

## FEMA funeral assistance available

**Special to The Union Advocate**

The COVID-19 Funeral Assistance Program facilitated by FEMA is now active, according to an AFGE release.

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021 FEMA will provide financial assistance to affected families for COVID-19-related funeral expenses incurred after Jan. 20.

Eligible applicants may apply by calling 844-684-6333 or TTY: 800-462-7585

toll free, Monday through Friday from 9 a.m. to 9 p.m. ET. Multilingual services will be available.

### Who is eligible?

To be eligible for funeral assistance, you must meet these conditions:

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia.

- The death certificate must indicate the death was attributed to COVID-19.

- The applicant must be a U.S. citizen, non-citizen national, or other qualified individual who incurred funeral expenses after Jan.

20.

- There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or other qualified individual.

If you had COVID-19 funeral expenses, FEMA encourages you to keep and gather documentation. Types of information should include:

- An official death certificate that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States, including the U.S. territories, and the District of Columbia.

- Funeral expenses

**See FUNERAL, page 4**

## Nominations sought for Airman's Memorial

**78th Air Base Wing Public Affairs**

The call for honoree nominations for the 2021 Robins Air Force Base Airman's Memorial Service is under way.

As a tribute to deceased Team Robins military or civilian members, the annual Airman's Memorial Service is scheduled for 9 a.m. May 27 in the Museum of Aviation's Century of

Flight Hangar. (A memorial service was not held in 2020 because of the COVID-19 pandemic.)

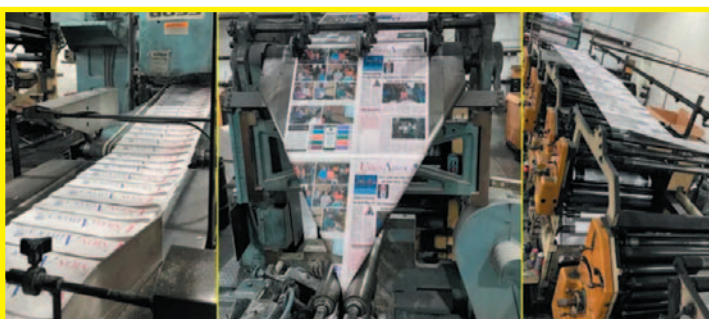
For this year's event, individuals who passed away between May 2019 and now, are eligible to be nominated if they ever served at Robins AFB.

Col. Brian Moore, Robins Installation Commander, and Tommy Stalnaker, Houston County Board of Commissioners chairman, will provide remarks at

the service. Robins Honor Guard will perform a 21-gun salute followed by the playing of Taps.

To nominate a family member, friend or coworker go to [www.surveymonkey.com/r/RCSX5QG](http://www.surveymonkey.com/r/RCSX5QG) and submit the nominee. The deadline for submissions is May 14.

For more information, call the Robins Base Chapel at 478-926-2821 or send an email to [78abw.hcworkflow@us.af.mil](mailto:78abw.hcworkflow@us.af.mil).



**Check us out online at [the-union-advocate.com](http://the-union-advocate.com)**

## Calendar

### Membership meeting

**Local 987 will have a membership meeting May 20 at 5 p.m. It will be held via Zoom. Membership will be verified before you are admitted into the meeting/teleconference. To that end, you must ensure you have a current email on file or you will not be able to call in. You can make updates by calling Union Hall at 478-922-5758 or by emailing Linda Baxter at [linda@afgelocal987.org](mailto:linda@afgelocal987.org) or Jeanette McElhaney at [jmac@afgelocal987.org](mailto:jmac@afgelocal987.org).)**

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### Notification Of Election Run-Off

This is Notification that AFGE Local 987 will be conducting an Election Run-Off for the position(s) of Trustee(s). There are 3 candidates running to fill 2 remaining positions for this local. The candidates are Brandon Hayes, W. Ray Wessels Jr, and James Watson.

Mail-in ballots will not be used during this Run-Off election. This will be an on-site election using manual ballots which will be provided on demand when you sign-in and are validated as a member in good standing. Members must be present to cast a vote.

Due to the COVID-19 pandemic, a maximum of 25 individuals will be allowed in the building at any given time. Candidates are allowed to have observers, however the observers names are required to be submitted to the Election Committee prior to the election. Candidates will advise who their observers are, and when they will be there to observe. This is to mitigate the amount of members in the building and to maintain proper social-distancing. Also, due to COVID-19 we are asking each candidate to limit the number of observers at one time.

**The election will be held on: 13 May 2021**

**Location: 1764 Watson Blvd, Warner Robins, GA 31093**

**Election Time will be: 7 am to 7pm**

COVID-19 guidelines will be adhered to. Everyone entering and in the building will have to wear a mask, maintain 6 feet social distancing and use sanitizer as required.

We ask that no food or drinks be brought into the polling place on election day.

In Solidarity,

AFGE Local 987  
Election Committee

**Note: The upstairs area of Union Hall will be closed during this event.**

# OPM issues guidance on Emergency Paid Leave

**Special to The Union Advocate**

President Joe Biden signed into law the American Rescue Plan Act of 2021 (Public Law 117-2) on March 11.

The Office of Personnel Management, the organization charged providing guidance on Emergency Paid Leave for covered Federal employees, did so April 29.

According to the guidance, there are eight "qualifying" circumstances related to "whether you or certain relatives – like your children or an elderly family member you care for – are affected by the ongoing COVID-19 pandemic."

If you meet one of the qualifying circumstances, according to the guidance, you could get up to 15 weeks of emergency paid leave. (But that leave will not count as time in service for retirement purposes, the guidance states.)

"One thing the OPM guidance makes clear," reads a note from AFGE leadership, "is that the emergency paid leave is being granted on a conditional basis and only until Sept. 30. Congress appropriated a limited amount of money for the fund to cover this leave, so if those funds run out, this leave will no longer be available."

**The eight qualifying circumstances are as follows:**

1. Subject to federal, state, or local government quarantine or isolation order related to COVID-19 (including government advisory).

2. Advised by health-care provider to self-quarantine due to

COVID-19 concerns.

3. Caring for an individual subject to: (1) such order/advisory or (2) such advice.

4. Experiencing symptoms of COVID-19 and actively seeking a medical diagnosis.

5. Caring for employee's child when required because, due to COVID-19 precautions, the child's school or place of care has been closed, or the child is participating in virtual learning instruction, or the child's care provider is unavailable.

6. Experiencing any other substantially similar condition (as approved by OPM).

7. Caring for a family member (1) who has a mental or physical disability or who is 55 years of age or older and (2) who is incapable of self-care, without regard to whether another individual other than the employee is available to care for such family member, if the place of care for such family member is closed or the direct care provider is unavailable due to COVID-19.

8. Obtaining immunization related to COVID-19 or recovering from any injury, disability, illness, or condition related to such immunization (after using any administrative leave provided by the employing agency).

### Other important notes:

- Employee must be unable to work (including telework) because of a qualifying circumstance.

- Employee will be required to submit supporting documentation and cer-

### Inside

### Q&A on Emergency Paid Leave Page 3

tifications.

- EPL is paid at same hourly rate as annual leave.

- EPL is a separate leave entitlement used at employee request; employee may not be required to first use any other available paid leave.

### Limitation on EPL hours:

- Biweekly limit (EPL hours allowed only to extent that the value of those EPL hours in a biweekly pay period does not exceed \$2,800 for full-time employee or equivalent limit for part-time employee, which can limit number of leave hours);

- Aggregate limit (total of 600 hours for regular full-time employee or equivalent limits for employees with part-time, seasonal, or uncommon tours);

- Fund exhaustion (no EPL available once the Fund is exhausted).

- Due to possibility of Fund exhaustion, EPL is granted on a conditional basis. If an agency does not receive reimbursement for conditionally granted EPL, that EPL will be cancelled and the employee will be obligated to take action to resolve any overpayment debt.

- In calculating an employee's retirement annuity benefit, total creditable service will be reduced

by the amount of EPL used. Hours of EPL remain creditable service for purposes of (1) determining an employee's total service credit for the purpose of establishing eligibility for a retirement annuity benefit and (2) determining periods of time during which an employee has a rate of basic pay used in computing an employee's high-3 average rate of basic pay.

- Basic pay generated by EPL is subject to retirement and Thrift Savings Plan deductions/contributions.

- Time covered by EPL remains creditable service for other purposes (just as other paid leave) - e.g., creditable service for purposes of determining an employee's annual leave accrual rate.

- OPM will be providing instructions on annotating employees' Individual Retirement Record.

### Fund administration

- Agencies submit claims for reimbursement after conditionally granted EPL is used (after completed biweekly pay period) - claim is a lump-sum dollar amount associated with a specified biweekly pay period.

- OPM processes agency claims on a first-come/first-served basis.

- OPM relies on agency certifications.

- OPM will provide specific instructions to agency Chief Financial Officers.

### Responsibilities of agencies

- Inform employees of EPL (eligibility requirements, limitations, conditional nature of leave, effect on any future retirement benefit).

**See GUIDANCE, page 3**



# Boost morale of servicemembers through USO T-shirt campaign

(StatePoint) Looking to show your appreciation for U.S. service men and women?

One tangible way to support members of the military, as well as display your appreciation for their sacrifices, is through the USO T-shirt campaign, that runs throughout the month of May.

The USO - The Force Behind the Forces - is a nonprofit organization that strengthens the military by connecting servicemembers to family, home, and country.

Given the unprecedented challenges brought upon by the COVID-19 pandemic, the work of the USO is more valued by the military than ever before.

In addition to raising funds for the USO's important mission, this annual campaign also helps to bridge the military-civilian divide.

Each year, thousands of servicemembers stationed around the world vote on a design for the USO T-shirt campaign, which is known as the "official uniform of the military supporter."

Now in its 11th year, the campaign is a meaningful way for Americans to do more than say simply say "thank you," by donating and actually being part of the effort to support the military, and according to those who serve, it can also boost morale.

"Seeing someone wear the USO T-shirt lets me know that they care about me, my family, and the military," says USO's Christopher Plamp, senior vice president for Operations, Programs and Entertainment. "It's a simple gesture that means so much. I encourage Americans to get a shirt and demonstrate their support for the military. It's a great way to show thanks to our Armed Forces."

To learn more, as well as to donate and



Courtesy photo

receive a shirt to show your support, visit [www.uso.org/uniform](http://www.uso.org/uniform).

Donations to the USO go toward mobile and center operations, programs and entertainment, transition services, and more. "Anyone can take meaningful action to change the lives of military service members for the better," says Plamp. "One concrete way to do so is by actively expressing your gratitude and support for members of the military and their families, at home and abroad during this campaign."

# Are you at higher risk for having a life-changing stroke?

(StatePoint) Lead scorer of the University of Pittsburgh women's basketball team, Latia Howard was being recruited by the WNBA and at the top of her game. But that all changed after she suffered a stroke at just 21 years old.

Early one morning, Howard began experiencing weakness in her arm and leg. While she decided to skip practice that day, she didn't think too much of it.

When her roommate told her trainer why Howard wasn't at practice and what she was experiencing, he called her and noticed she didn't sound right on the phone. He went straight to her apartment, and after realizing something was very wrong, he immediately called 911 and she was rushed to the emergency room.

According to the American Stroke Association, African Americans have a higher prevalence of stroke and the highest death rate from stroke than any other racial group.

Among stroke survivors, African Americans are more likely to be disabled and have difficulties doing daily activities.

A star athlete before her life-changing stroke, not only was Howard unable to play basketball afterward, she had to relearn how to walk and talk and went through extensive physical therapy, falling into a depression.

The stroke forced Howard to re-imagine her goal of being a professional basketball player. She shifted her dream of playing in the WNBA to coaching young, up-and-coming basketball players.

"I am grateful I am here and can share my story," says Howard, who, now 43, is an educator and basketball coach. "I encourage my team to always give 100% because at one time in my life, I couldn't give anything."

A testament to the fact that stroke can happen to anyone, of any age, at any time, Howard encourages everyone to know their body, so they can recognize when something feels different or wrong. "When it comes to stroke, every moment counts," she says. "A person could lose everything to stroke, so it's important to call 911 the moment something seems off."

The Centers for Disease Control and Prevention reports that almost half of African Americans have at least one risk factor for stroke, including manageable conditions like high blood pressure and



Courtesy photo

**Star basketball player, Latia Howard, suffered a life-changing stroke at 21.**

diabetes, as well as genetic conditions like sickle cell disease.

That is why it's important for everyone to be aware of their risk factors and learn the signs to watch.

According to experts, immediate medical attention is vital when it comes to stroke and relies on everyone learning and being able to recognize the BE FAST signs and symptoms of a stroke in themselves and others and calling 911 immediately.

BE FAST stands for Balance, Eyes, Face, Arm, Speech, Time and refers to these signs of stroke:

- Balance: Sudden loss of balance
- Eyes: Loss of vision in one or both eyes
- Face: Face looks uneven or droopy
- Arm: Arm or leg is weak or hanging down
- Speech: Slurred speech, trouble speaking or seems confused
- Time: Immediately call 911

For more information and resources, visit [StrokeAwareness.com](http://StrokeAwareness.com), developed by Genentech Inc, a member of the Roche Group.

# Give a gift with meaning this Mother's Day

(StatePoint) In today's world, intimacy can sometimes be sacrificed for immediacy. We often send texts or emails, rather than hand writing letters, cards or notes.

However, handwritten notes are a beautiful way to capture meaningful moments and create something tangible that goes beyond the digital. In the past, writing by hand was an integral part of daily life -- letters were written



Courtesy photo

to soldiers overseas, travel journals and diaries were kept, and cards were sent to celebrate birthdays. Today,

we have to be much more intentional about crafting these handmade mementos.

This year for Mother's Day, get inspired by the art of handwritten communication and celebrate Mom with one of these lasting keepsakes:

- Tap into Nostalgia: Does your mom still have your kindergarten macaroni art or hand-drawn valentines lovingly tucked away in a drawer?

See GIFT, page 4

# 'Winners' lose big to Publishers Clearing House imposters

Yes, Publishers Clearing House imposters are back at it again. They never really left, but consumers are again hearing, "You've won - a new car! Millions of dollars! Cash for life!"

The crazy thing is you don't even recall entering the contest. Con artists continually pose as Publishers Clearing House and other sweepstakes and lottery companies to play on our desire to "get rich quick."

Here's how the scam works. You receive a phone call, text message, email, social media message or even a letter in the mail claiming you've won millions of dollars or another high value prize through Publishers Clearing House. The correspondence seems real. It's complete with official seals and contact information for the contest organizer.

It typically lists affiliation with legitimate organizations, such as Better Business Bureau, the IRS, the FDIC, and major retailers.

The catch? You are responsible for paying shipping and handling, insurance, taxes, and other fees before you can claim your prize. Scammers may pressure you to pay quickly, claiming that if the fees aren't paid in this specific way and right on time, you'll forfeit your prize money.

A few thousand dollars may not sound like much compared to the millions you've just won. However, con artists keep asking you, the "lucky winner," to pay again and again. But it's never enough to get the funds transferred.

Of course, in the end, your prize money never existed.

The real Publishers Clearing House is a BBB Accredited Business with a good rating, and it never asks people to pay upfront fees for anything. The company is frequently mimicked by scammers because of its reputation for real prizes.

Tips to avoid these scams

- Reach out to Publishers Clearing House: If you are contacted by a scammer impersonating PCH, report it by calling 800-392-4190. Also, PCH provides a toll-free customer service number 800-645-9242), which consumers can call at any time to check on suspicious behavior.



Kelvin Collins

- Be wary of unsolicited correspondence. If you receive a notice out of the blue and can't recall entering the contest, it's likely a scam. Look for typos and misspellings. They are tell-tale signs of a scam.
- Never pay fees to claim a prize. You should never have to pay any fees upfront before receiving winnings. Not even taxes.
- Never wire money or use prepaid debit/gift cards. If you are asked to use these transfer methods in order to get a prize or any other large sum of money; that is a major red flag.

It's difficult to track these types of transactions, so you will have little to no way of getting your money back.

- You have to give personal information. Anytime someone tries to get your bank account number, Social Security Number or other sensitive information, that should be an automatic red flag. There is also no need to access financial information, like a credit card number in response to a sweepstakes promotion.
- Don't fall for 'too-good-to-be-true' prizes. When you are offered a large sum of money, there is always a catch. Scammers attempt to make it sound easy to claim your prize. The reality is it is very unlikely that someone will give away large sums of money with no strings attached.
- Keep track of any contests you enter. You can't win a contest you didn't enter. If you often enter contests and sweepstakes, keep track of them and check them out thoroughly. This will help you spot a fake.

You can find more information on spotting a Publisher Clearing House scam on their website's fraud information center at [info.pch.com](http://info.pch.com).

To learn more about sweepstakes scams and how they work, see BBB's study on these scams at [BBB.org/ScamStudies](http://BBB.org/ScamStudies). If you've been the victim of a scam, please report it to [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). By sharing your experience, you can help others avoid falling victim to similar scams.

# Old treatment, old charges but now with a new bill

**Dear Consumer Ed:**  
**A medical provider recently sent me a statement for \$14,850, with charges dating from four to six years ago.**  
**The provider never submitted the bills to my insurance company as it had done in the past. The charges are far outside my insurance company's contracted time (60 days) for consideration. Now the medical provider is threatening to send my account to a collection agency.**  
**Am I legally required to pay the full amount of these medical costs under these circumstances?**



Consumer Ed says:

The answer depends, in part, on whether the provider was in-network or out-of-network and on whether you were an inpatient or outpatient.

In-Network providers

If the doctor's office is a participating or "in-network" provider through your insurance company, the doctor's office may have violated the Georgia Fair Business Practices Act if

either of the following scenarios occurred: 1) it failed to timely submit a claim to your insurance provider, resulting in the insurance company denying the claim and leaving you liable for the full amount; or 2) it told you it accepted your insurance but proceeded to charge you an amount that exceeded the contracted rate set forth by the insurance company.

To verify this, you can contact your insurance provider. If you think the doctor's office may have violated the law, you should submit a complaint to the Georgia Department of Law's Consumer Protection Division by going to [consumer.ga.gov](http://consumer.ga.gov) or calling 404-651-8600.

Out-of-Network providers

If your doctor is an "out-of-network" provider, it may be helpful to clarify

whether your procedure was inpatient or outpatient.

Your hospital status affects how much you pay for hospital services (like X-rays, drugs, and lab tests). For example, you are an inpatient when you are formally admitted to a hospital with a doctor's order.

The day before you're discharged is your last inpatient day. You are an outpatient if you are getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night at the hospital.

If you were an inpatient at a hospital, the facility has six business days

**See CHARGES, page 4**

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Please submit articles, photos, etc to [don.moncrief@afgelocal987.org](mailto:don.moncrief@afgelocal987.org). For questions about story content, to pass on story ideas or to request coverage, please contact the aforementioned.







# Biden forms White House task force to encourage Union membership

*Special to The Union Advocate*

President Joe Biden issued an executive order establishing the White House Task Force on Worker Organizing and Empowerment to improve the federal government’s policies and practices so that more workers have access to unions and can bargain collectively with their employers.

The task force will be chaired by Vice President Kamala Harris and vice-chaired by Labor Secretary Marty Walsh. Members of the task force include more than 20 cabinet members and agency heads.

“The mission of the Task Force will be to mobilize the federal government’s policies, programs, and practices to empower workers to organize and successfully bargain with their employ-

ers,” Biden said in the executive order issued April 26. “This mission includes looking for ways to increase worker power in areas of the country with restrictive labor laws, for marginalized workers including women and people of color, and for workers in industries that are difficult to organize and lack labor protections.”

The task force has 180 days to make a set of recommendations on two issues:

Improve or change existing policies and practices to promote worker organizing and collective bargaining in the federal government.

Put in place new policies to achieve the mission.

In his executive order, Biden listed several reasons why he supports collective bargaining and explained how unions make life better for American workers when it comes to wages, benefits, job security, and working conditions.

## FUNERAL

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documents (receipts, funeral home contract, etc.) that includes the applicant’s name, the deceased person’s name, the amount of funeral expenses, and the dates the funeral expenses happened.

■ Proof of funds received from other sources specifically for use toward funeral costs. We are not able to duplicate benefits received from burial or funeral insurance, financial assis-

tance received from voluntary agencies, government agencies, or other sources.

**How funds are received**

If you are eligible for funeral assistance you will receive a check by mail, or funds by direct deposit, depending on which option you choose when you apply for assistance.

If you have any questions or need additional information please visit the at [www.fema.gov/disasters/coronavirus/economic/funeral-assistance?](http://www.fema.gov/disasters/coronavirus/economic/funeral-assistance?)

## CHARGES

*From page 1*

after you have been released from its care as an inpatient to provide you with an itemized statement of all charges for which you are being billed. If the provider seeks charges from multiple years ago, it might have violated the law and you should submit a complaint to the Georgia Department of Law’s Consumer Protection Division.

If you were not an inpatient in a hospital, the law provides a statute of limitations which treats the bill like any other debt or payment owed for services.

If you executed a written agreement to pay at the time of the appointment, the doctor’s office probably has up to six years from the date of the appointment to collect. If there was no written agreement, the doctor’s

office may have up to four years to collect.

In the event that the statute of limitations has run, the debt attempted to be collected is time-barred (sometimes referred to as “zombie debt.”) While you may have a “moral obligation” to pay a time-barred debt that you legitimately owe, you do not have a legal obligation to pay it.

Important note: You need to be careful not to restart the statute of limitations. Anytime you take an action with an account, the statute of limitations may be restarted.

Making a payment, making a promise of payment, entering a payment agreement, or making a charge using the account may restart the statute of limitations on an account. When the clock restarts, it restarts at zero, no matter how much time had elapsed before the activity.

## GIFT

*From page 2*

Take her for a sweet trip down memory lane by compiling a scrapbook or memory box of your childhood masterpieces. Make sure to include a handwritten note from the present day for a heartfelt finishing touch.

■ Feed mom’s soul: Preparing food and sharing meals is one of the most common ways families connect.

If your mom has a collection of handwritten recipe cards, consider binding them into a cookbook, complete with a title page inscription from her favorite kitchen helper (you!). Not only will it make her feel like an accomplished chef, it’ll preserve these treasured treats for the next generation of kids and grandkids to enjoy.

■ Capture the everyday: The first step to preserving treasured memories is to record them. Gift your mom some stunning stationery, a sturdy leather-bound journal or even high-quality card stock and encourage her to do some writing

of her own. Journaling is proven to be an effective tool for relaxation and self-reflection.

For moms who give so much of themselves to their families, a lovely journal might be a welcome invitation to spend some much-needed time with herself. Pair your gift with a smooth-writing, long-lasting gel ink pen, like the G2 from Pilot, to ensure Mom’s words flow as effortlessly as her love.

■ Give mom the ultimate upgrade: Complete Mom’s gift and make sure she’s ready for any writing task with a Decimo fountain pen. The slimmer barreled cousin to Pilot’s classic Vanishing Point fountain pen features a unique, retractable design and a rhodium plated 18K gold writing nib that is as durable as it is sophisticated.

However you celebrate Mom this year, be sure to skip the e-card and hand-write something from the heart, instead.

By embracing the art of the written word, you can create lifelong memories and treasured heirlooms this Mother’s Day.



# JOIN AFGE IN 4 EASY STEPS

## STEP 1:

Go to [www.joinafge.org](http://www.joinafge.org)



## STEP 2:

Select your Agency and Local Number



## STEP 3:

Fill out the one-page membership form and click “Join”



## STEP 4:

If you’re a new member, select a rebate campaign and fill out the brief form (local participation may vary)



AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL-CIO



## AFLAC Supplemental Insurance

Recent events surrounding the COVID-19 crisis have generated a higher level of inquiries regarding the approved AFGE insurance coverages and if any of those policies provide coverage related to COVID-19.

## COVID-19

COVID-19

COVID-19

COVID-19

## FAQ

FREQUENTLY ASKED QUESTIONS

Here is some helpful information for policy holders and Union Members



### Hospital Indemnity Insurance

**Q.** Will my AFLAC Hospital Indemnity Insurance provide a benefit if I am diagnosed with COVID-19 virus and confined or admitted to a hospital?

**YES,** if hospitalized, your certificate provides benefits for Hospital Confinement, Hospital Admission, Hospital Intensive Care and Intermediate Intensive Care.

**Q.** Does my AFLAC Hospital Indemnity Insurance have a waiting period or limitation on preexisting conditions?

**NO,** this policy does not have a preexisting condition limitation or waiting period, but any claims must be incurred AFTER the policy date and premiums have been paid.



### Critical Illness Insurance

**Q.** Will my AFLAC Critical Illness insurance provide the lump-sum diagnosis benefit if I am infected with the COVID-19 virus?

**NO,** this policy pays up to \$30,000 for 11 listed Critical Illnesses (like Cancer, Heart Attack, Stroke) but unfortunately, COVID-19 is not a listed illness.

**Q.** Could my AFLAC Critical Illness insurance provide some benefits if I am infected with the COVID-19 virus?

**YES,** AFLAC Critical Illness policy has a Health Screen Rider and AFLAC will pay \$50 for health screening tests. This benefit is payable once per calendar year and is payable for the covered employee and covered spouse. (Children are not included)



### Accident Insurance

**Q.** Will my AFLAC Accident Insurance provide a benefit if I am infected with the COVID-19 virus?

**NO,** this is an accident only plan and it does not have a benefit for COVID-19 or any other illness.

**Q.** Could my AFLAC Accident Insurance provide any benefit if I am infected with the COVID-19 virus?

**YES,** after 12 months of paid premium and while coverage is in force, AFLAC will pay \$50 for health screening tests. This benefit is payable once per calendar year and is payable for the covered employee and covered spouse. (Children are not included)

To get additional information on these programs and any policy limitations/exclusions, to add new coverage or make changes to existing coverage contact your AFGE Benefit Coordinator, Nick Wells at (478) 538-1652.

### Protect what’s important, Insure smarter, Retire with confidence.

Ask your AFGE Benefit Coordinator about these other money saving Union Member benefits.



#### Union Member Life Insurance

Did you know that changing your FEGLI could save you a full year’s salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have a better option! Family coverage is also available with higher coverage amounts for family members. Guaranteed Issue options available.

When properly funded, your death benefit will stay level until age 100. Your policy also builds a tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government’s plan, FEGLI, has no cash value at all!



#### Disability Insurance

This plan can provide a tax-free monthly benefit should you be off work due to any covered illness or off the job accident. The coverage provides members a monthly check for both expected and unexpected losses of income. (Expected loss of income like a surgery (medically necessary), maternity (including bed rest) or the unexpected like a car accident or serious illness.)

Pays up to 60% of monthly income up to \$5,000. Covers accidents immediately. Customize your waiting period on sickness and benefit period. Pays in addition to sick or annual leave.



#### Dental & Vision Insurance

- Dental Plans as low as \$8 bi-weekly
- Low Co-pays. \$10 office visits
- No Waiting Periods! (Ortho Exception)
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Local 987 Benefits Coordinator





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# 7 Ways to Snack Smarter



Photo courtesy of Getty Images

FAMILY FEATURES

Eating a balanced breakfast, lunch and dinner each day is an important part of maintaining a healthy diet, but what you eat between mealtimes can have just as much of an impact.

Eating a snack or two between traditional meals helps curb hunger and prevents overeating at mealtimes, provides an energy boost and can also help bridge nutrient gaps in your diet when you choose the right foods. On the other hand, consuming foods of little nutritional value out of boredom or habit can lead to eating too much and adding extra pounds to your waistline.

The key is taking a smart approach to snacking and making small shifts toward healthier choices. Consider these simple strategies to help you get started from the snacking experts at Fresh Cravings.

**Snack Mindfully.** It's easy to overeat and overlook fullness cues when snacking in front of the TV or at a desk. Instead, treat snack time like you would a small meal and take a few minutes to eat in a designated area with limited distractions. Avoid eating out of boredom or stress and choose whole foods like fruits and vegetables or air-popped popcorn over processed chips, baked goods or candy.

**Plan Ahead.** Snacks can be a significant portion of many people's daily caloric intake, so it's important to include snacks when planning out your meals for the day or week. Include fruits, vegetables and proteins in your snack schedule and avoid refined starches and sugar, which are typically found in prepackaged and processed snacks. Planning and preparing snacks ahead of time can help you bypass those quick, unhealthy options and save money in the process, as well.

**Make Healthy Snacking Easy.** Keeping fruit, vegetables and other accessible nutritious ingredients in the refrigerator or pantry increases the chances you'll reach for a better-for-you option when a snack craving strikes. Having staple ingredients on hand that can be paired with vegetables or whole-grain crackers like Fresh Cravings Hummus makes it easy to create healthy snacks. Made with high-quality ingredients like smooth Chilean extra-virgin olive oil, savory tahini, which is known to be a source of antioxidants, vitamins and minerals, and non-GMO chickpeas, the line is available in Classic Hummus, Roasted Red Pepper and Roasted Garlic varieties and can be found in 100% recyclable packaging in the produce aisle of your local grocery store.

Look for options that are filling and nutrient-dense," said Mia Syn, MS, RDN, a dietitian who has helped millions learn healthier, sustainable eating habits. "My preference is Fresh Cravings Hummus because it's a great example with whole-food ingredients like tahini, Chilean extra-virgin olive oil and non-GMO chickpeas, offering a balanced mix of filling fiber, plant-based protein and good fats."

**Combine Nutrient Groups.** Each time you reach for a snack, try to include two or more macronutrients (protein, fat, carbohydrates). For example, choosing foods containing protein like low-fat cheese or nuts and pairing them with carbohydrates (whole-grain crackers, grapes) can create balanced, filling snacks. Carbohydrates help provide both your body and mind with energy while protein-rich foods break down more slowly, helping you feel full longer. Other ideas include celery and peanut butter or fruit and Greek yogurt, which are easy ways to get more low-calorie, high-fiber produce into your diet.

**Pay Attention to Portion Sizes.** Snacks are meant to help ward off hunger between meals, not be substitutes for meals entirely. While measuring out snacks isn't usually necessary, having an awareness of appropriate portion sizes can be helpful. If buying or cooking in bulk, divide snacks into smaller containers when meal planning to make it convenient to simply grab an appropriate size snack and continue your day.

**Pack Snacks to Go.** Having grab-and-go snacks packed while out running errands, working or completing everyday tasks can help keep you on track when hunger strikes. Packing items that don't require refrigeration like trail mix, whole-grain crackers or granola bars can keep you from stopping at a convenience store or picking an unhealthy option from a vending machine. Preparing snacks at home also gives you more control over the ingredients you're eating to ensure you're sticking to an eating plan that's better for your overall health.

**Set a Good Example.** Parents can influence children's snack habits by consuming healthy snacks themselves. An option like sliced veggies paired with the rich flavors of chickpeas and creaminess of tahini found in hummus can be a perfect match to both satisfy hunger in a delicious way and build better-for-you habits. Snack time is also an opportunity to let kids learn about healthy eating by participating in choosing and preparing snacks. Cutting fruits and vegetables or turning foods into crafts are easy ways to get little ones involved in the process. "For families challenged with integrating more veggies into their diets, hummus is also a kid-friendly flavor enhancer that packs beneficial nutrition instead of the saturated fats and sugar often found in many traditional dressings and condiments," Syn said.

Find more ideas to satisfy snack cravings at [freshcravings.com](https://freshcravings.com).



## Smart Snack Ideas

Between work, school, extracurricular activities and family functions, it may seem like there's no time to eat healthy when your family is seemingly always on the go. However, finding the proper fuel is even more important when you're trying to balance a hectic schedule, which is where snacks can play an important role between meals.

Consider these nutritious snack options that can help satisfy a variety of cravings without taking up too much of that valuable time.

**Crunchy Munchies**

- Apples or pears
- Carrot and celery sticks
- Cucumber or bell pepper slices
- Air-popped popcorn
- Brown rice cakes
- Nuts and seeds

**Low-Sugar Sips**

- Plain or sparkling water (add fruit or herbs for extra flavor)
- Unsweetened tea or coffee
- 100% vegetable or fruit juices with no added sugars

**Satisfying Noshes**

- Sliced vegetables with Fresh Cravings Classic, Roasted Red Pepper or Roasted Garlic Hummus
- Fruit and vegetable smoothies

