

Western North Carolina Decimated **After Hurricane Helene**

By now we have all see the devastating pictures and videos of the destruction in Western North Carolina and Eastern Tennessee. One can hardly believe that entire towns were basically obliterated.

While the Post Office struggled to check on it's employees or decide on a plan of action the NRLCA sent their National Officers to the areas impacted by Hurricane Helene to check on carriers almost immediately.

National Executive Committeeman Mike Merola traveled from Connecticut to Charlotte. There he met up with our DR Cliff Workman and together they headed west to distribute water and supplies to our fellow

carriers impacted by the storm.

Inside Issue

Fall Booster Round Up SAC Info O p e n S e a s o n Hurricane Relief



North Carolina DR Cliff workman & National Executive Committeeman Mike Merola gather supplies for western North Carolina.

They along with ADR Amy Russo spent four days visiting Post Offices and carriers all across the area.

Over 254 gallons of water was shared with offices in need. They brought hot food with them to offices when they were able to find it. They spoke with everyone that they could and thanked them for their service to their community. Everyone that they spoke to has either suffered serious losses themselves or knows someone who has.

The Post Office was slow to react to this emergency. Initially there were a few carriers that were unaccounted for. No power or internet meant that

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Durham/Orange	12	Yadkin River	26	Foothills	10
Cleveland/Gaston/Lincoln	29	Six County	28	Smoky Mountain	11
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Watauga/Avery	57				

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Southeastern	8	Sandhills	20	Sea Level	23
Central Carolina	16	Guilford	30	Wake	24
Johnston/N Harnett	34	Roanoke/Beaufort/Hyde/Pitt	44	Rutherford/Polk/Henderson/Trans	47
Randolph/Montgomery/Davidson	42	Piedmont	50	Tidewater	52

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National Emergency Hotline

1-888 EMERGNC

(1-888-363-7462)

is a toll-free number for USPS employees to use in the event of a facility or weather-related emergency.

In an emergency, the hotline provides employees with information about the status of their facility and special instructions or guidance.

Please keep this phone number for future use.

WEBSITE

Please visit

www.NCRLCA.org

for all the latest news.

This month the password will be itsF@LLya@LL

The password will be changed to the above on November 30, 2024.

At this time the password is only needed to access the Junior Auxiliary page.

Cover Photo

Deb's Oak Tree

By Debbie Bennett

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Important Dates

November 11	Veterans Day Holiday
November 11	Open Season begins
November 28	Thanksgiving Day Holiday
	Open Season ends
December 25	Christmas Holiday
January 1	New Years Holiday
January 25-27	South Atlantic Conference



President

Elaine Althoff

Wrapping Up 2024

First, I would like to thank all veterans..

Coming from a military family I know the sacrifice you and your families have made, so from my military family to

yours THANK YOU FOR YOUR SERVICE!

Happy Fall everyone. This is my favorite time of year. The leaves have already started to change a bit early and cooler mornings have begun here in the mountains.

We are heading into "Peak Season" along with a heavy political season. Please be prepared and get those red lamps ready. My office as well as many across the State have understaffing issues as we head into peak. I cannot stress to you enough to take care of yourself; your body and your mind. We have a very stressful job, particularly at this time of year when the demands are elevated.

Relief Day Work List

The Relief Day Work List (RDWL) went into effect on October 5th. Reminder, you can come off at any time as long as you're not scheduled however, you won't be able to sign back up until the next RDWL is posted in April 2025.

If you are on the RDWL here are the codes that **you** can choose:

DACA 3- Relief day worked with 50% pay Regular carrier works his/her relief day and receives 50% pay plus an X (087) day (scheduled with management) within 12 weeks. Carriers NOT on the relief day work list MUST be paid by DACA code 3 (038) when required to work their relief day.

DACA 5- Relief day worked with 150% pay Regular carrier works his/her relief day and receives 150% pay. Carrier does not earn a future X (087) day and must be on the Relief Day Work List to select DACA code 5.

Fall Booster

The Fall Booster has ended. I hope you were able to join us in Greensboro. I hope you were able to walk away with new knowledge on how to write a resolution and got many of your questions answered too.

Important Dates:

Open Season: Open season for your Postal Service Health benefits system (PSHBS) November 11 - December 9, 2024. There are a lot of changes going on this year. Make sure you have set-up your account. This year use **login.gov** and make your sure your selections/changes have moved over. Trust but verify.

Leave Carry Over: Career employees can carry over 520 hours of accumulated annual leave from leave year 2024 to leave year 2025. You can find the MOU on the National website.

The South Atlantic Conference will be our next meeting in Atlanta, January 25-27, 2025, at Sonesta Atlanta Airport North. The room rate is \$105/night plus a \$10.00 parking fee. This will also be the last consecutive conference at this facility. This year is also the Atlanta Postal Credit Union's 100th Anniversary. I hope you can join us and meet your National Board Members. See SAC article (page 16) for more information.

(Continued on page 6)

NCRLCA Dues for 2024-2025

Regular, PTFCash	\$839.00
1187Bi-Weekly	\$32.27
RetiredCash	\$115.00
1187RMonthly	\$9.58
RCA, ARCCash	\$280.00
1187Bi-Weekly	\$10.77

The membership year begins July 1, ends June 30. Please make checks payable to **NCRLCA**. Checks or membership forms should be mailed to Vicki Gray, NCRLCA Secretary/Treasurer, 424 Wapiti Dr., Spring Lake, NC 28390.

NOTE: "Dues, assessments, contributions or gifts to the NCRLCA are not deductible as charitable contributions for federal income tax purposes.



Chaplain *Jesse Ray Farmer Jr.*

The Fallen Mailboxes

We look at countless videos and photos of hurricane damage and devastation in western Carolina daily. The losses are more than we can count at this point. Lives lost or missing loved ones, homes

destroyed by floods, winds and earthmoving landslides.

Unfortunately, this has affected many of our fellow rural and city carriers. Some have damaged routes to travel or have missing homes or businesses to deliver to. People on their mail route have lost their lives and some of our fellow carriers may be among them. Our hearts are heavy with grief and confusion as to how we can move forward or how to help others.

This is where we lift our hands to be delivered. The Psalms give a very real example of crying out for help. It says "He drew me up out of a horrible pit, out of the miry clay, and set my feet upon a rock, steadying my steps and establishing my goings." Based on the previous passage, it is obvious that there's always been disasters. They have happened to "good people". Our

current disaster was weather related but many of us may also face financial or health disasters as well. However, this passage shows that no matter what comes our way we are not alone. We are to call out for help.

The best example of this are the rescuers that have come to the aid of our North Carolina people. The majority of the help has been from volunteers. I see the hand of God working through these people. People doing their best at their calling to provide healthcare, mend homes or make meals. They are using their funds to send supplies or other support. Through these efforts, people may see just how powerful God's love can be shown through others. We are provided the skills, strength and peace needed to move through these struggles.

He will pull us out of this muck and flood waters and debris, and He is using each of us as his vessels to help others. He has given us gifts of encouragement, skills, and knowledge.

Let us continue to lift up and pray for our fellow coworkers and their families in western Carolina!



Obituaries

Hunter Austin Shuman

With heavy hearts, we announce the passing of Hunter Austin Shuman, who was taken way to soon in a motorcycle accident August 16, 2024 at the age of 21. Growing up he loved to go hunting and fishing with his father and brothers. Hunter loved life and was always looking for a new adventure.

Hunter Austin Shuman, 21 of Nakina was born April 1, 2003 in Fayetteville NC. He is survived by his parents Harry and Michelle Shuman, two brothers, Harry Jr. (Tony) and Hank Shuman, grandparents, Reggie and Debbie Neal, great grandfather, Jerry Neal, uncles and aunts, Robert Neal (Roxanne) and Kenneth Shuman (Kelli) and numerous great-aunts, great- uncles, cousins and other relatives and friends who loved Hunter very much.

He was preceded in death by his grandparents, Needra Bullard, Frances Shuman and Kenneth Shuman Sr. and his great-grandparents. **Gwendolyn Harrison Lyda,** 73, of Fairview, went home to be with her Lord and Savior on Thursday, August 22, 2024.

Gwen was born on July 22, 1951, in Buncombe County to the late Robey and Alene Marlowe Harrison. She retired from Bellsouth and the US Postal Service, as a "Proud Rural Mail Carrier!"

Gwen was a member of Emma's Grove Baptist Church where she played the piano and organ. Gwen was a loving mother, grandmother, sister and friend who will be dearly missed by all.

In addition to her parents, she is preceded in death by her brother, Steve Harrison.

Left to cherish her memory is her son, Cecil W. "CW" Lyda (Michelle); grandchildren, Kevin Lyda (Hannah) and Rachel Lyda Bradley (Dalton); and great grandchildren, Leona and Freddy Lyda.

North Carolina Steward Changes

As stated in our last article, Bethany Small has moved into her National role as Executive Committeeman. Bethany has been assigned to the USPS Southern District. We wish Bethany great success in her new role!

The state of North Carolina is in the Atlantic District. Our new Executive Committeeman is Mike Merola.

Cliff Workman is now our new DR.

With that said many of the stewards have been reassigned. **Thank you, Stewards**, (Local, Area, Part, and Full-time) This has been a year ending with many changes. Some in their assigned territory, a few with new roles. The growing pains are going to be real as many settle into their new roles.

GIVE YOUR BEST, BE KIND, BE PATIENT

EAP: I would like to stop for a moment. We work long hours and the financial stress, not only from the pay system we are under but also the demands of the h0lidays, causes too many of us fall into a depression.

I want to remind you and your family members that EAP is there any time you need them. It is confidential. If you would just like prayer, Jesse Ray is there for you as well. Please take care of your mental health just as you do your physical health. You are important to your family and friends. They need you home safe and sound. The EAP helpline number if you or your family members need to reach out to them for any reason is: **EAP4YOU.com or 1-800-327-4968**

UNION STRONG!

Many here in Western North Carolina were heavily impacted by the recent Storm Helene. I want to take a moment to recognize our NRO Michael Merola, DR Cliff Workman, and ADRs Amy Ruso, Brandi West, and Tracy Greer.

Mr. Merola, Cliff, and Amy traveled through the affected areas doing wellness checks on carriers missing, delivering needed supplies and over 150 Chick-Fil-A sandwiches to our carriers. "The carriers were grateful and talked about what they had been

through" said Mr. Merola.

They traveled 1,600 miles and traveled more than 36 hours in four days. 254 gallons of water were distributed.



President Elaine Althoff, with Tracy Greer & Amy Russo distribute supplies for our western North Carolina carriers after the devastating flooding

This team was the first one to reach some carriers. Many with no power, no water, no restrooms, and standing in four feet of mud. They were casing on the dock with no equipment, no tents, and in unsafe conditions. I thank National President Don Maston for sending Mr. Merola into our area and making a difference.

Tracy Greer and I brought water and supplies to Amy's house where she will get it out to the carriers. Thank you to Piedmont District 50 and Sandhills District 20 for your donations that went toward supplies for our brothers and sisters. It is clear the USPS has no plan in place for emergencies. It was on day 6 before they opened the hotline for employees. This was their time to shine and it was an epic failure.

Merry Christmas, and may the New Year bring you much happiness, health, and prosperity. Happy New Year!

Fall Booster This Is What You Missed!

Fall is a season of change, and this years North Carolina Booster fit that theme perfectly. We celebrated the United States Navy's birthday with Veteran sailors presenting the colors, leading the Pledge of Allegiance and reading a moving poem honoring all Veterans.

Following that, President Althoff recognized the Hurricane Helene support efforts of District Representative Cliff Workman and ADR Amy Russo on the ground with National Executive Committeeman Mike Merola. We heard emotional testimonies from those who are dealing with not being able to get back to homes and who have family members directly working in the relief efforts. The devastation is bringing major changes to carriers and their customers, both short and long term.

Many of us have donated through local charities and two of our local districts had meetings that donated over \$500 in the immediate days following the devastating floods. You can also donate through the Postal Employee Relief Fund (PERF) for postal employees and retirees whose homes have been completely destroyed or uninhabitable. If you would like to donate you can do so in many ways.

DONATIONS CAN BE MADE:

- Online at postalrelief.com
- By sending a check made payable to "Postal Employees' Relief Fund" to:

Postal Employees' Relief Fund PO Box 41220 Fredericksburg, VA 22404-1220

 By contributing to PERF through the Combined Federal Campaign (CFC); designate #10268

All donations to PERF are tax deductible

Next we recognized our NCRLCA member of the year Dale Sain and Auxiliary member of the year Heather Greer. One additional acknowledgement was for Norma Williford



Vice President

Jay Schreiber

becoming the Auxiliary National Chaplain. Thanks to each of you for your dedication to our craft members and their families.

Sue Kelly announced who the scholarship winners were and emphasized that there are scholarships available that may not have had any applications submitted, so those could not be awarded. Please keep an eye on the magazine and NCRLCA.org to be aware of deadlines both for state and national level scholarships.

Prior to separation of groups, the 51 attendees heard from Executive Committeeman Tracy Greer about the Rural Carrier Health Benefit Plan and the Postal Service Health Benefits Program. He has numerous articles published in the magazine on these subjects as well as presenting it dozens of times in meetings and conventions but is still receiving calls from carriers who haven't gotten the word. Please share with members in your office and use it as an opportunity to sign up a new member to join the NRLCA.

New Executive Committeeman Telisha Locklear spoke on safety and how to set your phone up to be prepared in case of an emergency. Please be sure to read her article because it could make a difference in a life saving situation.

PAC/Legislative Chair Brenda Gibbs covered the pending legislation which dies as of January 1st, 2025 if it has not passed. With the start of the 119th Congress in January, we have to start over with the newly elected Congress. PAC did raise another \$200 from the silent auction items. Carlton Crutchfield also presented a video from National General's Linda Foran on the Federal Tort rider for personal vehicles (Continued on page 8)



Fall Booster First Time Attendees-

Left to right; Seated: Angela Reid, Tanisha Green, Carla Smith, Alicia Pressley, Kristina Parks, Wanda Bell, Pam Swann Standing: Julia Bridgers, Tammy Carroll, Helen Woodard, Takila Mack, Samuelle Copeland, Amanda Culler, Amy Russo, Ken Sheats, Karina Lutz

(Continued from page 7) Fall Booster

used on the route.

After a cookie and brownie break Executive Committeeman Brian Hamlett discussed pertinent retirement resources and what carriers need to focus on to possibly increase what they receive in the golden years.

Something new for this Booster was a class on resolutions by former National Officer Dennis Conley. This may have been the reason we had 16 first timers attending. He showed us the importance of knowing BE IT RESOLVED, and how not to submit resolutions; limiting the National Boards negotiating power. Also knowing the difference between binding and non-binding.

With so many new members attending meetings and conventions the past three years, we have a responsibility to inform and educate on the 'why' and 'how' things happen and reasons someone might disagree with the language of a resolution. Trust me, it is not personal when someone objects to a resolution at the state or national convention. It is usually about what's missing or how management

could use it against our craft.

After a break for lunch, we returned to the sounds of the Beatles' singing *When I'm Sixty-Four*. Yes, it was my 64th birthday and thank you for all the well wishes.

Back to business, Dennis Conley came back to speak on South Atlantic Conference as the acting SAC President. The room block is now open, and the SAC Conference will begin Saturday January 25th at 1:00pm. More information will be in the SAC article.

Last item on the agenda was the Steward question and answer session. Cliff introduced our soon to be trained and certified ADRs Angela Morrow and Elissa Gonzales as well as having new full time ADR Amy Russo along with ADR Eddie Moss answering questions with him. Always a learning time and the reason many show up for meetings. Thank you all for stepping up and getting up to speed so quickly after Bethany Small was elected to the National Executive Committeeman position for the Southern Area.

Thank you everyone who attended and took part in our Fall Booster.

Be safe during the upcoming Christmas season.



Telisha Locklear Executive

Your Phone Can Help You In An Emergency!

Hello my fellow rural carriers. So happy to see you all at the Fall Booster.

As we are now all approaching the holiday

season, we are busy traveling and for most of us it's a must that we have our phones handy.

We all have either an iPhone or an android phone nearby. There is a feature on these phones called SOS Emergency. Most cell phones already have the App in their phones under settings, listed under Safety & Emergency. This feature could save a life, even yours. It has a car crash detection sensor. In the event of an emergency it will call 911, alert your emergency contacts and show your location immediately. This car crash feature would benefit you, your kids, your spouse or even your parents.

Tell your friends about it. Or even that elder person on your route, (we all have one) that we keep a special eye on. This is for everyone!

By adding your medical ID information, this allows anyone assisting you, such as the EMT to see your important medical history. Even if you're unconscious or can't communicate.

I have listed below what you can add to your medical ID to benefit your friends and family.

Name

Date of Birth

Blood Type

Height/Weight

Allergies

Medications

Address

Medical Notes

Organ Donor Yes/NO

PS: Here is the name of a YouTube video that may be useful for setting up your SOS Service on your phone.

What the Tech? Setting up Emergency SOS on your smart phone and how to use it.

https://www.youtube.com/watch?v=LDJnlfitPCs

I wish you all safe and Happy Holidays!



(Continued from page 1)Helene Relief

there was no way to contact anyone. All carriers were eventually found and accounted for.

Carriers that did show up to work after Helene were working in hazardous & dangerous conditions. Many Post Offices in the area are damaged or destroyed. Let's hope Postal management uses this disaster to come up with a better emergency plan for the future.

The USPS is in the process of moving many of the smaller offices to larger facilities due to the on-the-ground conditions. DR Workman will be maintaining contact with the district to determine when/where this will take place. He and ADR Russo have done an amazing job reaching out to our members, maintaining contact and assisting them in their time of need.



DR Cliff Workman & NRO Mike Merola load up with bottled water to take carriers in western North Carolina after Hurricane Helene slams the area.

We are grateful to NRO Mike Merola, DR Cliff Workman and all the other rural carriers that used their time and/or money to help our fellow carriers in these desperate circumstances.

There is so much damage & wreckage, it will take a long time to recover. Long after all this immediate help leaves western North Carolina behind there will still be an immense need in this area.

Officials expect a long road to recovery. "This is going to be a tremendous effort in the short run — but looking at it in the long run with the hundreds of roads that are destroyed, communities that were wiped off the map— we have to make sure that we get in there, are smart about rebuilding, doing it in a more resilient way but right now, we're saving lives and getting supplies to people who desperately, desperately need

them," Governor Roy Cooper said in an on-air interview with CNN Monday. Sept. 30.

Here are ways to help and donate.

▶ NC DISASTER RELIEF FUND, Governor Cooper's office is managing the North Carolina Disaster Relief Fund, in partnership with United Way of North Carolina, which will go towards supporting nonprofits working on collecting food and water, cleaning supplies and other emergency supplies for victims.

You can make an online donation at nc.gov/donate. You can also contribute to the disaster fund by mailing donations to the following address: NC Disaster Relief Fund, 20312 Mail Service Center, Raleigh, NC 27699-0312.

In addition to the North Carolina Disaster Relief Fund, here's a list of other organizations collecting donations and supplies to help those in need:

- ► AMERICARES: Visit <u>my.americares.org</u>. The group has a 99% approval on Charity Navigator.
- ► AMERICAN RED CROSS: Visit redcross.org/donate or send a check donation form and check to: American Red Cross, PO Box 37839, Boone, IA 50037-0839. The group has a 99% approval on Charity Navigator.
- ► BOONE AREA CHAMBER OF COMMERCE FOUNDATION: boonechamber.com/foundation
- ► THE COMMUNITY FOUNDATION OF WESTERN NORTH CAROLINA Visit https://cfwnc.org
- ► THE SALVATION ARMY: Visit give.helpsalvationarmy.org or send check with the name of the disaster relief effort you wish to support to: The Salvation Army Disaster Relief, PO BOX 1959, Atlanta, GA 30301. To donate by phone: Call 1-800-SAL-ARMY (1-800-725-2769). The group has a 96% approval on Charity Navigator.
- ► SAMARITAN'S PURSE: Visit <u>samaritanspurse.org</u> They have a 100% approval on Charity Navigator.
- ► United Way of North Carolina: Visit https://www.unitedwaync.org They have a 100% approval on Charity Navigator.
- ► PERF: http://www.postalrelief.com And of course if you want your donation to go to Postal (Continued on page 11)

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Employees or Retirees then please donate to PERF.

Also, there are a number of good organizations working to aid animals suffering after Helene. Here are a couple to start with.

- ► ASHVILLE HUMANE SOCIETY: Visit ashevillehumane.org The Asheville Humane Society has been Buncombe County's critical safety net for animals since 1984. They have a 100% rating on Charity Navigator.
- ► US HUMANE SOCIETY: humanesociety.org The US Humane Society's Animal Rescue Team is on the ground helping communities affected by Helene. As of Thursday, Oct. 3, donations were being matched by Fetch Pet Insurance. They have a 98% rating on Charity Navigator.

Greater Good Charities: greatergood.org
Greater Good Charities says it is devoted to
improving the health and well-being of people,
pets and the planet. The group has teams on the
ground in North Carolina delivering emergency
relief after Helene. As of Thursday, Oct. 3,
donations were being matched by Purina. The
group has a 96% approval on Charity Navigator.

To research these and other charities that support the recovery efforts after Hurricane Helene please visit https://www.charitynavigator.org/discover-charities/where-to-give/hurricane-helene-2024/

DISCLAIMER: Please do your own research before contributing to any charity. Make sure you have not landed on a copycat or scam website. The above list is for your convenience and does imply endorsement by the NCRLCA.

The carriers in Boone are making every effort to keep the mail going during Hurricane Helene recovery.

Letter Carriers have received donations of mailboxes from family and friends and are distributing them to families who lost their mailboxes during flood waters.

There are many needs in western North Carolina but the simple routine of checking for mail is a grounding activity for residents. They can continue receiving medicine, care packages and cards providing relief and everyday mail.

#NCSTRONG









Brian Hamlett Executive Committeeman

Health Insurance and Checkbook

Open season for health insurance is right around the corner so now is a good time to start looking at what plans are available and deciding which one is right for you.

You see a lot of information about the Rural Carrier Benefit Plan. It is the only health care plan endorsed by the NRLCA (and it's the choice I made for my family) but there are other plans in the PSHB Program. You may be asking "I thought this was the Retirement article?", and it is, so here we go.

As we move closer to retirement, the health insurance needs of our families change. Each year during open season you get to look at your options and choose the health care plan that's right for you. Some are looking at cost while others want specific benefits, the choices are many.

The USPS has provided its employees and retirees with access to Checkbook.

Checkbook is a website that gives you a side-byside comparison of the health insurance options available to you, tailored to your situation. Just answer a few questions (no personally identifying information is asked for) and that's it.

To access it go to liteblue.usps.gov/fehb for employees or keepingposted.org for retirees. You can also scan the QR code here.



What is an Flexible Spending Account (FSA)?

ered medical costs or dependent care. These plans are paying less in taxes and taking home more of your offered through FSAFEDS (www. fsafeds.com) and paycheck. You decide how much to contribute to your the FSA program is managed by the Office of Person- HCFSA based on how much you plan to spend in the nel Management (OPM). FSAFEDS offers three pri- upcoming year on out-of-pocket medical, dental, and mary types of accounts: Health Care FSA (HCFSA), vision care expenses. Since the money allotted to your Dependent Care FSA (DCFSA) and Limited Expense HCFSA is not subject to payroll taxes, you save an av-Health Care FSA (LEX HCFSA); however, this article erage of 30% on your eligible health care expenses. will focus on the two most common types.

account that's used to pay for eligible medical, dental, vices, such as preschool, summer day camp, before or and vision care expenses that are not covered by your after-school programs, and child or adult daycare. It's a health care plan or elsewhere. With an HCFSA, you smart and simple way to save money while taking care use pre-tax dollars to pay for qualified out-of-pocket health care expenses. The money you contribute to an

An FSA is a pre-tax benefit used to pay for noncov- HCFSA is not subject to payroll taxes, so you end up

A Dependent Care FSA (DCFSA) is a pre-tax ben-A Health Care FSA (HCFSA) is a pre-tax benefit efit account used to pay for eligible dependent care ser-

(Continued on page 13)



Tracy Greer Executive Committeeman

RCBP Rates and Competitive Advantages

Open season is upon us and will be open November 11th through December 9th, 2024.

With the Rural Carrier Benefit Plan you can expect LOW in network deductibles, LOW innetwork medical copayments including \$0 for telehealth

consultation with Teledoc and \$0 for lab work with Quest and LabCorp, and LOW prescription drug copayments.

If you currently have RCBP you will be automatically enrolled for 2025. OPM will be mailing letters out at the end of October informing you what plan you are enrolled in starting on 1/1/2025.

You may visit checkbook.org and opm.gov to compare Health Insurance plans and pricing.

While there are many great insurance plans

available, the RCBP is an excellent plan with competitive pricing that offers competitive advantages and the only Health Plan that covers cancer at 100%. Remember that you will need a login.gov account to make your elections for the 2024 Open season and alternate methods of enrollment will be provided as well.

Please visit NCRLCA.org for a PDF copy of the Fall Booster presentation for more details.



2025 Rates & Plan Codes

Bi-weekly Rates

\$146.51

\$282.53

79A

79C

79B \$273.37* \$592.30* Please note that for 2025,

\$612.15

Self + family rates are lower than
Self +1 rates.
You can opt for Self+ family coverage during

the new PSHB program

open season to save money.
** Plan codes for RCBP have changed under

(Continued from page 12) FSA

of your loved ones so that you can continue to work. With a DCFSA, you use pre-tax dollars to pay for qualified out-of-pocket dependent day care expenses. The money you contribute to a DCFSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

A Limited Expense Health Care FSA (LEX HCFSA) is a more limited FSA for people who participate in a High Deductible Health Plan (HDHP). More information can be found on www.fsafeds.com.

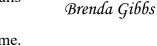
Act Now! You must make an election to enroll in the FSAFEDS Program for 2025 during the Open Season period from November 11 through December 9, 2024.

Even if you were enrolled in the FSAFEDS Program for 2024, you must complete a new election form to continue participating in 2025. Your FSA enrollment and salary deduction does not automatically carry over from one year to the next.

Still have questions. Visit www.fsafeds.com or call an FSAFEDS Benefits Counselor toll-free at 877 -FSAFEDS (877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time.

PROTECT OUR LETTER CARRIERS

H.R. 7629, Protect Our Letter Carriers Act, currently has 129 cosponsors. This bipartisan legislation will provide \$1.4 billion annually from 2025-2029 to install high security collection boxes and provide for the replacement of the arrow key with a new electronic version. It calls for appointing an assistant U.S. attorney to supervise the investigation and prosecution of alleged offenses against postal employees. It also calls for a more severe sentence recommendation for crimes against postal employees.



PAC CHAIR

(1)

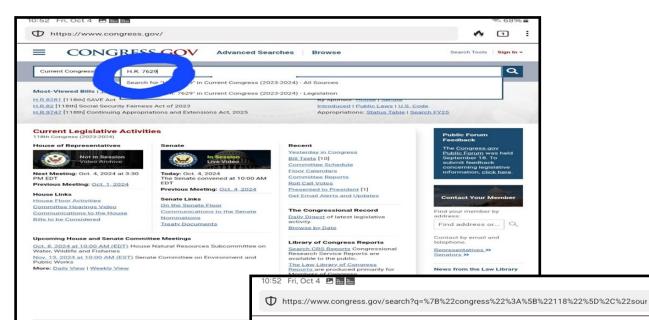
Q

Search Tools Sign In •

Search Within

The companion bill in the Senate is S. 4356, but only has 3 signatures at this time. Neither of our Senators have signed to show their support.

For more information on how you can follow this legislation go to www.congress.gov and enter the bill number in the search bar.



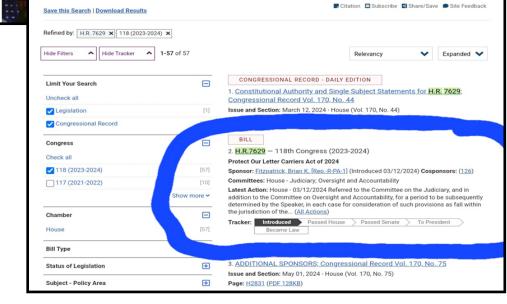
Current Congress V H.R. 7629

You can also find your Representative and Senators by clicking "Find a Representative" or "Find a Senator" at the bottom of the page where it says "Current Members of Congress".

Current Members of Congress

Stay safe and take time to enjoy the upcoming holidays.

Happy Holidays!



CONGRESS.GOV Advanced Searches Browse

Become a Sustaining Donor

Use this form for automatic PAC payments from your checking account.

TEN CAR	I hereby authorize my bank to deduct from my checking account the monthly sum of: (circle one)					
	\$50	\$25	\$15	\$10	Other: \$	
Signature: Date:						
Name (print):						
Employee ID Number:						
State: Zip Code:			Phone Number:			
Please attach a voided check or include Bank Routing number along with your account number.						
Send to NRLCA-PAC 1630 Duke St, Floor 2, Alexandria, VA 22314						



Your State
Board would
like to wish
everyone a
wonderful
Holiday
Season!

Your North Carolina State Board

Left to right; seated: President Elaine Althoff, Secretary-Treasurer Vicki Gray, Executive Committeeman Telisha Locklear. Standing: Executive Committeeman Brian Hamlet, Executive Committeeman Tracy Greer & Vice President Jay Schreiber.

Changes To The SAC Program this Year

Seminars Start On Saturday Afternoon

46th ANNUAL SOUTH ATLANTIC CONFERENCE

The 46th annual meeting of the South Atlantic Conference (SAC) will be held January 25-27, 2025, at the Sonesta Atlanta Airport North at 1325 Virginia Avenue in Atlanta, Georgia. There is a special room block rate of \$105 (plus tax) with an additional \$10 a day charge for parking.

The reference code is "G012325SAC" when placing your reservation online at Sonesta.com or calling the reservation number at 1-800-766-3782.

The cut-off date for reservations is January 10, 2025 to be eligible for the group rate.

This year the SAC Board has decided to charge a registration fee of \$40 to attendees from outside of the South Atlantic Conference states. This will be paid at the registration table when you register. This is for only the non-SAC state attendees. There is no registration fee if you are from the SAC states.

Know that this seminar is informational for all members. We strive to give you the best and latest information available in a concise and informative manner. This year all seminars will be without competition with other seminars. Those seminars planned are Health Benefits Seminar, FERS Retirement, OWCP, Labor, and a RRECS training.

This year the Conference will begin on Saturday, January 25, at 1 p.m. with the opening ceremonies and some special guests, then into seminars. The Worship Service will be held on Sunday morning and will be followed by other speakers and then the keynote speaker, NRLCA President Don Maston. Members of the National Board will be available for a Q & A session on Sunday.

Monday's session will begin at 8:30 a.m. with remarks from USPS managers and the assigned Executive Committeemen to the Conference, followed by another Q & A panel. The Conference will adjourn no later than 12 p.m.

Attend SAC and be in the know!

Dennis Conley, Interim SAC President





Auto-Home Insurance Carlton Crutchfield

Speeding Ticket?



Speeding tickets can have a significant impact on your auto insurance premiums. Here's how they typically affect your coverage:

- 1. Increased Premiums: When you receive a speeding ticket, your insurance company may view it as an indication of risky driving behavior. As a result, they may increase your premiums at the time of your policy renewal.
- 2. Points on Your Driving Record: Speeding tickets often result in points being added to your driving record, depending on the severity of the offense and the state's regulations.

Accumulating points can lead to higher insurance rates, as insurers may perceive you as a higher risk.

- 3. Long-term Effects: The impact of a speeding ticket on your insurance premiums can last for several years. Depending on your insurance provider and local laws, a ticket can affect your rates for three to five years or longer.
- 4. Impact on Policy Renewal: When you renew your policy, insurers will review your driving history. If they see a recent speeding ticket, you may face higher rates compared to if you had a clean record.
- 5. Defensive Driving Courses: In some cases, taking a defensive driving course may help mitigate the effects of a speeding ticket. Some states allow you to complete a course to have the ticket dismissed or to prevent points from being added to your record.
- 6. State Regulations: The effect of a speeding ticket on your insurance can vary by state. Some states have specific laws regarding how tickets are

- reported to insurance companies and how long they affect premiums.
- 7. Insurance Company Policies: Different insurers have different policies regarding how they handle speeding tickets. Some may be more lenient than others, so it's worth shopping around or discussing your situation with your agent.

To minimize the impact of a speeding ticket on your insurance, it's important to practice safe driving habits and consider options like defensive driving courses if you find yourself in this situation.

Receiving a speeding ticket can significantly impact your car insurance premiums. On average, you



can expect a 25% increase in your insurance costs. However, this amount varies depending on factors like your driving history, location, and insurance provider.

So give National General a call today at 888-325-7727 and see how they can help!





Oct bet we wear pink

How common is breast cancer?

- Breast cancer is the most common cancer diagnosed among women in the U.S. Each year, about 30% of all newly diagnosed cancers in women are breast cancer.
- In 2024, approximately 310,720 women will be diagnosed with invasive breast cancer, 16% of which will be in women younger than 50 years of age. Also, 56,500 women will be diagnosed with <u>ductal</u> carcinoma in situ (DCIS).
- About 66% of breast cancer cases are diagnosed at a localized stage — before cancer has spread outside of the breast — when treatments tend to work better.
- There are currently more than four million women with a history of breast cancer in the U.S. This includes women currently being treated and women who have finished treatment.
- Less than 1% of all breast cancers occur in men.

Julie Taylor dresses all in pink in support of National Breast Cancer Awareness month.

Julie works in the Swansboro office.

How To Add A Shortcut For The NCRLCA.org Website To Your Cell Phone

At the National Convention, several of you asked about an Application (App) for our website to make navigation a breeze. After researching the cost of creating the application and the subsequent annual fees, we have decided to pass on that option for now.

However, Vicki Gray, the NCRLCA Secretary/Treasurer and I put our heads together and have found a solution to make navigating to our website more efficient. We have both used this method and added our website as a shortcut on the Home Screen as if it is an App, and you can, too.



Webmaster Renee Johnson

Steps for adding a shortcut to the home screen:

For an I-phone:

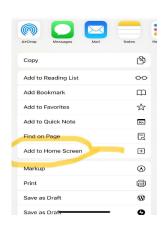
Navigate to our website: NCRLCA.org, as normal.

Once you have been redirected to the website, click on the share tab. (It looks like this. A square with an arrow pointing straight up).

Scroll down and click on Open in Safari.



Once it has opened, click on the share tab once more. Scroll down, and click on Add to Home Screen (it should look like a square with a plus sign inside it).



For an Android phone:

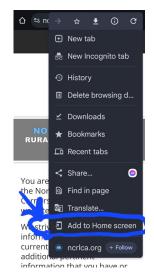
Navigate to our website: NCRLCA.org, as normal.

Click on the three dots in the upper right-hand corner of the screen.

Scroll down and click on Add to Home Screen.

Depending on your phone, a box might pop up asking you to Install it.

Click on Install, and in a few seconds, you should receive a notification that your shortcut has been added.



That's all there is to it. If you have problems, get with me at a meeting, and I will help you add the site so that all you do is click on the button, and you will be automatically directed to our website.

The best part is that there is no additional cost, which is a win-win for us all.

Until next time.

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20 North Carolina Rural Carrier November December 2024



North Carolina
District Representative

Cliff Workman

Hello to all!

I want to start by saying a big thank you for your support and all the congratulations that I have received since becoming the District Representative for North Carolina.

I would like to take this opportunity to say, please take a moment to think of the safety of our brothers and sisters. We have all weathered the storm. We have all seen the destruction.

All our rural craft brothers and sisters have been accounted for after Hurricane Helene came through our neck of the woods. It has hit our brothers and sisters hard.

I want to thank all of you who have helped and donated your time, supplies, financial support and/or prayers to those in need. You may not get to hear it from them specifically, but I can say they truly appreciate all of you.

I want to thank all of you personally as well. Thank you for your help! Anyone who would like to assist can also donate to the Postal Employee Relief Fund. The website can be found on our social media and on NRLCA.ORG.

This year our stewards have been busy.

For the 2023-2024 fiscal year the North Carolina Union representatives, Area, Chief, Assistant District Representatives and the District Representative, processed 1114 total grievances. We had 229 discipline cases, 814 contractual cases and 71 class action cases. We also had a total of 1,031 investigative interviews completed.

For the current year, as of October 10, 2024 we have 153 grievances at step 1 that are open, 129 grievances at step 2 open, 14 of which are in abeyance, 8 open cases at step 3, with 4 that are in abeyance.

I want to thank the National and
State Board. I am truly humbled to be
taking this over from Bethany Small who
hancial has been elected as our Executive
may not committeewoman for the Southern Area. Thank you,
Bethany, for all the support over the years.



The Postal Employees' Relief Fund (PERF) is available to aid postal employees and retirees affected by tornadoes, hurricanes and other natural disasters. The Fund provides small relief grants to assist qualifying victims in re-establishing their residence and to help replenish basic necessities in the aftermath of a devastating loss.

PERF is a 501(c)(3) charitable organization. operated by the various management and union organizations of the U.S. Postal Service **TO BENEFIT POSTAL EMPLOYEES**.

I want to thank all of

you who have helped

and donated your time,

supplies, financial

support and/or prayers

The Fund has provided thousands of grants totaling millions of dollars to active and retired postal employees impacted by natural disasters and isolated house fires.

Make A Secure, Tax-Deductible Donation
By Mail or Credit Card
To Help Fellow Postal Employees and Postal Retirees
Reestablish Their Homes and Replace Necessities

For more information visit: http://www.postalrelief.com







November 11th is Veterans Day. Here Is a tribute to All who served.

Epics and novels through the ages Have been written about heroes renown Here in these United States Our own heroes make us proud

Those who serve in the Army
We call soldiers, a brave infantry
And those who serve in the Air Force
Are the airmen who protect you and me
Those who set sail in the Navy
Are sailors who keep bad guys at bay
The Coast Guard secures our domestic shores
And Marines always lead the way

Reservists serve when they are needed And the Space Force is just taking off But there have been many whose efforts Are at risk of being history lost So here's to the airmen of Tuskegee
To the bravery they showed in distress
And to the Women's Army Corps
Who served their nation in a dress
To the WASPS who flew in World War II
No matter what they were asked to fly
They trained for the mission and lead with vision
And fearlessly took to the sky

Our country has been served by so many Who answered the call to defend Like the Navajo who talked in the wind All our heroes deserve an epic or a novel All who would lay down their life for a friend God, Family, Country priorities Mark the life of those who would serve So thank you America's heroes Our Sons and Daughters who chose to serve.

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VICE PRESIDENT EASTON SMITH

SECRETARY/TREASURER NATHALIE WARREN

> CHAPLAIN TRENTON GREER

Fall Into the Holiday

Auxiliary News

From Roanoke Heath President

The busy time of the year is here. Are you ready?

Glad to see a little cooler weather as Fall is here. The trees are beginning to change. What a spectacular sight to see.

We encourage everyone to support the Auxiliary Project for the 2024-2025 Program of "LOVE" for The Cure Starts Now. Our rural letter carrier family can make a huge difference in the lives of children and their families through our financial efforts. This year our Juniors will collect money for the program. Thanks in advance for all your support.



THECURESTARTS NOW®

It is time again to complete those applications for scholarships. National scholarships are due by March 1, 2025. The State scholarships are due by June 1, 2025. Please visit the websites for both national and state for the applications. Children and grand children of the rural carriers are eligible to apply for the scholarship.

Please look in the upcoming magazine articles for "mandatory" preregister forms for Juniors. The forms will be due no later than June 1, 2025. Any Junior that is not preregistered will not be allowed to participate. There will also be a \$10.00 fee (non refundable/required) for T-shirt purchase.

The Auxiliary and Juniors would like to thank the Association for the continual support that you give us.

Enjoy the Fall, Thanksgiving, and Christmas. Be safe.





TIME SENSITIVE MATERIAL

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Address Service Requested

South Atlantic Conference (SAC)

January 25-27, 2025

Sonesta Atlanta Airport North

1325 Virginia Avenue

Atlanta, Georgia 30344

Room Block rate of \$105 (plus tax), with an additional \$10/day for parking.

Room Block code is G012325SAC

Make reservations online at <u>Sonesta.com</u> or call 1-800-766-3782

The cut-off date for reservations is January 10, 2025 at the group rate.