



## GAO report shows DoD needs to hire more women, minorities

By AFGE Leadership

The Department of Defense civilian workforce has lower percentages of women and minorities than the rest of the federal government, according to 10 years of data analyzed by the Government Accountability Office.

The department has taken steps to identify barriers to diversity, but little has changed over the past 10 years, the GAO said in its new report.

From 2012 to 2021, the number of full-time DoD civilian employees went up by more than 16,000. The proportion of women in the DoD civilian workforce, however, went down from 33 to 32.1%.

The GAO compared DoD's numbers with those of the total federal civilian workforce from 2012 through 2018, the most recent OPM data available, and found a big gap of at least 10.5 percentage points every year.

In 2018, for example, the total federal civilian workforce consisted of 43.4% of women compared with 31.7% at DoD, a 11.7 percentage point difference.

The number of historically disadvantaged groups at DoD went up from 31% to 32.6% between 2012 and 2021. However, it was still lower than the entire federal civilian workforce.

Between 2012 and 2018, the number of historically disadvantaged groups at DoD was at least 3.8 percentage points below the entire federal civilian workforce every year. In 2018, it was a 5.1 percentage point difference.

Historically disadvantaged groups are identified as Black or African American, Hispanic or Latino, Asian, American Indian, Alaska Native, Hawaiian Native or Other Pacific Islander, and two or more races. At DoD, white

**The GAO compared DoD's numbers with those of the total federal civilian workforce from 2012 through 2018, the most recent OPM data available, and found a big gap of at least 10.5 percentage points every year.**

employees are also more likely to get promoted than historically disadvantaged groups. Black employees, for example, were less likely to get promoted in all grades at or above GS-7 after controlling for factors such as education and occupation.

"The Department of Defense civilian workforce doesn't reflect the diversity of the federal government," said the GAO in its report. "This may be because it is unclear which DoD office is responsible for overseeing such efforts. To better track DoD's progress with eliminating barriers to workforce diversity, we recommended that it clearly identify which office is responsible for oversight."

The report is done in accordance with a requirement in the 2021 National Defense Authorization Act.

## Celebrating a life lived in full

By HENRY BROWN  
Executive VP, AFGE Local 987  
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Today in this article, we celebrate the life of a truly gallant gentleman, who loved his beautiful family with all of his heart and soul, and who is loved in turn by them.

Will Rogers once said, "We can't all be heroes. Some of us have to stand by on the curb and clap as they go by."

Carl O'Neal indeed lived a life in full. Born in Miami Florida, his family moved to New York where he grew up and attended school during some of the tumultuous times in this nation's history.

Leaving his contemporaries behind for a life of service, in 1982, Carl enlisted in the United State Army, where



IN LOVING MEMORY ...

CARL O'NEAL

PASSED AWAY  
AUG. 26, 2023  
MEMBER SINCE  
OCT. 19, 2007

his brainpower and technical smarts made him a standout. Yearning for more, he transferred over to the United States Air Force; Carl was always a

self-starter and well ahead of the power curve.

He was incredibly successful in both airmanship and leadership, and he rose up through the ranks as one of the Air Force's Top Three, retiring in the rank of Master Sergeant. Carl served this great nation for twenty-six years.

Along his wonderful journey, he was preeminently qualified as one of the Air Force's most respected maintainers, a force multiplier of generating sorties in defense of this great nation.

In the long and difficult campaigns of the Cold War-struggle

that culminated in victory of democracy over communism, of freedom over oppression, of thoroughfare and gateway that led to Desert Storm, Master Sergeant O'Neal's actions figured prominently in the nation prevailing over those who wished to do us harm.

He was a decorated service member: Meritorious, Air Force Commendation Medal (two oak leaf clusters), Air Force Achievement Medal, Air Force Outstanding Unit Award, (five oak leaf clusters), Air Force Good Conduct Medal (five oak

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**"Carl was, indeed, a man fully in the moment, a force of nature if there ever was one. And he acquired a well-deserved reputation for being an exacting steward, a tough taskmaster, and a skilled negotiator."**

Following is the fourth in a series of the wide-range of benefits AFGE offers its members:

### Health and fitness

#### Zeamo

Forget paying for multiple digital fitness subscriptions, studio packages and gym memberships to get access to your favorite classes and workouts.

The Zeamo Fitness Passport is the flexible, affordable, fitness benefit you've been waiting for!

#### Here's what's included:

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- Access to library of on-demand workouts featuring spinning, dance, kickboxing, yoga, Pilates, step, running, strength training, HIIT, TRX and more.

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- Activity tracking
- Free fitness rewards
- Virtual Events (most but not all are free)

#### Available for purchase by AFGE members:

- Expanded access to thousands of on-demand workouts for as low as \$4.99/month with access to more workouts from top instructors and premium brands.

- Zeamo Unlimited Gym and Studio subscription offering access to 1700+ gyms for one monthly subscription. No contracts, No hidden fees.

- Save up to 30% on Echelon connected home equipment, wearable fitness devices, yoga mats and more!

#### Live-stream classes

#### Guide to health plans

Choosing the right health plan is one of the most important decisions you have to make. Rising costs and changing benefits don't make it an easy one.

The Checkbook Guide has for 38 years provided federal employees and annuitants

## SPECIAL SERIES PART IV

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with rankings of available health insurance plans by estimated out-of-pocket costs, taking into account premiums, catastrophic limits, and estimates of likely additional costs for medical expenses of every kind.

FEDVIP Dental and Vision plans are also rated in the Checkbook Guide.

#### Working America healthcare program

Do you have AFGE members, family members or prospective members who are "not" already covered under the Federal Employee Health Benefits Program, an employer or union's collectively bargained health plan?

AFGE's Working America and Union Plus are working with licensed agents at GoHealth to guide any uncovered workers and their families through the insurance enrollment process.

AFGE experts can explain eligibility for tax credits and subsidies, plus advise workers about the best insurance plan to fit their needs and budget.

With the AFL-CIO-endorsed Working America Health Care Program, after you enroll in a qualified health plan, you'll also benefit from a Health Advocate service at no cost.

This unique service provides personalized help to answer your coverage, care, clinical and claims questions, including negotiating medical bills and recommending doctors, including:

- Obtain approvals for needed services from insurance companies and providers

- Negotiate complex bills, to try to lower costs and establish payment plans - acting as a 3rd party negotiator

- Find the best doctors and hospitals
- Access a Nurse Helpline for explanation of conditions and treatment options
- Locate eldercare support services
- Explain your covered benefits, in-network options and more

#### Vision care savings

AFGE families save big on eye exams, eye-wear, contacts and more with VSP: Individual Vision Plans from AFGE's Union Plus.

#### Savings include:

- Save on stylish frames for the whole family, plus, get an extra \$20 to spend on featured brands and save up to 30% on lens enhancements! 2

- Annual comprehensive eye exams covered in full with a maximum co-pay of \$15.

- Extra savings on sunglasses, routine retinal screening and laser vision correction.

With more than 36,000 VSP network doctors, including those who participate in the Premier Program, and over 700 Visionworks retail locations, you are sure to find a location that's right for you.

Choose the vision plan that fits you and your family:

- Standard Plan is ideal for people who want to save on eye exams and basic glasses

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The VSP Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear to union families. This is not an insurance plan.

#### Free prescription card

- Members can save up to 65% off the retail price on brand name and generic drugs.

- Savings are available at over 59,000 participating pharmacies nationwide

- One card can be used by all family members.

- The card can be used for all medications, but not every medication is eligible for a discount. You'll always receive

See BENEFITS, page 3

### Did you know?

If you recruit a new member, you get \$50 and the new member gets \$150.

Sign up on your own and you get \$200. (Note: Restrictions apply if you got out of the union; i.e. you had to have been out for at least a year.)

Advertise with us. Call 478-733-9772.



### Membership meeting

Local 987 will have a membership meeting **Sept. 21 at 5 p.m. (Doors open at 4 p.m., with refreshments/snacks available.) It will be held at Union Hall, which is located at 1764 Watson Blvd. (It will also be available on Zoom.) As always, membership will be verified before you are admitted into the meeting. You can make updates to your contact information - address, phone, email, et cetera - by calling Union Hall at 478-922-5758 or by emailing Linda Baxter at linda@afgelocal987.org or Jeanette McElhaney at jmac@afgelocal987.org.**





**Staff Sgt. Oluwaseun Kolawole, right, 461st Air Control Wing Liberaider Spark Cell lead, talks about the design and challenges of the Go Jack currently used to perform aircraft tire removal during a show and tell event to highlight the Velox Jack prototype at Robins Air Force Base Aug. 15. The Velox Jack is pneumatic powered, which can be used on a variety of heavy aircraft. (U.S. Air Force photo by Kisha Foster Johnson)**

# 461st Spark Cell sparks game-changing ideas

**By KISHA FOSTER JOHNSON**  
78th Air Base Wing  
Public Affairs Office

An airman with the 461st Air Control Wing Liberaiders at Robins Air Force Base hopes a new device will make work safer and quicker for aircraft maintenance teams.

The Robins Spark Cell program here held a show-and-tell demonstration for the innovative Velox Jack Aug. 15.

The Robins Spark Cell program allows local innovators to pitch their ideas to a panel of top leadership and industry experts in pursuit of improvements to save time, resources and improve safety.

One of those innovators is Airman 1st Class Isaac Taylor, 461st ACW Air Maintenance Squadron crew chief, who created the Velox jack.

"A while back, I saw there

were potential dangers taking off and putting on the wheels of the E-8C Joint STARS aircraft," said Taylor. "The manual lifting is dangerous and can be hard on your back. Also, the axles can be easily damaged by Airmen new to the process and those parts are very expensive to replace."

"The Velox Jack I created can be used on any heavy frames and it will provide a safer working environment because it is pneumatic powered," he continued. "It's embedded with pressure sensors for precise tire removal accuracy."

Taylor explained the jack is equipped with a roller system that press the tire to create lift. The pneumatic air cylinder is in place to provide elevation, which bypasses the need of manual labor. A cylinder lock is engaged to hold the tire at the required height to clear the

main landing gear axle from damage.

"We gathered feedback from aircraft maintenance workers at Robins because we want to get their thoughts on how to make it better," said Master Sgt. Philip Michael Yago, 461st AMXS production superintendent. "The demonstration was the first version of the prototype, which is in early stages of design and the next step is the refinement of the prototype. We truly want it to be a universal tool, not only for the Air Force but other DoD branches."

The Spark program is a grassroots innovation program that empowers Airmen to bring tomorrow's tools to the warfighter today. Spark program innovations often feed into larger, Air Force-wide programs such as those managed by AFWERX.

**See SPARKS, page 3**

# This Fall, older adults should protect their health

(StatePoint) With cold and flu season upon us, it's time to protect yourself, not only from those seasonal threats, but also from other health risks.

"During the holidays, our lives get very busy with family and friends," said Dr. J.B. Sobel, chief medical officer for Cigna Healthcare's Medicare business. "Before then, please take time to ensure you get the preventive care you need to stay healthy."

Preventive care is critical for everybody, but particularly for older adults, and especially in fall when risks can increase, Sobel said. Recommendations vary based on age, gender and health status, but the following are some of the most common for seniors, according to Sobel.

## Vaccinations

There are a number of vaccines older adults need to consider to protect themselves. Flu and pneumonia, for example, are among some of the most common causes of senior deaths. There is no "one-size-fits-all" approach to vaccination. Timing and frequency vary, depending on your health history. Ask your health care provider which vaccines are appropriate for you.

Flu. This vaccine is administered annually, generally before the end of October, and is designed to match the latest circulating flu strains.



Getty Images

■ Pneumonia. Administration varies based on health history. If you're 65 or older and you've never had the vaccine before, then you'll likely need two shots, which are administered a year apart.

■ Shingles. The Centers for Disease Control and Prevention recommends two doses of the shingles vaccine for healthy adults aged 50 and older, spaced two to six months apart, to prevent shingles and related complications.

■ COVID-19. Ask your doctors about current recommendations for prevention of COVID-19 infections.

**See HEALTH, page 3**

# What homeowners need to know before, after a hurricane

(StatePoint) The official Atlantic hurricane season runs from June 1 through November 30, and the National Weather Service is predicting between 12 to 17 total named storms. The best advice for homeowners who want to be better prepared?

Proactively think about what can be done ahead of time - as well as after the fact - so that you and your family are able to withstand severe weather and quickly recover from it.

"Every day, our team speaks with homeowners needing guidance on their insurance and ways to help keep their family and property safe. Customers typically ask our loss consultation team about water damage, deductibles and what might be covered under their



Getty Images

insurance policies," said Jim Wucherpfennig, vice president of Property Claim at Travelers, a property casualty insurer that assists homeowners in planning for and recovering from hurricanes.

"Knowing policy terms and conditions can help alleviate some of a homeowner's anxiety that accompanies a storm."

Wucherpfennig suggests taking the following steps to be ready for severe weather:

## Before a storm:

● Review your policy: Know your insurance coverage limits and check to see that your coverage amounts will allow you to repair or rebuild your property based on current costs.

● Keep good records: Store your policies and insurance contact information in a safe place should your property be damaged and you want to make a claim.

● Create an inventory of personal belongings: Capture video or write a list of items and store it with any important photos in a fireproof safe or safe deposit box. Consider purchasing

**See HURRICANE, page 3**

# BBB urges contractor caution in wake of recent storms

In the aftermath of the recent storms, the BBB urges the public to exercise caution when hiring a contractor to repair damages. Natural disasters can bring out the best in people; unfortunately, it also brings out con artists looking to capitalize off of others grief.

Property owners will want to make repairs to their home or business as quickly as possible. Unfortunately, unscrupulous contractors or scam artists may take advantage of the post-disaster chaos to scam unsuspecting property owners out of money or provide shoddy materials or sub-standard work.

BBB offers these tips for selecting a contractor to repair any damages:

■ Check with your insurance company about policy coverages and any specific filing requirements the company may have.

■ Don't act in haste and never sign anything you do not understand. If someone is insisting you sign immediately, this is a red flag you need to find another contractor. Make temporary repairs if necessary.

■ For major permanent repairs, take time to shop around for contractors, get competitive bids, check out references, make sure the contractor is properly licensed, and check out their BBB profile at bbb.org.

Be suspicious of out-of-town contractors looking to make a quick buck off of your misfortune. Will they still be around if a problem arises later?

■ Try to be patient. When an area has extensive damage, it may take some time for a local contractor to get to you. While this can be frustrating, this is where scam artists can come in and manipulate your anxiety to their advantage. Do not be pressured into making a snap decision.

■ While being patient, also act promptly. Insurance policies require you take action to prevent further damage to your property. You



Kelvin Collins

may need to move your personal belongings to a different location, cut off the water supply, or have a tarp placed on your roof, (but only if this can be safely done).

Thoroughly clean out mud and residual material from heating and cooling units and let the units dry out before determining whether the equipment is functional or needs repairs.

■ Get a written agreement with your contractor that outlines the repairs to be done, the types of materials to be used, and the price breakdown for both labor and materials. Review it carefully before signing. Insist that the contractor obtain all necessary permits and avoid anyone who asks you to provide your own permits. The person obtaining the permit is the one responsible for ensuring that all work meets code requirements. That needs to be the contractor, not you.

■ Be wary if a contractor asks you to sign an estimate. Many unscrupulous contractors have you sign what you think is an estimate but in reality, is a binding contract. Also watch out for cancellation fees sometimes referred to as liquidation damages. These are fees charged to a homeowner if they decide to use a different contractor. If you are unsure what you are reading, ask the contractor to spell it out for you.

■ Never pay for all repairs in advance and do not pay cash.

Disasters are a stressful event. Victims should never feel forced to make a hasty decision or to choose an unknown contractor. Start with trust! For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust, visit BBB.org.

## Medal of Honor spotlight

# Navy Ensign John Joseph Parle

**By KATIE LANGE**  
DoD News

As the Allies prepared to invade Sicily during World War II, Navy Ensign John Joseph Parle was tasked with managing the small boats on his landing ship. When an accident on one of those boats threatened to give the whole operation away, Parle saved the day. The incident cost him his life, but his bravery and devotion earned him the Medal of Honor.

Parle was born on May 26, 1920, in Omaha, Nebraska. His parents, Harry and Mary Parle, went on to have eight more children, one of whom died in infancy.

As a boy, Parle was seen by those who didn't know him well as solemn and shy, but at home, his parents said he was full of wisecracks, according to a 1943 Omaha Evening World Herald article.

The newspaper said that in the eighth grade, Parle decided he wanted to be a Catholic priest and even attended a seminary to prepare.

However, it wasn't the right fit for him, so he came home after a few months.

Parle continued to want to be a priest through most of high school, but by the time he graduated, he'd given up on the idea, the Evening World Herald said. Instead, he went to Creighton University in Omaha, where he studied to be a certified public accountant.

In 1941, during his junior year of college, Parle joined Creighton's ROTC program. By January of 1942, the U.S. had entered World War II, so he enlisted in the Naval Reserve.

After graduation, Parle began training at the University



Photo courtesy defense.gov  
Navy Ensign John Joseph Parle

of Notre Dame, which had one of four midshipmen training centers that were set up during the war. He commissioned into the active-duty Navy on Jan. 28, 1943.

After an initial assignment in Norfolk, Virginia, Parle was assigned to the Northwest African Amphibious Force and attached to LST-375, a landing ship that delivered troops and equipment to beachheads. Parle was the ship's officer in charge of small landing boats during the invasion of Sicily.

On July 9, 1943, the night before the invasion, Parle's ship was among tens of thousands of Allied forces preparing for the surprise landing. Around 1:30 a.m. on July 10, his LST had started to swing its

smaller landing craft onto the ship's small cranes to prepare to lower them into the water.

One boat was loaded with ammunition, explosives, detonating fuses and smoke pots, which were used to create large smokescreens that troop ships could hide behind.

One of those smoke pots accidentally ignited. No one was on the boat, but Parle just happened to be walking past when the smoke pot caught fire. He knew that if it ignited any of the rest of the material on the boat, it would explode, causing a massive fireworks display that would give away the force's position to the enemy onshore.

Without hesitating, Parle jumped onto the small boat. Despite the fire and blinding smoke, he quickly managed to snuff out the burning fuse; however, he couldn't seem to put the actual pot out.

He eventually grabbed it with both hands, ran to the side of the boat and threw it into the water.

Smoke pots were generally made of fog oil, diesel fuel and other noxious materials, of which Parle inhaled an extensive amount. Sadly, he died a week later.

**See HONOR, page 3**

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**LIVED**

**From page 1**

leaf clusters), National Defense Service Medal (one service star), Global War On Terrorism, Expeditionary Medal.  
 Carl was, indeed, a man fully in the moment, a force of nature if there ever was one. And he acquired a well-deserved reputation for being an exacting steward, a tough taskmaster, and a skilled negotiator.

I cannot, as an activist, unionist, in anything that is written in this article diminish the impact of losing him so suddenly. In fact, because we lost him so quickly, it all seems like a bad dream - that we will wake up tomorrow and he will be back again.  
 Each of us, whether represented by him or not, will remember him casting a wide shadow over his workplace. We will remember our inner anguish when we learn of his passing.  
 We are not alone in personal grief, or our

desire to honor him. The men and women of Local 987 acknowledge his sacrifices - both known and unknown. So, as we stand by on the curb and clap as he makes his journey to his final resting place, we salute this warrior, husband, father and son. Job well done! We will take it from here. Rest In Peace, Brother.  
 This Local will forever be indebted to him. We will never forget him nor his indelible contribution as an activist, leader and representative.

**HEALTH**

**From page 2**

❑ RSV. Earlier this year, the Federal Drug Administration approved two separate vaccines to address respiratory syncytial virus in older adults. RSV, a common respiratory infection, usually causes mild, cold-like symptoms, but can be more severe in older adults and children. Talk to your doctor about whether you should get an RSV vaccine.

**Health screenings**

The following health screenings are commonly recommended for older adults.

❑ Mammogram. Breast cancer is the second leading cause of cancer death in women in

the United States, according to the CDC. Every woman is at risk, and risk increases with age. Fortunately, breast cancer can often be treated successfully when found early. The U.S. Preventive Services Task Force recommends women 50 to 74-years-old at average risk get a mammogram every two years.  
 ❑ Colorectal screening. Colorectal cancer risk increases with age. Screenings can find precancerous polyps early, so they can be removed before they turn into cancer. The USPSTF recommends colorectal cancer screening for adults age 45 to 75. Though colonoscopy is the most comprehensive test, there are other options you may consider with the help of your provider.  
 ❑ Bone density scan.

USPSTF recommends women aged 65 and older, and women 60 and older at increased risk, be routinely screened for osteoporosis, a disease in which bones become weak and brittle. Screening may facilitate treatment that helps prevent fractures.

❑ Eye exam. Routine eye exams can identify early signs of eye disease that are more likely as people age. People with diabetes in particular are prone to retinopathy, which leads to vision loss. It's recommended that people with diabetes have annual retinal screenings.

❑ Mental health checkup. Many people experience seasonal depression during fall. Mental health is strongly linked to physical health. Talk to your health care provider about both,

including your personal and family history. They can connect you with additional mental health resources.

To prevent unpleasant surprises, Sobel suggests talking with your health care provider, pharmacist or insurer about preventive care costs. Fortunately, costs are often covered fully by Medicare or Medicare Advantage, he said.

The information contained in this article is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health care provider with any questions you may have regarding a medical condition or treatment and before undertaking a new health care regimen.

**SPARKS**

**From page 2**

AFWERX is the Air Force's team of innovators who encourage and facilitate connections across industry, academia, and the military to create transformative opportunities and foster a culture of innovation. According to Staff Sgt. Oluwaseun

Kolawole, 461st ACW Liberaider Spark Cell lead, the jack is an upgrade to the already-used Go Jack in the maintenance world.

"I am passionate about the Spark Cell because I do not like just doing things the old way," said Kolawole. "If there is a better way to do something and it saves time, let's do it. We are an innovation hub to help Airmen refine their ideas and get

them in front of the people who need to see it across the base or as high as the Pentagon.

"No idea is stupid, and don't keep it to yourself. You may have that one missing piece that can solve a problem. Imagination has nothing to do with being smart. Can you think? If you can think, then you can act. Creativity is you thinking, innovation is you doing."

**HURRICANE**

**From page 2**

extra coverage for computers, jewelry, art and other expensive items that could be damaged or destroyed in a storm.

● Consider purchasing flood insurance: This is a separate policy and can cover water damage due to flooding resulting from

tropical storms and hurricanes.

**After a storm:**

● Make temporary repairs: Consider hiring a vendor to board up windows, tarp the roof, clean up hazardous spills and debris or take other steps to reduce the possibility of additional property damage.

● Separate and inventory damaged personal property: Create a list of any damaged

contents and include a description of each item with details such as the name of the brand and manufacturer; age, place and date of purchase, and other pertinent facts. Be sure to include photographs, video, or personal property inventories you may already have available.

● Maintain accurate records: Keep detailed notes of your expenses and save bills and

receipts from your temporary repairs.

For more information on how to get your home and your finances ready for severe weather, visit Travelers.com.

While no one likes to think about worst-case scenarios, being prepared before a storm, and having a plan for its aftermath, can help your family get back on its feet faster.

**HONOR**

**From page 2**

on July 17, due to the damage the smoke pot inflicted on his lungs.

However, Parle's actions kept the small boat from exploding, and more importantly, it ensured that the mission stayed secret.

The invasion of Sicily went on to be a success for the Allies and gave U.S. troops a route onto mainland Italy.

The victory delivered a devastating blow to Italian dictator Benito Mussolini's fascist government and eventually toppled his regime.

Parle was quickly nominated for this country's highest military honor. On Jan. 26, 1944, Parle's parents received the Medal of Honor on his behalf from Capt. Dixie Kiefer during a high mass at St. John's Catholic Church on the Creighton University campus.

Parle's body was eventually returned to the U.S. and buried in Holy Sepulchre Cemetery in Omaha.

Parle's sacrifice wasn't forgotten. In July 1944, the Navy commissioned the destroyer escort USS Parle in his honor. The ship remained in service until 1970.

Creighton University renamed a section of roadway bordering the southern part of the campus as John Parle Drive.

In 1993, the school also dedicated its military science building, which houses its ROTC program, to the fallen ensign. Inside that building hangs Parle's Medal of Honor, which was donated to the school by his family.

**BENEFITS**

**From page 1**

the lower cost available to you through either the pharmacy or the Union Plus Prescription Discounts Card.

■ Use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.

■ Includes access to mail order and specialty medications.

**Medical bill negotiating service**

Union Plus Medical Bill Negotiating Service provides AFGE members with large out-of-pocket medical bills free assistance negotiating bill reductions with physicians, hospitals and other medical providers.

The service negotiates with medical providers on the member's behalf to lower costs and establish payment plans.

**Requirements:**

■ You must be a union member or retiree.

■ You must have at least one outstanding unreimbursed medical expense of \$400 or more from a single medical provider. There's no limit on the number of medical providers with which the service will negotiate.

■ Lifetime limit: one Medical Bill Negotiating Service membership per household.

**Eligible medical expenses:**

When you calculate your unreimbursed medical expenses, you may include expenses incurred from physicians, dentists, hospitals, surgery centers, diagnostic service providers - any medical provider.

The service attempts to negotiate any medical or dental bill regardless of insurance benefit status, including insured, underinsured, non-covered and out-of-network claims.

Do not include expenses that were covered by your (or your

spouse/dependent's) health insurance:

Health Advocate may not be able to negotiate on money that was supplied towards a deductible, coinsurance or co-pay. Deductibles, coinsurance, and co-pays are the member's contracted obligation with the insurance carrier.

Unreimbursed expenses must be at least \$400 for each medical provider.

When your application is approved you will be notified by email. You will be advised to contact the medical negotiation service provider directly. You should be prepared to provide them with documentation of your unreimbursed medical expenses of at least \$400 per medical provider, copies of medical bills, or insurance Explanation of Benefits forms.

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■ Extended customer service hours

■ Value-added services that are included at no cost like, ID Protection Services1

Enjoy convenient payment Options. You can choose to have your payments automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges, or service fees. Other payment options are available.

**Auto buying program**

The AFGE Auto Buying Service helps members through the vehicle buying process and can provide them with substantial savings.

Through the program, union members will receive pre-negotiated, best-market pricing on new or used vehicles (cars, trucks, commercial, agricultural, RV's, boats, motorcycles, etc.) without having to negotiate with the dealer.

**Program features:**

■ Pre-negotiated pricing on most new vehicles purchased or leased through the program, typically 2%-3% over dealer invoice.

■ Used vehicle pricing at 4% over the cost of the vehicle at auction plus dealer preparation.

■ Assistance from the program's Vehicle Advisors throughout the process.

**How the program works:**

■ The member submits a vehicle order form or calls the

program.

■ Within 48 hours, the Vehicle Advisor contacts the member and helps in selecting a new or used vehicle and options.

■ The Vehicle Advisor will then locate the vehicle at a dealer in the member's area and negotiate a price based on fleet pricing for new vehicles and at near auction cost for used vehicles.

■ The dealer signs a contract agreeing to the price and the Vehicle Advisor reports the pre-negotiated price to the member.

■ Once the details are acceptable to the member, the Vehicle Advisor sets up a mutually agreeable delivery appointment between the member and the dealer.

■ The member goes to the dealership and inspects and test drives the vehicle and the transaction and delivery is completed.

If the member decides not to purchase that vehicle, they may start the process again with the Vehicle Advisor.

While the program can provide an excellent value for a vast majority of members, it may not appear to provide the lowest price for those members who want to take the time to haggle from dealer to dealer.

Also, some vehicles may be in such demand that they require premium pricing. However, even for buyers who make car buying a sport, the program can provide an excellent price point to start from.

**Firestone tire and auto**

Members save instantly on all maintenance, repairs and tire purchases from leading tire brands such as union-made Bridgestone and Firestone tires.

Retail locations:  
 The plan is accepted at over

**See BENEFITS, page 4**

**U.S. Equal Employment Opportunity Commission Actions/decisions:**

**Cygnus Home Service D/B/A Schwan's Home Delivery agrees to resolve charge**

Cygnus Home Service d/b/a Schwan's Home Delivery Service or Yelloh ("Schwan's"), a frozen food delivery service with locations in Wisconsin, has agreed to compensate a job applicant and provide additional equal employment opportunity training, to include American with Disabilities Act (ADA) training, to resolve a finding of disability discrimination by the U.S. Equal Employment Opportunity Commission (EEOC), the agency announced recently.

An investigation by the EEOC's Milwaukee Area Office concluded that Schwan's did not hire a job applicant for a route sales representative position, because he is an individual with a disability. When a hiring official learned of the applicant's disability, he directed the applicant to take the required U.S. Department of Transportation's medical examination, which he passed. Despite passing the medical examination, Schwan's had already considered hiring non-disabled candidates and failed to consider a qualified applicant with a disability for employment.

Under the conciliation agreement, in addition to compensating the applicant, Schwan's will train its employees about their rights under the ADA. Schwan's will also retain an outside consultant to train its managers and recruiters at the Greenville, Wisconsin location, regarding the intersection of the ADA and federal Department of Transportation laws/regulations. In addition, Schwan's agreed to revise its hiring processes, post an EEO notice at its facilities and on its internal website, and provide compliance-related reporting to the EEOC. The EEOC will monitor compliance with these obligations for the next three years.

**Alden Short and Hinson Jennings to pay \$85,000 to settle National Origin discrimination suit**

Alden Short and Hinson Jennings, a Dallas-based property management company, will pay \$85,000 and furnish other relief to settle a national origin harassment lawsuit filed by the U.S. Equal Employment Opportunity Commission, the agency announced recently.

According to the EEOC's suit, the owner and president and the chief operating officer subjected three Hispanic female employees to a hostile work environment at the company's Richardson facility. The agency's suit claimed top management officials made comments to the employees relating to their heritage, their parents, and children all relating to their national origin.

Such alleged conduct violates Title VII of the Civil Rights Act of 1964, which prohibits discrimination based on national origin. The EEOC filed suit, Civil Action No. 3:18-CV-2125-L in the U.S. District Court for the Northern District of Texas, Dallas Division, after first attempting to reach a pre-litigation settlement through its conciliation process.

The three-year consent decree settling the suit was entered by U.S. District Judge Sam Lindsey on April 4, 2023, and prohibits future discrimination. In addition to the payment of damages to the Hispanic employees, the decree requires the property management companies to develop and implement a new employee handbook and to provide employees with annual training on discrimination.

**Nursing facility Symphony to pay \$400,000 to settle pregnancy discrimination suit**

Symphony Deerbrook, LLC will pay \$400,000 and furnish other relief to settle a pregnancy discrimination lawsuit brought by the U.S. Equal Employment Opportunity Commission over conduct at its Symphony of Joliet facility, the federal agency announced recently.

In its lawsuit, the EEOC charged that Symphony, a skilled nursing and rehabilitation facility, implemented a policy requiring employees to inform the company of any pregnancy and to obtain a note from their doctor releasing them to work without restrictions. The EEOC also alleged that Symphony denied employees with pregnancy-related restrictions reasonable accommodations and terminated them though other employees with similar restrictions were provided accommodations.

The consent decree settling the suit requires Symphony to pay \$400,000, which will be distributed among 11 affected employees. The two-and-a-half-year decree enjoins Symphony from discrimination on the basis of pregnancy in the future, including denying pregnant workers job modifications available to other similar employees and requiring pregnant employees to obtain doctor's notes stating that they can work without restriction.

**Lacey's Place to pay \$92,964 to settle EEOC pay discrimination lawsuit**

Lacey's Place LLC Series Midlothian, doing business as Lacey's Place, which owns and operates more than 30 video gaming parlors in Illinois, will pay \$92,964 and furnish other relief to settle a pay discrimination and retaliation lawsuit filed by the U.S. Equal Employment Opportunity Commission, the federal agency announced recently.

According to EEOC's lawsuit, female district managers were paid less than their male coworkers with similar experience and education since at least March 2018. A female manager was also fired in retaliation for complaining about the pay disparity, the EEOC said.

In addition to the monetary relief, the four-year consent decree settling the suit requires Lacey's Place to develop and distribute a written policy against sex-based pay discrimination and retaliation, conduct anti-discrimination training, and conduct a pay equity study of current district manager pay. Lacey's Place must also post a notice at its website about the lawsuit and submit written reports twice a year to the EEOC.



**BENEFITS****From page 3**

2,300 Firestone Complete Auto Care, ExpertTire, TiresPlus and Wheel Works locations nationwide. Most of those locations are open late daily and open on Sundays.

Only the company-owned Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations will accept the savings certificate. Since some non-company stores look similar, members should use the store locator feature to choose a store most convenient for you.

**How it works:**

Download and print the "Print Savings Certificate"

Bring the certificate to the participating store of your choice.

Give the store your certificate to get savings.

Before your next visit, log back onto the site and print out a new certificate.

**Details about this benefit:**

Members can register all the vehicles in your household. Choose that vehicle before you print out a savings certificate. You do not need to carry a membership card, just the savings certificate.

**Tires:**

Save 15% off any Bridgestone or Firestone tire purchase

Save 15% off Computerized Wheel Balance

Save 15% off Valve Stems

**Service:**

Save 15% off your maintenance and repairs

15% member savings off the regular retail price. Tires and service savings cannot be combined with advertised, internet or promotional specials.

**Insurance****Medicare supplemental**

Many Union members and retirees with Original Medicare (Part A and Part B) coverage are looking for additional insurance to help limit out-of-pocket costs.

The resources offered by eHealth can help you navigate your Medicare Plan options and choose the right Medicare plan for you and your spouse, based on your budget and needs. eHealth can provide information about many different insurance companies and Medicare plans at no additional cost to you with no obligation to enroll.

Union members, retirees and their families can now easily search and shop for Medicare plans using eHealth's recommendation tool or by speaking to an eHealth licensed insurance agent.

You have the option to find plans in your area online, compare plans and select one based on monthly premium, annual deductible, as well as copayments and coinsurance for various services.

Check to see if you have retiree health insurance available directly from your union and/or employer. Then we can help determine the other plan coverage you or your family need, including:

**Medicare supplement plans**

Medicare supplement coverage can include:

- Deductibles
- Coinsurance
- Foreign travel

**Medicare Advantage plans****Medicare Advantage may cover:**

Most Medicare Part A (hospital coverage) covered services (Hospice will remain covered through Medicare)

Medicare Part B (medical insurance coverage) covered services

Medicare Part D Prescription drug coverage

- Vision
- Hearing
- Dental
- Wellness programs
- Maximum out-of-pocket charges

**Medicare Prescription Drug Plans****Medicare Prescription Drug coverage (Part D) may cover:**

- Prescription drugs
- Generally does not cover over-the-counter medications

**Working America Health Care program**

Do you have AFGE members, family members or prospective members who are "not" already covered under the Federal Employee Health Benefits Program, an employer or union's collectively bargained health plan?

AFGE's Working America and Union Plus are working with licensed agents at GoHealth to guide any uncovered workers and their families through the insurance enrollment process. We can explain eligibility for tax credits and subsidies, plus advise workers about the best insurance plan to fit their needs and budget.

With the AFL-CIO-endorsed Working America Health Care Program, after you enroll in a qualified health plan, you'll also benefit from a Health Advocate service at no cost.

This unique service provides personalized help to answer your coverage, care, clinical and claims questions, including negotiating medical bills and recommending doctors, including:

Obtain approvals for needed services from insurance companies and providers

Negotiate complex bills, to try to lower costs and establish payment plans - acting as a 3rd party negotiator

Find the best doctors and hospitals

Access a Nurse Helpline for explanation of conditions and treatment options

Locate eldercare support services

Explain your covered benefits, in-network options and more

**Farmers auto and home**

Farmers GroupSelect provides you with access to customizable insurance coverage for your needs and budget.

Policies available include:

- Auto
- Homeowners
- Condo / Renter's
- Boat
- Recreational vehicle
- Landlord's rental dwelling
- Personal excess liability protection and more!

Member benefits include:

Special group discounts not available to the general public

Apply anytime throughout the year

Free, no-obligation quotes

24/7 claim service

Extended customer service hours

Value-added services that are included at no cost like, ID Protection Services

Enjoy Convenient Payment Options: You can choose to have your payments automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges, or service fees. Other payment options are available.

**Professional Liability Insurance**

Lawsuits and frivolous complaints against federal employees are becoming the new "norm" in today's workplace. Every federal employee runs the risk of having an investigation against them; no employee is off limits.

Whether you are an analyst, secretary, law enforcement officer, doctor, nurse, etc., at anytime during your career you can become the target of an investigation or complaint.

Non-management employees face actions that could be misconstrued or taken out of context, insubordination, time and attendance issues, misuse of government property, etc.

Police officers, correctional officers, border patrol agents, and judges have a high risk of civil lawsuits being filed against them.

In reality, all it takes is one complaint against management, one angry supervisor, a vindictive inmate, a failed assignment, or jealous co-worker to open a can of worms and both your job and personal assets could be at risk.

**What benefits are included?**

Choice of \$1 million or \$2 million of civil liability for judgments against you

\$100,000 or \$200,000 for defense costs

\$10,000 accidental death benefit while on the job (exclusive to AFGE members)

**What does CareerGuard® cover?**

Negligent acts and judgments from alleged acts, errors, or omissions while in your scope of employment.

Administrative and disciplinary proceedings

Criminal acts

HR218 coverage (qualified law enforcement officers acting in such capacity)

Security clearance revocations for scope of employment related actions

**How much does this valuable coverage cost?**

The short answer is as low as \$.40 cents a day if eligible for agency reimbursement\*. Cost is dependent upon the level of coverage chosen, from \$288/year up to \$390/year. Enrollment and payment options include bi-weekly payroll deduction, monthly checking account debit, or quarterly, semi-annual, annual direct billing.

**What is Agency reimbursement?**

Because this insurance is so valuable and needed, congress enacted federal statute that agencies reimburse eligible employees 50% up to \$150/year for premiums cost. Eligible employees are defined as managers, supervisors, and law enforcement officers (check with your employer is to see if you qualify).

**Who is eligible?**

All Federal employees that are eligible for benefits from the American Federation of Government Employees.

Coverage is Worldwide as long as you are acting within the scope of your employment.

The policy is underwritten by Evanston Insurance Company which has an A.M. Best rating of A+ (excellent) and is a United States company.

**Term life insurance**

Term-to-70 Life Insurance helps protect your family from the financial burden of an unexpected death. The costs of funeral arrangements and outstanding bills are high enough, not to mention the day-to-day bills (mortgage, car payment, college tuition, etc.) your family will face when you're gone. And with today's rising costs and debt, many employer-sponsored life insurance plans may not provide enough coverage alone.

The plan's rates are based on 5-year age bands. And with its "living benefit" feature, you can collect a portion of your benefits from the plan when you might need the money the most — during a terminal illness.

Union Plus Term-to-70 Life Insurance exclusively serves union members and their families. We're able to provide specially arranged rates typically reserved only for large groups.

Coverage without re-application, underwriting, or changes to your benefits until age 70 when you can convert to the Senior Life insurance plan without any medical questions.

Provides a waiver of premium - which means, you don't have to make

any payment - for up to 3 months during an involuntary layoff or lockout lasting 30 days or more and is subject to a 30-day waiting period. This is a member-only benefit.

Unlike some other insurance administrators, Union Plus does not ask you to take a medical exam, depending on your answer to the health questions on the application, for coverage up to and including \$150,000 in order to receive coverage. Amounts over \$150,000 require a medical exam.

Provides you a 60-day review period with a satisfaction guarantee if you decide that this coverage is not right for you.

Gives you a toll-free customer service support phone number.

**What happens if I am out of work?**

Union Plus Life Insurance includes a valuable feature that waives premiums for three months if a union member is out of work due to a union-sanctioned strike, layoff or lockout lasting 30 days or more.

The AFL-CIO Mutual Benefit Plan provides a hospital grant for eligible members to assist in paying for large, out-of-pocket hospital expenses. This benefit is not provided or endorsed by The Hartford.

**Senior Term Life Insurance**

With Senior Term Life Insurance, AFGE members have a range of coverage options to fit their budget. And a "living benefit" feature allows the insured to collect benefits and pay no monthly life insurance premium during a terminal illness.

Unlike other term life insurance programs there's no termination age and no medical exam required. Your insurance premium is waived if you are ever confined to a nursing home.

**Benefit eligibility:**

Available to active and retired members ages 55 - 74.

Available to spouses/domestic partners ages 55 - 74.

Policy Form # SRP-1153 A (HLA) (1661)

**Features of this benefit:**

Choose your level of protection: benefits paying from \$5,000 - \$25,000

Pays in addition to any other benefits you may have.

Coverage without re-application or underwriting.

No medical exams are required.

Premiums are waived if you become terminally ill or become nursing home confined.

Pays benefits for loss of life by accident or illness anywhere in the world.

Your benefits will not reduce until age 80. The reduced coverage is \$5,000 which remains consistent even if you live to be more than 100 years old.

Your spouse or domestic partner is eligible to apply.

No-cost living benefits: Receive up to 50% payout of your life insurance benefit if you suffer a terminal illness. This allows you to get up to 50% of your benefit money when you need it the most. (And this benefit is available to you until 80 years of age.)

**Free accident insurance**

Your AFGE membership entitles you to enroll in free coverage for accidental death (AD) insurance worth up to \$20,000 provided by Union Plus for one full year. No medical exam. No hassle.

**Benefit features:**

\$10,000 of coverage for death due to any type of covered accident at home, at work and while commuting or traveling anywhere in the world.

Plus, \$10,000 of additional coverage against covered accidental death while at work.

At the end of 12 months, members will be offered a low-cost \$100,000 accidental death policy in place of providing the option to renew the no-cost coverage.

For added protection and peace of mind, you may choose to purchase additional accidental death and dismemberment (AD&D) coverage from \$25,000 to \$200,000 at group rates.

**Death Benefit program**

The Death Benefit program is a group term life insurance policy that covers current dues-paying members in a participating AFGE Local. It pays double the amount (listed below) in the event of accidental death or dismemberment.

This program is underwritten by the Union Labor Life Insurance Company.

Individuals cannot obtain this benefit; it is only available to all members of a Local that has elected to provide this benefit to all their members by way of constitutional amendment. Each Local determines the number of units.

**Eligibility:**

You are eligible to participate in the Life Insurance and Accidental Death & Dismemberment Plan if:

- You belong to an insured Local;
- Are under the age of 71; and.
- Have active duty status.

Note: If you do not have active duty status upon joining an insured Local, you will become an eligible member when active duty status is resumed.

Age	Coverage
Under 35	\$2,200
35-49	\$1,700
50-59	\$1,200
60-69	\$1,000
70+	\$1,000

Some locals have increased this base amount, please check with your local Secretary/Treasurer to determine benefits payable.

What is the cost of this benefit? The

AFGE insured Local provides this coverage at no cost to you.

Termination of coverage:

Your Life and AD&D insurance will end when one of the following occurs:

- You cease to be a member in good standing
- The plans are terminated

**Hertz van, truck rental**

As part of this benefit, Hertz Vans & Trucks rental features include:

- Up to 25% discount every day
- Nationwide availability
- Convenient locations
- Flexible hours
- Variety of vehicle sizes
- Easy-to-drive vehicles
- Dedicated on-site support

**Limitations and restrictions:**

Discount applies to pay later base rate. Taxes and fees excluded. Terms apply.

**Savings on boxes, supplies**

How much can you save by using your union benefits to move? For 20 boxes, tape, bubble wrap wrapping paper and a marker you'd pay \$85.84 at U-Haul. With Union Plus, you'd only pay \$48.30!

The 25-50% savings for AFGE families are typically a better value than moving supplies purchased through U-Haul, professional movers and other providers.

More about this benefit:

AFGE families save 25%-50% on moving boxes and supplies.

Members receive free shipping within the U.S.

For purchases over \$40 of moving supplies you'll receive a \$25 Restaurant.com gift card.

For purchases over \$100 of moving supplies you'll receive a \$25 Restaurant.com gift card, plus a 4-pack of room tape.

**Moving, storage pods**

Need to move or store your belongings, but don't have the space or vehicle to do it? Move, store and save with PODS!

PODS containers can be used for moving, storage or both. Use PODS for:

- On-site storage at your location,
- Storage in a secure PODS storage center,
- Local or long distance moving,
- Staging during renovations or events,
- Office relocation.

**More about this benefit:**

AFGE families can get savings of 10% on local moves and storage, and 10% on long distance moves and storage.

Use this benefit to move in town or across the country.

Access and pack your belongings at your location or a secure PODS facility.

There's no rush! By using PODS you can pack and unpack at your own pace.

PODS are available in more than 20,000 cities.

Don't worry about lifting big items! PODS allow you to load at the ground level - no ramps needed.

Once you've finished, PODS will pick up the container and deliver it across the street, across the state, or even across the country. Or, you can choose to store it at a PODS secure storage center.

PODS' patented PODZILLA lift system keeps your container - and your possessions - level while loading onto and off the truck. If you have a big job you can order multiple containers that can be delivered together or separately.

**Moving vans**

Enjoy a stress-free and affordable experience with Union Plus discounts on full-service moving vans through the leading national moving brands and union companies Allied Van Lines and North American Van Lines.

Preferred moving van and moving services discounts especially designed for AFGE members can save you hundreds of dollars on a typical interstate (state-to-state or long-distance) move. Plus, you'll get added savings on in-transit storage and personal property protection coverage.

**More about the benefits:**

Exclusive AFGE member discounts on interstate moving, packing and in-transit storage

Free \$50,000 of Full Replacement Coverage from North American Van Lines

Double the coverage on property protection from Allied Van Lines

Peak rates waived year-round

On-time delivery guaranteed

Members receive \$125 per diem if the interstate delivery date is missed due to no fault of the member. Per diem is only paid on shipments weighing 3,500 pounds or more for Allied Van Lines and 5,000 pounds or more for North American Van Lines.

**Budget truck rental**

Now you can make that do-it-yourself move cost even less with a discount at one of the nation's largest truck rental facilities. AFGE members can save 20% when renting a Budget truck or van with the new Union Plus Budget Truck Rental discount.

**More about this benefit:**

As part of this benefit, Budget truck rental features include:

- 20% discount every day
- Reliable, easy-to-drive trucks
- Over 2,800 convenient locations nationwide
- Provides 24/7 roadside assistance
- Moving kits, boxes and moving supplies offered
- Car carriers and towing offered
- Select optional insurance and protection plans

**Limitations and restrictions:**

To take part in this benefit, mem-

bers must present the discount code through prior registration. The offer is not valid at the Budget Truck counter.

Discount cannot be combined with any other discounted rate or promotional offer.

Discount applies to truck rental only. Taxes, surcharges, refueling, moving supplies, and optional items are an additional cost.

**Career**

AFGE members have free access to thousands of Federal government job openings through Avue Technologies.

AFGE joined forces with Avue Technologies because it is a firm highly regarded for its aggressive innovation and advocacy on behalf of federal government workers and its association with federal agencies that are seeking the broadest possible outreach to promote diversity in hiring.

**Features of this benefit:**

This portal is designed to make sure members can see all jobs currently available, and to also be notified when any job meeting a members' career and geographical location interests opens in the future.

Through this partnership, AFGE members have direct access to Avue's customer base of over 25 Federal departments and agencies representing an estimated workforce of over 1,682,985 employees. Through the AFGE employment site portal members are able to access and apply for Federal job opportunities and receive notification of opportunities of interest.

The site contains plenty of information to help members make them a better job applicant. For Federal Agencies that are Avue clients, members will be able to apply directly on-line, learn immediately whether they meet basic qualifications, and track their progress 24/7. The online AVUE process is fair, objective, transparent, and provides "on the merits" consideration of all interested candidates.

For agencies that are clients of Avue Digital Services™, members are able to expedite their application directly to these agencies and monitor progress through the selection process on a 365/24/7 basis.

For agencies that are not yet Avue clients, members are able to automatically generate and print a hard copy resume from a "base profile" maintained on line. In addition, the site provides our members with a wide range of expert information with respect to the entire spectrum of employee relations, EEO, Civil Rights, and other workforce management issues.

**Legal****Union plus legal program**

You can find reliable advice at an affordable price if you need legal help or simply have a question of a legal nature.

Union members have free access to basic legal services or can upgrade to a higher level of legal service at a discounted price

**Union plus legal program - basic**

Your registration gives you free access to basic legal benefits

Free initial thirty-minute consultation

25% discount off attorney's hourly or flat rate fees

Over 6,800 participating law firms

Virtually all types of legal matters are eligible.

After registration, you'll be provided with the toll-free number to call for a referral

From CLC incorporated, a leading provider of legal programs since 1986

**Union plus legal program - premium**

For a low fee of \$19.95 a month, you'll have access to a network of experienced attorneys, ready whenever you are.

Unlimited access to legal assistance

All attorney fees are paid by the plan for covered members

Expert legal advice and representation in person or by phone

Network of 15,000+ attorneys

No limitations such as hour or dollar caps on covered matters

The premium plan does not cover employment, workers comp or ss disability

From Hyatt legal plans, a MetLife compa

A plan covers the member, their spouse/domestic partner and their dependents







# 3 Steps Toward a Healthier Heart



## Grape, Broccoli and Avocado Salad with Toasty Oat Topping

Prep time: 30 minutes  
Cook time: 5 minutes  
Servings: 6

### Toasted Oat Topping:

- 1/2 tablespoon butter
- 1/3 cup sliced almonds, coarsely chopped
- 3 tablespoons steel-cut oats
- 1/8 teaspoon seasoned salt
- 1/4 teaspoon Italian herb seasoning

### Dressing:

- 6 tablespoons extra-virgin olive oil

- 1/3 cup quartered red or green Grapes from California
- 1/4 cup wine vinegar
- 1 tablespoon honey
- 1/4 teaspoon sea salt
- freshly ground pepper, to taste

### Salad:

- 1 bag (12 ounces) broccoli slaw
- 2 cups lightly packed torn curly kale
- 1 1/2 cups halved Grapes from California
- 1/2 cup minced red onion
- 1/3 cup chopped dried figs
- freshly ground pepper, to taste
- 1 large, firm but ripe avocado, diced

To make toasted oat topping: In medium skillet over medium-low heat, cook butter, almonds, oats, salt and Italian herb

seasoning about 5 minutes, or until lightly toasted and fragrant, stirring frequently.

To make dressing: In small blender, puree olive oil, grapes, wine vinegar, honey, sea salt and pepper, to taste, until smooth.

To make salad: In large bowl, mix broccoli slaw, kale, grapes, red onion and figs; season with pepper, to taste, and drizzle with dressing; toss well to coat. Add avocado and toss lightly. Transfer to six serving plates or bowls and sprinkle with toasted oat topping.

### Nutritional information per serving:

320 calories; 5 g protein; 29 g carbohydrates; 22 g fat (62% calories from fat); 3.5 g saturated fat (10% calories from saturated fat); 5 mg cholesterol; 160 mg sodium; 7 g fiber.

### FAMILY FEATURES

All aspects of health are important, but heart health is a crucial component of overall well-being. Heart disease is the leading cause of death among Americans but it doesn't need to be – lifestyle choices play a key role in heart health and it's never too soon to adopt healthful habits.

From exercising and getting proper sleep to healthy eating – including heart-friendly snacks like grapes – consider these simple steps.

### Eat Right

Adopting a balanced and nutritious diet rich in fruits, vegetables, whole grains, lean proteins and healthy fats can impact heart health. One way you may lower your risk for heart disease is by eating foods low in saturated fat and cholesterol including grapes.

As an easy, convenient, heart-healthy food, grapes are a perfect ingredient for a heart-friendly eating plan that includes recipes like Grape, Broccoli and Avocado Salad with Toasty Oat Topping. Savory broccoli slaw pairs with the delicate sweetness of crisp, juicy Grapes from California while the toasted oat topping provides a crunchy finish.

Grapes are low in sodium and a good source of vitamin K, which promotes heart health, and contain 7% of the daily recommended intake of potassium, a nutrient critical to heart health. Grapes are a natural source of beneficial antioxidants and other polyphenols and help maintain healthy circulation by promoting the relaxation of blood vessels.

In fact, according to a study published in the "Journal of Nutrition," men with metabolic syndrome who consumed 1 1/2 cups of grapes every day showed reduced blood pressure, improved blood vessel function and a decrease in a key marker of inflammation.

Women who consumed 1 1/4 cups of grapes every day as part of a separate study published in the "Journal of Nutrition" benefited from reduced blood triglyceride levels, LDL cholesterol levels, inflammatory proteins and other markers of heart disease.

### Get Quality Sleep

Sleep is also critical for a healthy heart. Most experts recommend 7-9 hours of sleep per night for adults. To help achieve that goal, create a bedtime routine by waking up and going to sleep at consistent times. Also ensure a comfortable sleep space by turning off electronics and setting the thermostat to a cozy temperature.

### Exercise

A regular exercise routine can have a positive impact on many areas of health. It can be especially beneficial for heart health by lowering blood pressure, reducing inflammation and aiding in maintaining a healthy weight. At least 150 minutes per week of moderate-intensity aerobic activity or 75 minutes of vigorous aerobic activity is recommended by the American Heart Association. Fuel your workout and recovery with heart-healthy and hydrating foods such as grapes.

Find more heart-healthy recipes at [GrapesFromCalifornia.com](http://GrapesFromCalifornia.com).

## Young Organizing Unionists for the Next Generation

The AFGE Young Organizing Unionists for the Next Generation program seeks to mobilize young union members to become leaders and activists for social change within AFGE and the Labor Movement.

AFGE members who are under the age of 40 and those mentors that are over 40 will work together to include younger workers into the union structure and keep them engaged in what's at stake for working class Americans.

AFGE YOUNG intends to provide young members with networking opportunities and resources

to engage in mobilizing other young workers into AFGE, union training to promote leadership skills, innovative social gatherings, AFGE conference meetings, and other engaging events. In doing so, AFGE YOUNG participants work to build lasting labor solidarity, advance issues of social and economic justice, and find more inclusive ways to engage the current and future generations in the Labor Movement.

For more information, or to get involved at the Local 987 level, contact Brandon Respress at [brandon.respress@afgelocal987.org](mailto:brandon.respress@afgelocal987.org).

## Your Union Insurance Benefits

- Life:** Permanent, Portable, Cash Value, Living Benefits. A Much Better Plan than FEGLI.
- Dental & Vision:** 3 Plans to choose from, dependent children covered to age 26, extended family is eligible for their own plan.
- Aflac Accident:** Pays over fifty Benefits for on or off-the-job accidents.
- Aflac Hospital Indemnity:** Pays Benefits for on and off-the-job accidents and sickness/surgery/maternity.
- Aflac Critical Illness:** Pays Benefits up to \$30,000 upon the occurrence of cancer, heart attack, stroke, and many other Critical Illnesses.

### NEW AFLAC DISABILITY

- Pays benefits for off-job accidents, sickness (covid included), surgery, & maternity.
- No health questions asked to enroll.
- Benefit amounts up to \*\$6,000 per month.
- It can be used with leave, or independently.

\*Max Benefit of \$6,000 per month.



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