STOCKDALE

A. White
J. Oh
G. S. Saran

CAMINO MEDIA

F. Medina, Jr.

ARVIN

100% Union!!!

AVENAL

S. R. Bejarano

BORON

V. L. Johnson

CALIFORNIA CITY

100% Union!!!

DELANO

C.V. Quebral
L.A. Campos

EDWARDS

100% Union!!!

LAMONT

100% Union!!!

McFARLAND

100% Union!!!

MOJAVE

100% Union!!!

RIDGECREST

S. R. Pierce
H.G. Blanco
L.M. Montano
V. P. Chea
T. P. Garcia

SHAFTER

I. M. New
M. D. Voights

TAFT

B. W. Krier
K.J. Hughes

TEHACHAPI

V. I. Johnson

TRONA

S. L. Walent
B.R. Dame

WASCO

100% Union!!!



Basil, 389 of the 412 employees are NALC members—a total of 94.4%!
KIM GERDES, Branch 782 Recording Secretary

Continued from page 1

“peachy hat2”

ies. We had a raffle for boy/girl buckets compiled of different items, and we had raffles for gift cards to various places that combined up over \$410. It was all such a blur from the excitement. Everyone was contributing something, but I know baking was done by Joe Dangler (Carrier), Juanita Sullivan (Clerk) and Rosie Padilla (Carrier). Yum, Yum, Yum!!!

Our Station management team is Robert Nicholas, Jr; and Crystal Southwood and Dawn Rimmer. Our previous management was Mike Bettes and Carrie Kendrick. This was the third year where Management selflessly volunteered their time for the car wash to help motivate our Carriers and, by extension, our community in need. The first year, Mike Bettes and Crystal Southwood carried mail for a day. The second year was our first “Car Wash” also with Mike, Crystal and Carrie. We’ve been trying to come up with crazy, fun things but the “Car Wash” seems to be the best so far. We had a great potluck and, this year, Robert BBQ’d for us. It turned out delicious!



Thank you to Management and to Brundage Station for making another Food Drive worthwhile!

Here are some pictures to view all of the excitement we had.

MABEL BULLIS
Brundage Shop

2010 NALC HBP Info

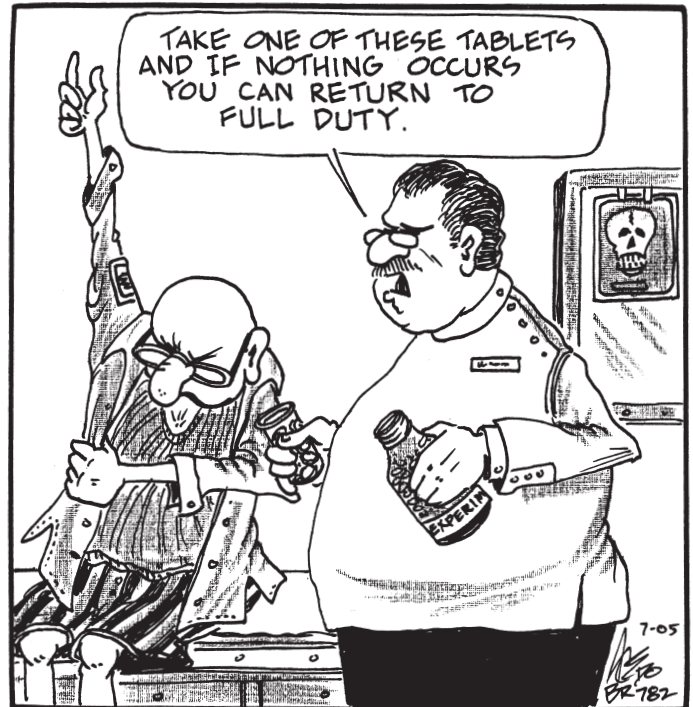


NALC Health Benefit Plan	1-888-636-6252
*Hospital Pre-Certification	1-877-220-6252
***Mental & Substance Precert.	1-877-468-1016
Drug Prescription Retail	1-800-933-6252
***CareMark Specialty Pharmacy	1-800-237-2767
***Durable Medical Equipment	1-888-636-6252
Nurse Assistant (24/7)	1-877-220-6252
CareMark Pharmacist	1-888-636-6252
Enhanced Eldercare Services (24/7)	1-877-468-1016
CIGNA PPO Dr's & Facilities	1-877-220-6252
***CIGNA Transplant Approval	1-800-668-9682
Quest Diagnostics (Lab Services)	1-877-220-6252
Quit Power (Smoking Cessation)	1-877-521-0244
CIGNA Health Rewards (Discounts)	1-800-870-3470
CIGNA Dental Discount Program	1-877-521-0244
****Disease Management Program	1-800-227-3728
MEDICARE Managed Care Plan	1-800-633-4277
OPM Retirement Info Center	1-888-767-6738
Federal Information Center	1-800-688-9889
Social Security Administration Info	1-800-772-1213

Mark Ramirez
(661) 834-5011

NALC Branch 782
Health Benefits Representative

OUT THERE



* Failure to pre-certify will result in a \$500 reduction in benefits paid by the Plan. Must notify the Plan prior to hospital admission with doctor name and dates. ** Mail order drug prescription program long-term (maintenance drugs) 60 day supply; \$8 generic, \$43 name brand; 90 day supply, \$5 select generic, \$12 generic, \$65 name brand, Preferred Retail Pharmacy 20% generic, name brand 30%; MEDICARE 60 day supply, \$7 generic, \$37 name brand; 90 day supply, \$4 NALC Select Generic, \$10 generic, \$55 name brand. Prior approval required for some drugs. Certain bio-tech drugs (e.g. Asthma, Diabetis, organ rejection) require prior approval before dispensing. Must call Plan 1-800-237-2767

from the editor-guy

I want to congratulate our newest Branch 782 Retiree: Don Blanco!

Plagued in recent years by a host of problems with his knees and ankles, Don finally decided that his body was sending him a message that was too strong to ignore.

It's always an interesting thing to see how newer em-

ployees see the old timers and don't really understand the ravages brought on by decades of carrying mail. Don worked a lot of overtime on many, many park and loop route swings!

Don ends a career which spanned some thirty-eight years. Starting out in Lamont after a stint in the military, he didn't really think that he was going to be around all that long. It was quite a transition for him to be in the San Joaquin Valley after spending so much time in Alaska. He even remembers where Sarah Palin's house is...but, *then*, there was no house.

I didn't learn about Don's retirement until he phoned me to tell me that former Letter Carrier Shallie Warne's husband had passed away. He wanted to share this with some of the other South Station Carriers who had worked with both Don and Shallie when they had delivered in 93304. I told Don that there were very few people left at South who had worked with him.

I hope that Don and Sally are going to enjoy many years of retirement. I hope that their health will improve. Everything else takes care of itself when you're healthy.

BASIL ZUNIGA

THINK ABOUT THESE THINGS...

Two important changes to the NALC HBP were mandated by law: Mental Health Parity and extending coverage for dependents up to age 26.

Mental Health Parity now combines the deductible and out-of-pocket expenses for both medical and mental health. You no longer have a separate deductible and out-of-pocket maximum for mental health and substance abuse claims.

Dependents under age 26 can now be added to your enrollment. Look for a letter included in your Open Season kit for more information regarding how to add dependents to your Plan.

We also have added several Prescription programs to the Plan: NALC Preferred; NALC Select; and the NALC Senior Antibiotics Generic programs. Each of these programs offers a reduced copay for our members.

2011 Benefits At-A-Glance

Benefit	YOU PAY	
	PPO	NON-PPO
Preventive Care		
Annual Routine Physical Exam, age 3 or older	Nothing	30% after \$300 deductible
Adult Routine Immunizations & Tests	Nothing	30% after \$300 deductible
Well Child Care (up to age 2)	Nothing	Any amount over plan allowance
Routine Immunizations (up to age 21)	Nothing	Any amount over plan allowance
Inpatient Hospital Care (precertification required)		
Maternity	Nothing	30% after \$350 per admission copay
Medical Surgery Room, Board, Services & Supplies	\$200 copay per admission	30% after \$350 per admission copay
Mental Health/Substance Abuse Room Board & Other Services and Supplies	\$200 copay per admission	30% after \$350 per admission copay
Outpatient Hospital		
Medical/Surgical	15% after \$300 deductible	35% after \$300 deductible
Emergency Medical	15% after \$300 deductible	15% after \$300 deductible
Chiropractic Care		
Initial Office Visit	\$20 Copayment	30% after \$300 deductible
Initial set of spinal x-rays	15% after \$300 deductible	30% after \$300 deductible
Spinal manipulations (12 per calendar year)	15% after \$300 deductible	30% after \$300 deductible
Physician Care		
Office Visits	\$20 copayment per visit	30% after \$300 deductible
X-Rays, other diagnostic services	15% after \$300 deductible	30% after \$300 deductible
Laboratory Services		
LabCorp or Quest Diagnostics	Nothing	
Other lab facility	15% after \$300 deductible	30% after \$300 deductible
Maternity Care (complete)	Nothing	30% after \$300 deductible
Accidental Injury	Nothing within 72 hours	Any amount over the Plan allowance within 72 hours
Surgery	15%	30% after \$300 deductible
Mental Health and Substance Abuse		
Office Visit	\$20 copayment per visit	30% after \$300 deductible
Other diagnostic services	15% after \$300 deductible	30% after \$300 deductible
Dental		
Accidental dental injury to a sound natural tooth	15% within 72 hours	30% within 72 hours after \$300 deductible
Catastrophic Limits:		
Medical/Surgical/Mental Health & Substance Abuse	You pay nothing after coinsurance expenses total \$5,000 per person or family for services of PPO providers; \$7,000 non PPO.	
Prescription Meds	You pay nothing for covered prescription drugs after coinsurance amounts and mailorder copayment for specialty drugs total \$4,000.	

Bill Curtis wants to share with you...

Change in drug payment rule may trigger headaches

by Lauran Neergard
AP Medical Writer

WASHINGTON — A headache awaits people who use those tax-free health spending accounts to pay for over-the-counter allergy relievers, heartburn blockers and other drugstore remedies. Starting next year, you'll need a prescription for the drugs to qualify.

The change in so-called Flexible Spending Accounts is a part of the new health care law, and doctors are bracing for patient confusion and annoyance as they decide how to handle prescription requests for products that people normally use on their own.

"A huge hassle," predicts Dr. Roland Goertz, president of the American Academy of Family Physicians.

Flexible spending accounts, or FSAs, are pretax dollars that workers can set aside through their employers to pay out-of-pocket health care costs. That includes insurance copays and deductibles, treatments that an insurance plan may not cover, eyeglasses, dental work and, yes, nonprescription medications.

But the new health care law says over-the-counter drugs qualify for reimbursement through FSAs starting Jan. 1 only if the patient has a doctor's prescription. The only exception is for insulin bought without a prescription. (The new rule applies to similar Health Savings Accounts, too.)

Another change comes in 2013, when the new law will set a \$2,500 cap on how much can be set aside in an FSA. Many employers currently allow up to \$5,000 to be put into the accounts—reflecting that they tend to be used for pricier expenses than OTC drugs. Today's average set-aside is about \$1,500, says Rose Stanley of WorldatWork, a human resources association.

For now, what do savvy patients need to know in planning for over-the-counter purchases in next year's FSA?

The estimated 35 million FSA users must spend all their set-aside money each year or lose it. People tend to use leftover dollars by stockpiling up on aspirin and other drugstore staples at year's end, and the prescription requirement may put a crimp in that spree next fall.

According to the Internal Revenue Service the prescription requirement is only for OTC medications, not other non-drug health supplies such as contact lens solutions, bandages, crutches and blood-sugar test kits. These will merely require a receipt for reimbursement, just like today.

Next year the health care law also eliminates preventive service copays, such as for well-child care, mammograms and vaccinations, possibly altering how much

people put into an FSA in the first place.

Most affected by the OTC rule will be daily users of those drugs—like people who treat arthritis with ibuprofen, or gastric reflux with Prilosec OTC, or hay fever with Claritin. They will have to calculate if any extra doctor visits offset the pretax savings.

The change shouldn't cost extra if your doctor knows you've been taking OTC medicines routinely and thus has no trouble writing a prescription by phone or at your next regularly scheduled visit, says Dr. Gary Rogg, an internist with Montefiore Medical Center in New York. In that case, the change wouldn't cost anything extra.

If you've never mentioned taking a particular OTC drug, the doctor may demand an office visit, with its copay, before pulling out the prescription pad.

"If a 20-year old wants to buy Prevacid because of heartburn, odds are it's diet related. If it's a 60-year old, you really are obligated to do a 'workup' in case the pain signals something worse," Rogg says.

People who use high doses of OTC drugs might find a prescription-only version a better deal depending on their insurance copay rules, he adds, even if that's costlier for the health care system overall.

Increasing communication about OTC drug usage would be a good side effect of the rule change, says Dr. Joshua Freeman, family medicine chairman at the University of Kansas hospital.

"If you're taking something I think is bad for you, I'm glad I found out," he says.

But Goertz says it's not clear what's required for an OTC prescription. If he writes one for a 30-day supply of ibuprofen with 11 refills but the arthritis patient buys once in bulk, will the FSA provider honor that reimbursement?

And there's an added wrinkle for the millions who use special FSA debit cards to pay for purchases straight from their account. IRS guidelines say those debit cards can't be used for over-the-counter drugs under the new change, and will have to be reimbursed by turning over a copy of their receipt and prescription to their FSA provider.

The National Association of Chain Drug Stores has asked the IRS to reconsider, predicting customer anger if the debit card works for one kind of purchase but not another.

Stay tuned: It's not clear if the IRS will alter its guidelines, which are open for public comment until Dec. 27.

Article courtesy of the *Bakersfield Californian*
published on Sunday, November 21, 2010.



Branch Officers

President	Mike Towery	(661) 331-9171
Vice-President	Darryl Holderman	(661) 589-1683
Recording Secretary	Kim Gerdes	(661) 834-2059
Treasurer	Molly Biggar	(661) 832-0393
Financial Secretary	Anita Holderman	(661) 589-1683
HBP & MBA	Mark Ramirez	(661) 834-5011
Sargeant-at-Arms	Jerry Patterson	(661) 699-2462
Chief Trustee	Lucinda Martinez	(661) 327-2898
Trustee	Bill Curtis	(661) 323-1107
Trustee	Danny Blair	(661) 397-8107

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The opinions expressed in this publication are those of the writer and are not necessarily those of the publication staff or of the Officers of the Branch.

The information contained in this publication is true and complete to our best knowledge. All recommendations, on equipment and procedures are made without guarantees on the part of the authors or of the organization. Because the quality of equipment, services and methods are beyond our control, the organization and its publication authors disclaim all liability incurred in connection with use of this information.

Information in this publication may not be used for illegal purposes.

We invite all members to contribute articles for publication. Copy, if possible, should be double-spaced (but doesn't have to be) but **MUST** be signed by the contributor.

The Editor retains the right to edit, delete, or reject the article for the good of the Branch (and even this is subject to persuasion).

In the hope that material contained here-in may be of benefit to the goals of the National Association of Letter Carriers, permission is hereby granted to other NALC Branches to copy or use material and/or cartoons promulgated in this publication with our best wishes...but remember to cite/give us some credit.

Basil Zuniga, Editor-guy
(661) 397-4330
brzii@aol.com

Juan R. Rodriguez, Assistant Editor
(H) (661) 854-0635
(C) (661) 912-7553

The "S.A.N.E."*
Fred Acedo, Cartoonist

*(Special Assistant Newsletter Editor)
P.O. Box 6532
Bakersfield, CA 93386-6532

Anita Holderman, Branch Photographer
(661) 589-1683

Christopher A. Chretien, (Kree-shun)
Branch 782 Special Project Facilitator
(559) 801-8645

NALC Branch 782 Shop Stewards

Avenal (93203)	Vacant	
Arvin (93209)	John Ortega	(661) 809-8140
Delano (93215)	Gracie Silva	(661) 325-5526
Lamont (93241)	Darryl Holderman	(661) 589-1683
McFarland (93250)	Robert Campos	(661) 805-1034
Shafter (93263)	Norma Hamer	(661) 619-1465
Taft (93268)	Mike Meza	(805) 625-4541
Wasco (93280)	Jerry Patterson	(661) 699-2462
Wasco Alternate (93280)	Mabel Lyons	(661) 900-8892
Downtown Station (93301)	Kim Gerdes	(661) 834-2059
South Station (93304)	Darryl Holderman	(661) 589-1683
South Station Alternate	Judy Kiyoshi	(661) 817-5529
East Bakersfield (93305)	Paul Salazar	(661) 327-7637
East Bakersfield Alternate	Teresa Ortega	(661) 201-3086
Hillcrest Station (93306)	Pam Smith	(661) 979-5854
Brundage Station (93307)	Mabel Bullis	(661) 496-5679
Brundage Station Alternate	Emma Gonzalez	(661) 333-7547
Dole Court (93308)	Mike Towery	(661) 862-8033
Dole Court Alternate	Shari Sharpe	(661) 364-5544
Stockdale Station (93309)	Randy Courson	(661) 345-0256
Stockdale Station (93309)	John Ortega	(661) 809-8140
Camino Media (93311/13)	Mike Meza	(805) 625-4541
Mojave (93501)	Vacant	
California City (93504)	Paula Hogg	(760) 373-8963
Boron (93516)	Paula Hogg	(760) 373-8963
Edwards AF Base (93526)	Larry Beem	(661) 949-2280
Tehachapi (93561)	Mary Morphis	(661) 822-6614
Trona (93562)	Vacant	

Branch 782 Website www.782nalc.com

Rick Plummer, Webmaster



National Association of Letter Carriers
"Golden Empire Branch 782
2628 "F" Street
Bakersfield, California 93301
(661) 325-5526

Non-Profit Organization
U.S. Postage
PAID
Bakersfield, California
Permit Number 32

General Meeting Tuesday

December 21, 2010
7:00 p.m.

Branch 782 Office
2628 "F" Street
Bakersfield, California

FORWARDING SERVICE REQUESTED

*Meeting this
month will be
on the third
Tuesday of the
month!*

*And, we're
gonna have a
potluck...*

*Bring a dish
to share and
come enjoy a
good time with
your fellow
NALC
members!!!*

Out there



Membership Meeting Drawing—\$500!!