

**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.

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.

■ 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, Tommy Stalnaker, and Houston County Board of Commissioners chairman, provide remarks at will

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

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

informa-For more tion, call the Robins Base Chapel at 478-926-2821 or send an email to 78abw. hcworkflow@us.af.mil.

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**



# Check us out online at the-union-advocate.com



# **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 or Jeanette McElhaney at jmac@afgelocal987.org.)

AFGE Local 987 1764 Watson Blvd Warner Robins, GA 31099

#### 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:

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

Advised by healthcare provider to self-• quarantine due to COVID-19 concerns.

**S** 

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

Experiencing symptoms of COVID-19 **I** • and actively seeking a medical diagnosis.

Caring for employee's child when **U** • 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.

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

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.

Obtaining immunization related to **J** • 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 fulltime 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/firstserved 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.

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.



# **'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 tollfree customer service number 800-645-9242), which consumers can call at any time to check on suspicious behavior.



■ 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 telltale signs of a scam.

Kelvin Collins

■ 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.

To learn more about sweepstakes scams and how they work, see BBB's study on these scams at BBB.org/ScamStudies. If you've been the victim of a scam, please report it to 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.



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, 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 p

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

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 or calling 404-651-8600.

Out-of-Network providers

the doctor's office may have If your doctor is an "outviolated the Georgia Fair Business Practices Act if 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



Published by the American Federation of Government Employees Local 987, Warner Robins, Georgia.

Contents of The Union Advocate are not necessarily the official view of AFGE Local 987, or endorsed by the U.S. Government, the Department of the Air Force or The Document Company.

The appearance of advertising in this publication, including inserts, does not constitute endorsement by The Union Advocate, AFGE Local 987 or the Department of Defense. Publisher Judd Publishing Company Editor/layout and design Don Moncrief

Everything advertised in this publication shall be made available for purchase, use or patronage without regard to race, color, religion, sex, nationality, age, marital status, physical or mental health, political affiliation, or any other nonmerit factor for the purchaser, user or patron.

Editorial content is edited, prepared and provided by AFGE Local 987. Submitted news and editorial content/photographs are welcome - applicability to AFGE Local 987's mission to be determined by the discretion of the editor and/or president.

Please submit articles, photos, etc to don. moncrief@afgelocal 987.org. For questions about story content, to pass on story ideas or to request coverage, please contact the aforementioned.

## From page 1

Process employee requests; obtain from employee required documentation and certifications.

Approve conditional use of leave (conditional on Fund not being exhausted, and on execution of employee agreement describing employee's obligation to take action to resolve any overpayment debt if conditional EPL is cancelled due to Fund exhaustion) after determining employee eligibility. ■ Apply biweekly limit (\$2,800 or equivalent) to determine number of hours that may be granted in a biweekly pay period.

■ Apply aggregate limit (600 hours or equivalent); stop granting leave when limit reached.

■ Submit certified reimbursement claims to OPM.

Resolve any cases where conditional leave is cancelled due to exhaustion of the Fund.

■ Document use of EPL when employee transfers

to another agency or separates

 Maintain records on approval/denial of individual employee requests (four vears).

Make changes in timekeeping/payroll systems or develop outside system to apply biweekly and aggregate limits.

Annotate Individual Retirement Records to document use of EPL.

■ Take into account EPL hours used by an employee when providing retirement annuity estimates.



# **Emergency Paid Leave Q&As**

#### Overview

#### 1. What is EPL?

EPL stands for "Emergency Paid Leave." This is a new, temporary paid leave program established in the American Rescue Plan intended to help Federal employees who are impacted by COVID.

#### 2. What makes EPL different from other leave programs?

Unlike other leave programs, EPL is set up as a fund. Employees will be able to request leave from their employing agencies.

If the employee is eligible, the employing agency can conditionally grant this leave and submit a request for reimbursement to the agency that administers the fund.

#### 3. Why did the American Rescue Plan create EPL?

EPL advances several important public policy goals.

First, it helps provide a way for Federal employees experiencing COVID-19 symptoms or subject to quarantine or isolation orders to stay home to avoid putting others at risk.

Second, it recognizes the challenges that Federal employees have faced during the COVID-19 pandemic with caring for children, elderly family members, and family members with disabilities - when their normal school, childcare, and caregiving options are not available because of COVID.

Third, to the extent that agencies do not provide administrative leave for COVID vaccination purposes, EPL is available to cover periods of time when an employee is getting vaccinated, thereby facilitating employees in obtaining COVID vaccines

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 (i) who has a mental or physical disability or who is 55 years of age or older and (ii) 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; and/or

(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).

#### 8. What is the maximum amount of leave can Federal employees receive under EPL?

Full-time employees experiencing qualifying circumstances can receive a maximum of 600 hours (15 weeks) of EPL. For part-time employees, the total hours are prorated based on the employee's tour of duty, e.g., a half-time employee can get up to 300 hours.

#### 9. How much are Federal employees paid under EPL?

Federal employees will receive the same pay for EPL hours they would receive if they were on annual leave.

10. Is there limit on how many hours of EPL an employee can use in a biweekly pay availability of EPL for other circumstances that might affect an employee.

#### 15. What is the impact of EPL on an employee's retirement?

The law provides that an employee's total service used in computing their retirement annuity must be reduced by the amount of EPL used. EPL is treated like other paid leave for all other retirement purposes.

For example, EPL time is creditable service for establishing annuity entitlement, computing the high-3 average salary, and applying retirement deductions and agency contributions.

#### 16. What documentation will an employee need to provide to their employing agency?

Documentation requirements vary depending on the qualifying circumstance. The leave request form will describe generally required documentation. Employees will need to make certain certifications and may need to provide explanations in certain circumstances.

An agency may request supplemental information, explanations, or certifications, if it believes it is necessary.

### a claim for EPL reimbursement to OPM?

Agencies should follow the instructions contained in OPM's Benefits Administration Letter (BAL) 21-303. (https://www. opm.gov/retirement-services/ publications-forms/benefitsadministration-letters/.)

18. How long will it take agencies to get reimbursed by OPM from the fund?

For Agencies

17. How do agencies submit

#### 4. What does it mean for EPL to be a "temporary" leave program?

EPL is available until Sept. 30, unless the applicable fund is exhausted before then.

#### 5. Are all federal employees covered by the same fund?

No. The ARP created four distinct funds. OPM administers a \$570 million fund that covers most of the Federal government. There are separate funds for TSA, FAA, and VA employees, who are covered by other leave systems not administered by OPM. Employees of these agencies should direct questions about how to access their funds to their agency.

#### Employees covered by OPM administered fund

#### 6. When did EPL become available?

Federal employees became eligible for EPL when the American Rescue Plan was signed into law on March 11. EPL may not be used for periods of time before March 11.

#### 7. Under what circumstances may an employee use EPL?

If an employee is covered by the EPL fund, the employee may use EPL if unable to work because the employee is:

(1) Subject to COVID-19 governmental quarantine or isolation order/advisory;

(2) Self-quarantining due to COVID-19 concerns on the advice of a health care provider;

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

(4) Experiencing symptoms of COVID-19 and actively seeking (i.e., taking immediate steps to obtain) a medical diagnosis;

(5) Caring for a child when

#### period?

Yes, there is a biweekly limit. An employee may be granted EPL hours only to the extent that the value of those EPL hours in a biweekly pay period does not exceed \$2,800 for a full-time employee or an equivalent limit for a part-time employee (e.g., \$1,400 for a half-time employee).

#### 11. An employee previously submitted a leave request and now wants to change it to EPL. What should they do?

Employees can ask their agency to retroactively convert other categories of leave they may have taken to EPL, if they meet the eligibility requirements.

#### 12. How do employees put in a claim in for EPL?

Each agency will provide employees with a form (modeled after an OPM template) to request EPL. Employees should check with their human resources office on the procedures for claiming EPL.

#### 13. What does it mean that EPL is approved "conditionally?"

EPL is available until September 30, unless the \$570 million fund is exhausted before then. If the fund becomes exhausted, any EPL that was conditionally approved and cannot be paid for out of the fund will have to be canceled, and other leave substituted for it.

#### 14. Should employees take EPL or administrative leave to get their vaccine?

OPM has encouraged agencies to offer up to four hours of administrative leave per dose to cover time spent getting a vaccine dose, plus additional time if reasonably necessary, instead of having employees use FPL. This will maximize the

OPM will make every attempt to process agency reimbursement requests promptly, but we cannot provide a guarantee on the timing of payments.

#### 19. How should agencies handle employees' retroactive claims for EPL?

Please ask employees to submit any retroactive claims for EPL as soon as possible and submit them to OPM right away so that we can accurately track expenditures against the fund.

#### 20. How will agencies know when the fund is exhausted?

OPM will be monitoring the fund on a regular basis and will notify agencies as it gets close to exhaustion. Agencies can also monitor a dashboard that will be set up at https://www. opm.gov/policy-data-oversight/pay-leave/ARPA to track overall fund usage. This dashboard will reflect data reported to OPM by agencies through the reimbursement process.

21. How will OPM prioritize agency reimbursement requests if the fund is exhausted?

OPM will be processing agency reimbursement requests on a first-come/first-served basis based on the date/time of receipt by OPM.

An agency reimbursement request (or set of agency requests with the same receipt date/time) that exhausts the Fund will result in a partial reimbursement to the agency (or agencies) under rules established by OPM.

When an agency receives a partial reimbursement, it will need to determine how to allocate available funds to cover (i.e., give final approval of) affected individual employee EPL claims that were conditionally granted



& receive a free chocolate Chip cookie

National Hamburger Month Regular Hamburger, Fries and Med Drink \$5.00

Newsletter courtesy Venus Mansourzadeh, 78th FSS/FSK

# **Museum of Aviation**

### **Events:**

Brig. Gen. Robert L. Scott, Jr., Memorial golf tournament

Hot Dogs \$2.20

May 17, 8 a.m. breakfast, 9 a.m. shotgun start, 1 p.m. lunch buffet and awards presentation

#### Idle Hour Country Club

The 16th Annual Brig Gen Robert L. Scott, Jr. Memorial Golf Tournament is a four-person scramble held annually



in honor of the achievements of Macon's hometown hero during World War II. For a "must see" GPB video about him, visit www.gpb.org/television/robert-l-scott. Best known as author of the book, God is My Co-Pilot and for his WWII air combat service, Scott captured the attention of the nation in desperate need of a hero. Challenged to carry on the winning tradition of General Chennault's famous Flying Tigers, Colonel Scott led by example – downing a total of 13 Japanese airplanes with nine more listed as "probables".

The life and character of this famous American airman is so much more ... soar with us in celebrating of our very own hometown hero. He would be the first to say, "It's 'my' museum!"

#### Auction/raffle and taste of local cuisine

#### July 17, 6-10 p.m.

Features: Silent auction, "live" auction, raffle, heads-or-tails game with purchase of a blinky-light lapel pin and taste of local cuisine.

Cost: \$100 per raffle ticket. Tickets may be purchased in the gift shop, online or from committee members at the door. Each raffle ticket is admittance for two and offers two drink tickets. There will also be cash bars open throughout the evening. Raffle ticket prizes: Grand prize, \$20,000 or a new vehicle; second place, \$10,000 and third place, \$5,000. You do not have to be present to win.

#### Hours of operation:

Tuesday-Saturday, 10 a.m.-4 p.m.; Sunday, noon-4 p.m.

- Maintain 6 foot social distancing
- Masks "recommended" but are "required" if 6 foot social distancing cannot be maintained
- Wash hands often
- Stay home if sick

#### (Source: www.museumofaviation.org)

## May 6, 2021

# THE UNION ADVOCATE

Go to www.joinafge.org

AFGE

STEP 1:

# 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 vicechaired 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-

## FUNERAL From page 1

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-

# 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 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.

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.

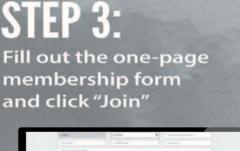
If you have any questions or need additional information please visit the at www.fema.gov/disasters/ coronavirus/economic/ funeral-assistance?

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









Select your Agency and

**AFGE E-Dues** 

Local Number

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

**JOIN AFGE IN 4 EASY STEPS** 

# **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.

Here is some helpful information for policy holders and Union Members

AFGE MEMBE **FREQUENTLY ASKED QUESTIONS** 

### **Critical Illness Insurance**

Q. Will my AFLAC Critical Illness insurance



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

to the Georgia Department to be careful not to restart 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 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.

provide a benefit if I am diagnosed with COVID-19 virus and confined or admitted to a hospital?

**Hospital Indemnity Insurance** 

Q. Will my AFLAC Hospital Indemnity Insurance

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?

condition limitation or waiting period, but any claims must be incurred AFTER the policy date and premiums have been paid. 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 covered spouse. (Children are not included) 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)

# 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 selfreflection.

For moms who give so much of themselves to their families, a lovely journal might be a welcome invitation to spend some muchneeded 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.

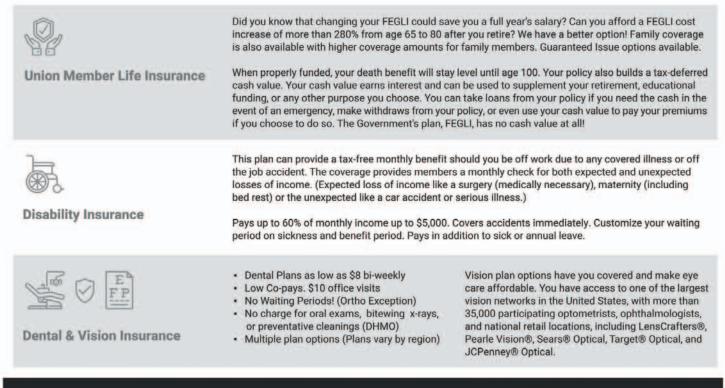
However you celebrate Mom this year, be sure to skip the e-card and handwrite something from the heart, instead.

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

NO, this policy does not have a preexisting 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

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.



For questions about any of these products or for more information please contact:

Nick Wells (478) 538-1652 Local 987 Benefits Coordinator



JUST FOR FUN

#### SUDOKU

# The support you need to find quality SENIOR LIVING SOLUTIONS

A Place for Mom has helped over one million families find senior living solutions that meet their unique needs.

There's no cost to you! CALL (055) 420 6724

GALL	(033)	439-0	134
! We're pa	id by our	partner com	munities

	e're paid by c	ur partner co		)	a	Placef	orMor	n.
			8			7	9	
		4			1		3	
				7		1	5	
	3			8				2
6								7
7				6			8	
	2	6		1				
	9		2			3		
	4	7			5			

© StatePoint Media

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

I was walking down the road when I saw a TV for sale in a shop window. The sign said, "TV cheap, broken volume knob". I thought to myself, "wow, I can't turn that down."

I refused to believe my roadworker father was stealing from his job, but when I got home, all the signs were there.

#### **Chocolate Bars - Word Search**

This word search is only for chocolate lovers. The words in this word search are hidden across, down and diagonally, with backwards.

0	G	R	А	Ν	D	S	L	А	М	J	М	Т	В	Y	А	Ν	F	Ν	т
G	А	R	Υ	Κ	Ν	U	н	С	Ρ	Е	Ν	0	R	Е	L	В	0	т	Е
Е	Ν	Е	S	S	В	Н	R	н	С	Ν	U	R	С	F	Ζ	L	S	т	Ν
0	т	Е	U	R	Е	Е	S	Е	S	S	т	Ι	С	Κ	S	В	А	V	Ν
S	S	Ν	Ι	С	Κ	Е	R	S	Ν	С	L	М	0	Т	К	К	А	R	S
Е	U	0	R	0	L	т	Ρ	Е	F	т	А	А	R	Ρ	т	Х	Ν	М	S
L	Е	Ν	Ι	R	0	Н	R	М	G	Ι	в	R	М	Ι	С	L	Ι	А	G
Т	т	R	R	Е	Т	G	А	Е	М	Ι	R	S	К	0	R	Н	L	W	н
R	С	А	R	А	М	Ι	L	К	Ρ	Υ	D	Ν	Ν	Е	U	М	А	Ν	Т
U	н	В	Е	G	W	Е	н	С	Ν	0	т	S	Е	L	R	А	Н	С	S
т	т	Υ	т	А	Υ	R	Т	0	Е	Υ	V	Ρ	Q	Κ	Е	G	S	н	Ν
D	U	А	L	0	т	Е	Т	0	Ν	Е	U	В	R	Е	D	Ν	Ι	Κ	L
Ν	R	W	R	Т	Ν	Т	Е	R	L	W	Ρ	А	U	Т	0	Н	D	0	Ν
0	Υ	Y	R	D	U	F	А	S	С	S	С	V	Е	С	т	Т	F	L	0
U	В	К	т	А	0	А	А	F	0	К	L	Ν	F	0	W	Т	Н	D	н
G	А	L	Н	А	В	U	Т	т	Е	R	F	Ι	Ν	G	Е	R	D	н	н
А	В	Ι	R	А	S	Е	А	L	т	Ρ	0	W	Е	R	н	0	U	S	Е
т	S	М	Е	Н	н	Е	V	Ι	т	Е	W	D	Ι	Н	т	Е	F	Υ	Ν
т	0	R	Ι	Ι	т	С	Ι	0	Ι	Е	D	А	0	R	Υ	К	С	0	R
Ι	W	Е	М	0	U	Ν	D	S	D	Ι	А	L	М	0	Ν	D	J	0	Y
										VDOAD									

## **STATEPOINT** CROSSWORD

63. Itty-bitty 64. Fence piece

#### **THEME: 20th Century**

- ACROSS
- 1. Nibble away 5. \*Information space 8. School support org.
- 11. Royal Indian
- 12. Short for Dorothea
- 13. Oak nut
- 15. And others, for short
- 16. Seat of intellect
- 17. Branch of philosophy
- 18. \*War to end all wars?
- 20. Lump of stuff
- 21. Type of examination,
- pl.
- 22. Owned
- 23. Downer
- 26. Wiggle room 29. \* -Wan of "Star
- Wars," a 20th Century
- Fox film
- 30. Tends to fire
- 33. Affirm
- 35. Grabbing tool 37. Blade drops
- 38. ballerina or
- donna
- 39. \*Village People song 40. Verse with repeating
- lines 42. Bartender's Triple
- 43. Panhandler
- 45. \*"Cheers" owner 47. Any high mountain
- 48. Like yellow polka dot bikini 50. Tropical edible root 52. \*First on the moon 56. Holy See's administering body
- 57. Focuses
- 58. \* Lady, a.k.a. **Margaret Thatcher** 59. Newspapers and such 60. December 24 and 31, e.g.
- 61. Vena
- 62. Common conjunction

DOWN 1. Increased in size

\*North 2. Atlantic Alliance, acr. 3. Slightly open 4. Whack 5. Mark from a lash 6. Is dressed in 7. Dry riverbed 8. \*Walt Kelly's comic strip (1948-1975)

9. \*Aldous Huxley's journey

- 10. \*Mandela's org.
- 12. Foil 13. Aquarium scum
- active fire
- 22. "For \_\_\_\_\_ a jolly..."

24. \*Manhattan Project

44. Triumph maliciously 46. Song words

48. Treasure collection 49. Event host 50. U, on the road 51. Like Mojave 52. Good

Men" 53. Singular of #21 Across

54. Most luminous star



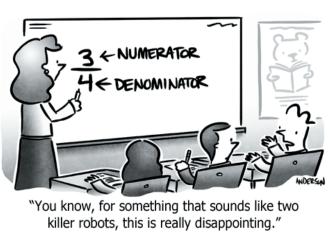
CROSSWORD

13

12

© StatePoint Media T A ٦ S Ξ D N A Ξ M VA Ξ С S Ξ LN PR A ٨ 1 0 A С 0 В 1 0 Н N B N L SWA อ 0 A 0 B Ν Я A T L Ξ Ξ A N ٦ ٢ T Р ٦ A M Ð Ð N O Я A Ξ В Ξ С Ξ S Ξ 0 A С M ٦ **D**N Я ٢ SD A M EIM D N 0 T 1 Я Р A K E S 0 S Ξ В 0 Я Λ Τ A M Ξ Ξ Я M B E A D Y ٦ A H S A 9 8 D ٦ ٦ Ð Я A MO NOB Р 0 Ð 0 ٦ D A Ξ Н ٦ A Ξ С T Я 0 С A Я N A Ξ Н A ſ A A Р M M A N Ð T M N

@ MARK ANDERSON WWW.ANDERTOONS.COM



@ MARK ANDERSON

55. Buzzing pest 56. Number cruncher

14. \*Conflict without 19. One step to success?

23. Half-rotten invention 25. Don't do this to words!

26. Raunchy

27. Dispatch boat 28. \*Aden Emergency locale 31. Skunk's defense 32. \*"The Century Trilogy"

author Follett 34. \*Space 36. \*First in space 38. Manufacturing site 40. \*Tupac's genre 41. Vomiting

AERO	CHARLESTONCHEW	
AFTEREIGHT	CHUNKY	
ALMONDJOY	CRUNCH	
BABYRUTH	DOVEBAR	
BARNONE	GRANDSLAM	
BOUNTY	KINDERBUENO	
BUTTERFINGER	KITKAT	
CARAMILK	KRACKEL	

MARS ROCKYROAD MILKYWAY SKOR MOUNDS SNICKERS MRBIG TOBLERONE NOUGATTI TURTLES OHHENRY TWIX POWERHOUSE REESESSTICKS

## A little humor ...

A policeman is interrogating three men who are training to become d.etectives. To test their skills in recognizing a suspect. he shows the first guys a picture for five seconds and then hides it. "This is your suspect, how would you recognize him?"

The first guy answers, "That's easy, we'll catch him fast because he only has one eye!" The policeman says, "Well ... uh ... that's because the picture I showed is

his side profile."

Slightly flustered by this ridiculous response, he flashes the picture for five seconds at the second guy and asks him, "This is your suspect, how would you recognize him?"

The second guy smiles, flips his hair, and says, "Ha! He'd be too easy to catch because he only has one ear!"

The policeman angrily responds, "What's the matter

with you two? Of course only one eye and one ear are showing because it's a picture of his side profile! Is that the best answer you can come up with?"

Extremely frustrated at this point, he shows the picture to the third guy and in a very testy voice asks, "This is your suspect, how would you recognize him? He quickly adds, "Think hard before giving me a stupid answer."

The third guy looks at the pic-

says, "the suspect wears contact lenses.'

The policeman is surprised and speechless because he really doesn't know himself if the suspect wears contacts or not.

"Well, that's an interesting answer. Wait here for a few minutes while I check his file and I'll get back to you on that." He leaves the room and goes to his office, checks the suspect's file on his computer, and comes back with a beaming smile on his face.

"Wow! I can't believe it. It's TRUE! The suspect does, in fact, wear contact lenses. Good work! How were you able to make such an astute observation?"

"That's easy," the third guy replied." He can't wear regular glasses because he only has one eye and one ear."

Jesus and Satan are arguing over who is better on the computer. They had been going at it for days, and God was tired of hearing all of the bickering.

Finally God said, "Cool it. I am going to set up a test that will run two hours and I will judge who does the better job."

So Satan and Jesus sat down at the keyboards and typed away. They moused. They did spreadsheets. They wrote reports. They sent faxes. They

sent e-mail. They sent out e-mail with attachments. They downloaded. They did some genealogy reports. They made cards. They did every known job. But ten minutes before their time was up, lightning suddenly flashed across the sky, thunder rolled, the rain poured and, of course, the electricity went off.

Satan stared at his blank screen and screamed every curse word known in the underworld. Jesus just sighed. The electricity finally flickered back on and each of them restarted their computers.

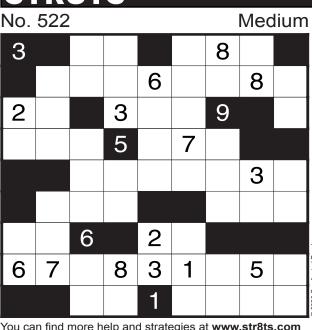
WWW.ANDERTOONS.COM

Satan started searching frantically, screaming "It's gone! It's all gone! I lost everything when the power went out!"

Meanwhile, Jesus quietly started printing out all of his files from the past two hours. Satan observed this and became irate.

"Wait! He cheated, how did he do it?" God shrugged and said, "Jesus saves."

					9	10		
G	9	3	L	4	2	8	6	ſ
6	L	4	8	1	3	9	2	G
3	8	6	4	9	G	2	٢	L
L	4	G	3	2	٢	6	8	9
2	ŀ	9	6	8	L	G	3	4
8	G	٢	2	L	4	3	9	6
9	3	2	٢	G	6	4	L	8
4	6	L	9	3	8	L	G	2



You can find more help and strategies at www.str8ts.com along with more puzzles, Apple apps and books.

Previous solution - Easy 4 6 5 2 4 3 1 5 6 1 2 3 7 6 5 4 3 2 1 8 7 6 6 7 2 3 5 4 2 6 5 7 8 3 4 8 5 6 4 7 23 7 8 9 5 6 7 6 5 4 1 2 3

How to beat Str8ts -

Like Sudoku, no single number can repeat in any row or column. But. rows and columns are divided by black squares into compartments. These need to be filled in with numbers that complete a 'straight'. A straight is a set of numbers with no gaps but can be in any order, eg [4,2,3,5]. Clues in black cells remove that number as an option in that row and column, and are not part of any straight. Glance at the solution to see how 'straights' are formed.

My bad." ture intently for a moment and



# 7 Ways to Snack Smarter



#### FAMILY FEATURES

E ating 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

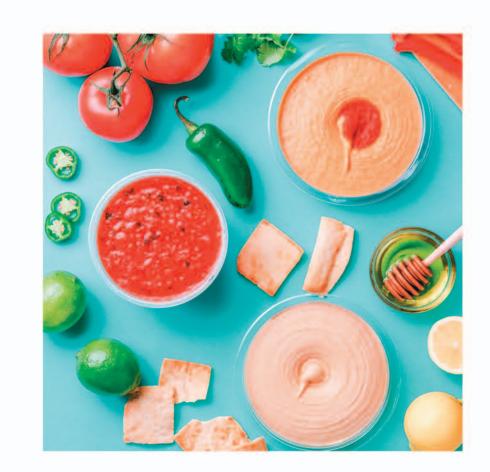


Photo courtesy of Getty Images

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 lowcalorie, 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.

# **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 Garlie Hummus
- Fruit and vegetable smoothies

