

The Force

Filing Season



The year goes by so quickly. The last three years of isolation and limited personal contact have changed things forever. Now it is 2023 and we are back close to where things were. It is filing season. The calls and written correspondence have increased. Also, it is time for all of us to file our taxes.

If you file with an outside preparer, use the IRS VITA site located in the Gateway building, self-prepare, mail-in, or electronically file your return, you ultimately are respon-

sible for what is on that return that gets processed.

Be sure to keep a copy of the return for your reference. If you have the return prepared by someone else, review it. If you file electronically, copy the page that tells you it was received by the IRS.

If you mail it in, mail it with a return receipt. I know all this seems a little over the top, but if your return is never accepted, this could result in disciplinary action up to termination.

I get a refund almost every year, but there are things I do so that I will get a refund. I claim zero on my Form W-4 for my exemptions. This year, I am going to have extra tax taken out of my paychecks to offset additional income. I don't say everyone should do this, however, the last company I would want to owe is the company I work for.

If you do owe taxes, as a taxpayer, you do have the right to an installment agreement. We have always been held to a higher standard because we are the employees who collect tax money. Report the situation if you owe taxes or if you had an error on your return to your manager. In the long run, it will turn out better if you report it before they hear it through the management chain.

I leave you with this little story from when I worked in the 90s in the Adjustment Branch. Some taxpayers would file returns for each Form W-2 they received if they changed jobs or whatever the case was. Also, we would have taxpayers change their filing status before the April 15th deadline. In my area, we would say, "file timely and file often". I don't know if that happens very much anymore, but we were always extra busy during filing season.

Janet Colwell

Have You Downloaded the NTEU App?

Download the app from the Apple or Google Play stores by searching for 'NTEU' and visit the [NTEU app webpage](#) for instructions on logging in.

iPhone users

Android users



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What is Life Insurance and How Does It Protect Myself and My Family?

by United Benefits



What is Life Insurance?

Life Insurance is an insurance policy. In You pay a small premium amount at a certain frequency and in return the insurance carrier agrees to pay a large sum to your beneficiaries in the event of your death. This tax-free lump sum will:

- Assist your beneficiaries in covering your final expenses
- Provide income protection
- Assist in estate planning
- Act as mortgage protection

Assist in legacy purposes for your family and beneficiaries

There are three main types of life insurance policies which all offer unique strengths and benefits. Let's explore the differences below to figure out which one is right for you.

Term Life Insurance

Term life insurance covers your life for a certain "term" or period which you select. These terms can be as short as one year or as long as 30 years (or even longer!). Term life insurance is the most cost effective of the three main types of life insurance since it only pays out if the insured dies during the term of the policy. Term Life Insurance works well for mortgage protection or income replacement, especially if you have young children or dependents. Under these circumstances, a term plan for a period until your children reach maturity and can earn their own way may be a good option to ensure that they are adequately provided for in the event of your death.

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Whole Life Insurance

Whole life insurance, also known as traditional life, is designed to cover you up to 100 years of age after which the policy will be completed and paid out to you. Unlike term life insurance, whole life insurance never expires and the benefit paid to your beneficiary will be paid upon your death no matter how long you live.

This policy also builds a cash value which is a great resource for retirement planning and wealth building. If you choose a policy under a mutual company, such as Mass Mutual, the policy may also pay dividends directly to you. The premium for whole life is locked in and will never change as long as you have the policy, which makes it a great option for legacy planning, covering final expenses, **and retirement planning.**

Universal Life Insurance

Universal life insurance is also referred to as a flexible premium plan. It is a hybrid type of life insurance that can be built to run as a term or whole life plan. Universal life plans are extremely customizable and can be designed to cover you for 10 years or 100 years. Reasons for choosing universal life are its flexibility and ability to be used like a whole or term policy making it an all-purpose solution for your needs. A Fixed Index Universal Life Plan is an excellent choice if you're trying to build your retirement income tax-free.

Do you know which life insurance plans is best for you and your family?

When purchasing life insurance there are many factors you must consider in order to have adequate coverage for you and your family's needs. You may ask yourself questions like:

- Who is depending on my income?
- Who would be responsible for my final expenses when I pass away?
- How can I use life insurance as a retirement tool?
- What life insurance is best for my needs?

How much coverage is required to provide for my family?

Deciding on a plan can be very intimidating. We are here to help! United Benefits can guide you through the entire process, help you explore the various options, and ensure that you get the best coverage for your specific needs.

Contact:

Christopher Lee 256.740.2166 Email: Chris@UnitedBenefits.com
Paul Thornton 423.309.2768 Email: Paul@UnitedBenefits.com

STEWARDS' CORNER

Your NTEU Stewards are here to fight for you! We are available in person, by phone, email, or skype!

GATEWAY STEWARDS

President:

Debbie Mullikin

Vice President:

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Day Shift Full Time Stewards:

Loretha Hudson, Rachel Lovins,
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Jennifer Smith, Thomas Bayer, Shonda
Collins, Nichole Williams, Alistair
Blair, Brandy Belew

Swing Shift Chief Steward:

Alex Walker

ISO BUILDING

Treasurer/Full Time Steward:

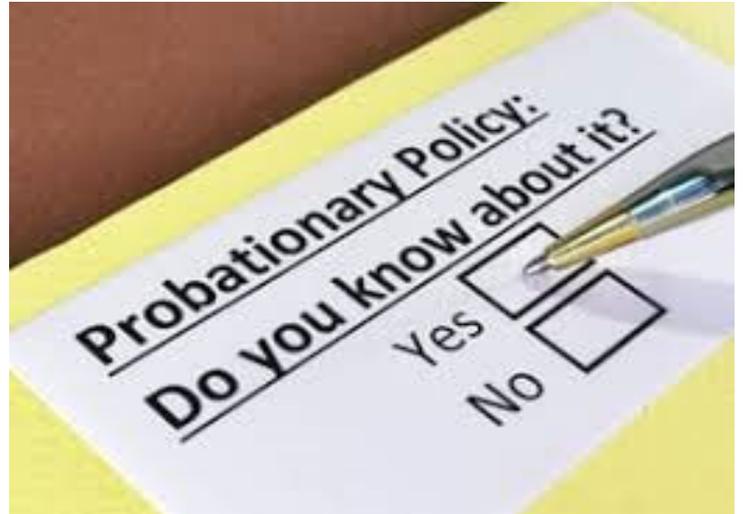
Janet Colwell

NTEU EMAIL

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Probationary Employees

Like most companies, Federal Employees hired through an external source will be required to serve a probationary period. Probationary period for all “new hires” is one year (365 days). During that period, the Union recommends that you do your best to be an above average employee. Stay under the radar as they say. While our Union does great things for all federal employees, we like to stress the importance of the term because we are limited in our ability to help Probationary employees. The National Agreement Article 37 explains the limitations the Union has and states in section 3 “The Union may represent probationary employees in connection with any matter consistent with law or regulation and this Agreement, e.g.,



1. The denial of leave, including the Family and Medical Leave Act (FMLA).
2. A request for an Alternate Work Schedule (AWS).
3. An investigation conducted by the Treasury Inspector General for Tax Administration (TIGTA).
4. An improper reassignment or error in the merit promotion process.
5. A negative recordation used in a performance appraisal.
6. A dispute over a performance appraisal or rating of record; and
7. Employment related claims that may be raised to outside Government agencies.-

We want you to be mindful of this as a New Hire. Please do not think you have to sit on things like AWOL, a denial for AWS, or a low rated appraisal because you are in your Probationary Period. You are not alone. Reach out to a chapter steward if you need anything, or have any questions. We’d be happy to get you the information or provide direction, and help in any way we can. We are all in this together!

Rachel Lovins

Steps for Opening a Ticket for an EEO Claim in OS Get Services

1. From our intranet, go to OS get services
2. Go to order from catalog products and services
3. Select business and department services
4. Select EDI diversity and inclusion division services
5. Select analytics support
6. Enter your info and your manager’s name
7. On the left-hand side of the screen, select “EDI data request intake form”, fill it out and save it to your desktop or i drive
8. Go back to OS get services site after saving form
9. Select add to cart
10. On right hand side of the next screen, select view cart/checkout
11. Select attachment at top of the screen and add your completed EDI form
12. Go to bottom of screen and click checkout
13. Submit and it’ll give you a ticket number
14. Someone will contact you regarding your ticket via email .

Brandi Riggs

Sick Leave for Family Care or Bereavement Purposes



Sick Leave Entitlement

An employee is entitled to use sick leave to-

- provide care for a family member who is incapacitated as a result of physical or mental illness, injury, pregnancy, or childbirth;
- attend to a family member receiving medical, dental, or optical examination or treatment;
- provide care for a family member who would, as determined by the health authorities having jurisdiction or a health care provider, jeopardize the health of others by that family member's presence in the community because of exposure to a communicable disease; or make arrangements necessitated by the death of a family member or attend the funeral of a family member.

Sick Leave Usage Limits Per Leave Year

An employee is entitled to use up to 104 hours (13 days) of sick leave each leave year for the purposes outlined above.

Definition of Family Member

The definition of *family member* covers a wide range of relationships, including spouse; parents; parents-in-law; children; brothers; sisters; grandparents; grandchildren; step parents; step children; foster parents; foster children; guardianship relationships; same

sex and opposite sex domestic partners; and spouses or domestic partners of the aforementioned, as applicable. The list of family members for whom an employee may request sick leave for family care or bereavement purposes (as well as important associated definitions for the terms *son or daughter*, *parent*, *domestic partner*, and *committed relationship*) may be found on our fact

sheet [Definitions Related to Family Member and Immediate Relative](#).

When an employee requests sick leave to care for a family member, the agency may require the employee to document his or her relationship with that family member. Agencies should establish consistent rules and follow the same documentation requirements for all relationships, but agencies have authority to request additional information in cases of suspected leave abuse.

Advanced Sick Leave

At the discretion of the agency, up to 104 hours (13 days) of sick leave may be advanced to an employee, when required by the exigencies of the situation, for family care or bereavement purposes. For further details, please see our fact sheet entitled [Advanced Sick Leave](#).

Requesting Sick Leave

An employee must request sick leave within such time limits as the agency may require. To the extent possible, an employee may be required to request advanced approval for sick leave to attend to a family member who is receiving medical, dental, or optical examination or treatment, to care for a sick family member, or for bereavement purposes. If the employee complies

with the agency's notification and medical evidence/certification requirements, the agency must grant sick leave.

Supporting Evidence for the Use of Sick Leave

An agency may grant sick leave only when supported by administratively acceptable evidence. For absences in excess of 3 days, or for a lesser period when determined necessary by the agency, an agency may require a medical certificate or other administratively acceptable evidence. An agency may consider an employee's self-certification as to the reason for his or her absence as administratively acceptable evidence, regardless of the duration of the absence. Employees should consult their agency-specific human resources guidance and review applicable policies set forth in collective bargaining agreements for information specific to their agency.

An employee must provide administratively acceptable evidence or medical certification within 15 days of the agency's request. If the employee is unable to provide evidence, despite the employee's diligent, good faith efforts, he or she must provide it within a reasonable period of time, but no later than 30 calendar days after the agency makes the request. If the employee fails to provide the required evidence within the specified time period, he or she is not entitled to sick leave.

More information can be found on OPM's website

[Sick Leave for Family Care or Bereavement Purposes \(opm.gov\)](#)

End of the Year Event and Winners



Winners: Crystal Smith– 55” TV, Geneva Buemi - \$100, Amanda Pulsfort- \$50, Devonte Williams-laptop

Send off Summer With Savings



August Highlights

Walt Disney World®: Save up to \$80 off gate prices
Samsung: Get up to 30% off select Samsung products
Les Milles: Save \$30 on SMART TECH equipment bundles
Zoos & Aquariums: Go wild with up to 50% in savings on tickets nationwide



Last Chance for Summer Fun

Finish your summer off strong and take advantage of our offers with deals on:

- **Flights:** Save up to 20% on domestic and international flights
- **Hotels:** Get up to 60% off hotels
- **Rental Cars:** Save up to 25% off



School Is Almost Here

August means it's back-to-school time. Take advantage of our education offers and get a head start on the school year.

- **AllCampus:** Save up to 15% with select online learning programs
- **Udemy:** Get up to 75% off online courses



National Wellness Month

We've got August offers on fitness, nutrition, and well-being to celebrate National Wellness Month.

- **Onnit:** Save 15% on nutrition orders of \$125 or more
- **Calm:** Get \$40 off the #1 app for sleep, meditation, and relaxation



Make the most of your TicketsatWork membership! Get instant access to exclusive deals, limited-time offers and members-only perks on the products, services and experiences you need and love. With something to excite every interest, it's time to spend less and enjoy more this season.

New to TicketsatWork? Getting Started is Easy.

- 1 Visit TicketsAtWork.com
- 2 Click *Become a Member*
- 3 Enter your company code or work email to create an account

COMPANY CODE

KINTEU

NEED HELP? CALL US: 1-800-331-6483 • EMAIL US: CUSTOMERSERVICE@TICKETSATWORK.COM
*Prices and Offers are subject to availability and subject to change without notice. Please review the terms and conditions for offers.



If you joined the union during May 2022 - September 2022, please stop by the office to pick up your check.



UNITED
BENEFITS

SPECIAL ENROLLMENT AVAILABLE NOW!

NEW LIFE INSURANCE PLANS FOR FEDERAL EMPLOYEES

United Benefits is excited to announce a new life insurance program for Federal Employees.

This policy provides up to \$150,000 of coverage for federal employees. In addition, there are options available to cover spouses, children, and grandchildren ranging from \$25,000 to \$50,000.

LIFE INSURANCE POLICY AVAILABLE

- Permanent coverage
- No physical required
- Dividend-paying policy
- Locked-in price with constant premiums that will never increase
- Payroll deducted

**ONE-ON-ONE
APPOINTMENTS**



Schedule your free one-on-one appointment by scanning the QR code or visiting

<https://unitedbenefits.com/massmutualcl/>

YOUR LOCAL BENEFITS SPECIALISTS

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