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American Postal Workers Union, AFL-CIO
Philadelphia, PA Area Local



864 Main Street, Darby, PA 19023
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January 12, 2012

TO: All Members

Subject: APW-ABA

On January 6, 2012 I was designated as the APWU Philadelphia Pa Area Local 89 representative for the (APW-ABA) American Postal Workers-Accident Benefit Association.

As a Member of the Philadelphia Pa Area Local 89 you are automatically enrolled in the APW-ABA and are entitled to benefits under the Value Plan. This information was mailed out to all Members in a packet that included a letter from President Ivey dated November 15, 2011 briefly explaining enrollment and benefits in the APW-ABA.

If you have any questions regarding the APW-ABA you can contact me at the Union hall 610-522-4520 or you can contact APW-ABA directly by phone at 1-800-526-2890 and on the web at www.apw-aba.org

Fraternally,

A handwritten signature in cursive script that reads "Mark K. Reeves". The signature is written in dark ink and is positioned above the printed name and title.

Mark K. Reeves

Vice President

APWU Philadelphia Pa Area Local 89

Please Post

To The MEMBERS of the Philadelphia Area Local Postal Union

Be sure to visit the APW-ABA website at:
www.apw-aba.org

24 / 7 / 365
ON or OFF the job!

**American Postal Workers
Accident Benefit Association**
P.O. Box 120
Rochester, NH 03866
(800) 526-2890

ABA benefitgram

Important Notice To APWU Members

Your local union officers recognize that "U" are the most important part of this "U" NION and they are constantly striving to provide quality services and benefits to you. As a member of this local of the American Postal Workers Union, you are automatically provided the benefit of participating in an American Postal Workers Accident Benefit Association plan . . . at no additional cost to you. The APW-ABA has been in existence for over 100 years and covers you in the event of an accident or accidental death . . .

24 hours a day, 7 days a week, at home, at work or at leisure.

Following is a partial listing of available APW-ABA benefits.

VALUE PLAN	
<p>\$12</p> <p>EACH DAY</p> <p>OF DISABILITY FROM A COVERED ACCIDENT.</p>	<p>LUMP SUM PAYMENTS</p> <p>Loss of one finger\$350.00</p> <p>Loss of a thumb.....\$500.00</p> <p>Loss of two or more fingers.....\$700.00</p> <p>Loss of one thumb and one or more fingers\$ 1,000</p> <p>Loss of sight of one eye.....\$ 1,500</p> <p>Loss of sight, both eyes\$ 6,000</p> <p>Loss of one arm.....\$ 1,500</p> <p>Loss of both arms\$ 6,000</p> <p>Loss of one leg.....\$ 2,000</p> <p>Loss of both legs.....\$ 6,000</p> <p>Loss of one arm & one leg\$ 6,000</p>
<p>\$6,000</p> <p>DEATH BENEFIT</p> <p>CAUSED BY ACCIDENT.*</p>	

Family Benefit provision included at no extra cost!

The Value Plan and Advantage Plan include a two thousand dollar accidental death benefit for the spouse of an APW-ABA member. In addition, a two thousand dollar accidental death benefit is provided for the APW-ABA member's unmarried dependent children up to and including the age of 18.

Value Plan Restrictions

Disabilities of the spine and muscle system limited to 90 days (lifetime) except herniated disc 180 days (lifetime).
Disability caused by inguinal or femoral hernia repair limited to \$400.
*Disability or death caused by fracture (to the hip) limited to \$1,500.

Individuals can upgrade at any time to the Advantage Plan which pays \$24 each day. Death Benefit and Lump Sum Payments are also higher. For more information, please call the APW-ABA at (800) 526-2890.

*CONSULT CONSTITUTION FOR ADDITIONAL BENEFITS AND/OR LIMITATIONS

ABA PLUS provides an optional \$50,000, \$75,000 or \$100,000 accidental death benefit level for a small additional charge.

(For more information, contact your APW-ABA representative or the APW Accident Benefit Association at 800-526-2890)