

IRS and NTEU Reach Agreement for Submission Processing Ramp Down

NTEU73's Negotiation team has been working hard for the past 3 months. Led by NTEU73 President Rick Riley and National Counsel Mike McAuley the team pushed for prompt implementation of the mitigation factors contained in Article 19 of the National Agreement.

After weeks of negotiations, the IRS and NTEU have reached an agreement on making the process of closing the Cincinnati Submission Processing Center a bit easier on employees. Agency approval of the negotiated agreement came down May 8.

Within 90 days of the agreement, employees will receive a Reassignment Preference Notice (RPN) which will

give them priority placement for IRS jobs. Within six months of closing, employees will receive a CTAP notice.

specific questions answered. The agreement provides time for employees to be able to get information so that they can make informed decisions. It provides for time to meet with NTEU but also with retirement counselors and specialists who know the VERA/VSIP process."

"I would like to thank Jim Fish and Dean Curry.," Mr. Riley added. "Since coming on board in their new positions, they have strived to work collaboratively with the union and good things are happening."

"With the signing of the agreement it is no longer going to be guesswork. Now we have some solid answers.

I would suggest everyone to follow us on Facebook (*Official NTEU Chapter 73*) because we plan on doing a weekly update and whatever we know usually goes on there first. That's the best way to get up to the minute information!"



NTEU73 National President Tony Reardon discusses the Submission Processing closing the day after the announcement was made with local NTEU stewards.

The CTAP letter gives them priority placement when they apply for jobs within the government.

The agreement includes many other provisions, including outplacement help, voluntary incentives through job swaps, EAP services, retirement calculations and assistance to employees with disabilities.

In addition, the agreement calls for the establishment of a joint NTEU/IRS Oversight Board. The board will administer the agreement and deal with unforeseen problems that may occur.

NTEU73 President Rick Riley stated, "I know a lot of people have a lot of questions, but we will be having the 7114 meetings starting on June 12 and there will be ample opportunity to get

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NTEU Chapter 73

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(859) 594-6138

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73
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Chapter Web Site
nteu73.org

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Who is Eligible for VSIP (Buy-Out)

The Office of Personnel Management (OPM) must approve all buy-outs, but they have always done so in the past. Included in the agreement will be three buy-out opportunities for employees.

The first buyout will be in October-November of this year. The second will be in October-November of 2018 and the final will be June-July of 2019. Once an employee receives a notice, they will have 21 days to accept a buy-out. If an employee turns down the first buy-out they are still eligible for subsequent buy-outs. Taking a buy-out will not affect an employee's health insurance coverage.

The Voluntary Separation Incentive Payment (VSIP) also known as "buyouts" allows the IRS to offer lump sum payments of up to \$25,000. The amount can be prorated for seasonal employees based upon how many weeks/hours they've worked. This benefit is included in the signed agreement between NTEU73 and IRS. The following is the information about who would be eligible for a buy out.

To be eligible to separate with a VSIP, buy out an employee must:

- (1) Be serving under an appointment without time limitation;
- (2) Be currently employed by the Executive Branch of the Federal Government for a con-

tinuous period of at least 3 years;

(3) Be serving in a position covered by an agency VSIP offer as described above; Voluntary Separation Incentive Payment Guide

(4) Apply for and receive approval for a VSIP from the agency making the VSIP offer; and

(5) Not be included in any of the ineligibility categories listed in Section 13 below.

Employees in the following categories are NOT eligible for a VSIP Buy out. Employees who:

- (1) Are reemployed annuitants;
- (2) Have a disability such that the individual is or would be eligible for disability retirement;
- (3) Are in receipt of a decision notice of involuntary separation for misconduct or unacceptable performance;
- (4) Previously received any VSIP from the Federal Government;
- (5) During the 36-month period preceding the date of separation, performed service for which a student loan repayment benefit was paid, or is to be paid;
- (6) During the 12-month period preceding the date of separation, performed service for which a retention bonus was paid, or is to be paid. (This applies to General Schedule employees only.)

If an employee takes a buy out, it will not affect their pension or Thrift Savings Plan.

The Force

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Requirements for Early Retirement Under VERA

To be eligible to retire under VERA, an employee must:

- (1) Meet the VERA minimum age and service requirements (i.e., the employee has completed at least 20 years of creditable service and is at least age 50, or has completed at least 25 years of creditable service regardless of age); · The minimum age and service requirements are set by statute in 5 U.S.C. 8336(d)(2) for CSRS employees, and in 5 U.S.C. 8414(b)(1) for FERS employees. OPM has no authority to waive either the minimum age or service requirement for VERA eligibility.
- (2) Have been continuously employed by the agency for at least 31 days before the date that the agency initially requested OPM approval of VERA;

- (3) Hold a position that is not a time-limited appointment (no term appointments);
 - (4) Have not received a final removal decision based upon misconduct, or unacceptable performance;
 - (5) Hold a position covered by the agency's VERA; and (6) Retire under the VERA option during the agency's VERA window.
- If you are retiring under CSRS, your annuity will be reduced by one-sixth of one percent for each full month (2% for each year) you are under age 55. This reduction does not apply if you are retiring under FERS and have only been covered by FERS. However, if you transferred to FERS, the reduction would apply to the CSRS portion of your annuity.

Putting in for Retirement at IRS: It's Easier Than You Think!

Doing anything with the Federal Government can be a daunting task. That is why many people are intimidated by applying for retirement with the IRS. Fortunately, it is not nearly as bad you may think.

To get started, go to the GRB Platform, which can be accessed through HR Connect, or you can Google search "GRB Platform."

The GRB Platform allows you to fill out and submit your application online. Once submitted, a BEST (Benefits & Service Team) representative will contact you by email to tell you what you may still need.

The application mainly consists of your basic personal information. If you are married, you will need your spouse's birthdate, his/her social security number, wedding anniversary date, and a certified copy of your marriage certificate. You will also need the name and address of the financial institution where you wish to receive your check.

If you have all of this information when you go to the GRB Platform, it only takes a few minutes to fill it out, and you are on your way!

IRS needs your retirement application, in most cases, 60 days prior to your retirement date. You will be assigned to a BEST representative who will assist you in the process. As your retirement date approaches, they will give you an updated estimate on exactly what your financial numbers will look like.

A couple of tips: If you have a negative leave balance (annual or sick) that money will be withheld. If you are nearing retirement, it would be beneficial for you to get those balances down!

If you have a positive annual leave balance, you will be paid for that time! However, you will not be paid for any unused accrual of sick leave.

If you are under 62 years of age, and meet certain criteria, you may qualify for a Social Security supplement, paid by the IRS. Basically, they give you a slightly

reduced amount of "social security" until you are eligible to draw your own Social Security benefit at age 62. This will be set up by your BEST specialist.

The Social Security office needs 90 days advance notice when you apply for full Social Security. Remember- the longer you wait to take it, the more you will receive for your monthly benefit.

As far as your insurance is concerned, your BEST representative will let you know exactly what it will cost you on a monthly basis. You will choose your life insurance options and beneficiaries when you complete your application. Your BEST specialist can help you with that too!

When you do retire from the Service, you will receive a Retirement Certificate signed by the Commissioner, an Albert Gallatin Award (if you have over 20 years of service and no adverse actions against you in the five years prior to your retirement), and a red, white and blue retiree service pin. Happy Retirement!

Jobs Swaps Will Be an Option During Submission Processing Shutdown

Since buy-outs are likely to be offered only to affected employees in Submission Processing, job swapping could be an answer for both the employee in SP about to lose their job and any other fully successful IRS employee, at the same grade/band, who is close to retirement and would qualify for a buy-out.

Here is how it works: A directly impacted employee in SP who wishes to continue their employment exchanges positions with a non-impacted employee who wishes to retire. The impacted SP employee must qualify for, and be able to perform, the swapped position with minimal or no formal training. That being the case, the two employees exchange positions, enabling the SP employee to continue their employment, while the non-impacted employee is then eligible to receive a buy-out for which he/she would not otherwise qualify. It's a win-win. But it's not always a simple feat. It is not

easy to find someone in a position that is being retained whose job is eligible for a swap. There are few positions in the Service Center that match the criteria. First, an employee cannot get a "gain" during a job swap. In other words, an



employee in a 5/6/7 job cannot trade for a 5/6/7/8 job. Also, a seasonal employee cannot swap into a perm position. In the future, there will be an electronic job swap bulletin board where both impacted and non-impacted employees

can list themselves as interested a job swap. It is up to the employee to find someone to swap with whose position qualifies. Job swap opportunities listed on the bulletin board, will be first come, first served. EOD date, etc. will not factor into it.

"Job swapping is a great opportunity for those who can take advantage of it," commented Rick Riley in a recent Meet & Greet with employees. "The trouble is it will be difficult to find a match. As soon as the job swap electronic tool is available, we plan on letting everyone know! It is my goal to get all of these things available to employees as soon as possible."

For more information about the job swap process, a training tool has been developed and is available through the Enterprise Learning Management System (ELMS), course number 30221.

Employees Can Earn College Credits Through IRS Program

If you're interested in pursuing higher education, or are participating in a degree program at a college or university, then the IRS College Credit Program may be for you. This program requires you to complete online Skillsoft courses and take a final exam. These exams will be administered by IRS Proctors located at ACE-Authorized IRS Testing Sites.

Everything you need to know is at the following link: <http://e-learning.web.irs.gov/collegecredit/index.html>. Go online and check it out on the IRWeb.

You can watch a 30 minute video about the college credit program for an overview. You may want to check with your college or university if you are already enrolled to find out about their credit awarding policy.

The IRS is investing in your personal development and educational goals by providing an opportunity to earn academic college credit through the IRS College Credit Program. This important initiative is a partnership with Skillsoft and the American Council on Education.

- Over forty college-level curriculums are available with over 500 course titles

Fees: You will pay a non-reimbursable \$20 fee when you request your first transcript. This fee also provides you lifelong access to ACE CREDIT Registry and Transcript Services. Subsequent transcripts cost \$15 each.

On the website, you can find links to the course catalog, participating colleges and Universities and ACE authorized testing sites.

These are the five steps to get you started earning college credits:

STEP 1: Select a curriculum

Review the curricula approved for ACE college credit.

STEP 2: Take courses

Access ELMS or Learn and Lead 24x7 to complete all of the curriculum courses on the list.

STEP 3: Schedule and take your exam

Submit an OS GetServices ticket to:

- Request a proctor who is an IRS employee certified to monitor administration of the final exam
- Schedule a final examination at an ACE-Authorized IRS Testing Site

STEP 4: Register with ACE CREDIT Registry and Transcript Service

Establish an account and obtain an official ACE transcript.

STEP 5: Submit your ACE transcript to a college or university

Your college or university will determine how best to apply the recommended credits based upon their own degree programs.

There are fifty-three different courses offered in the program, ranging from one to three credit hours, depending on the course.

This is a great way to earn college credit with little or no cash outlay. Certainly it is something that, if applied, could be of benefit to every employee!

Requirements for Severance Pay

Severance pay is authorized for full-time and part-time employees who are involuntarily separated from Federal service and who meet other conditions of eligibility.

To be eligible for severance pay, an employee must be serving under a qualifying appointment, and have a regularly scheduled tour of duty. The employee must have completed at least 12 months of continuous service by the date of separation. (A layoff is not a break in service.) This continuous service may consist of one or more civilian Federal positions held over a period of 12 months without a single break in service of more than 3 calendar days.

The employee must be removed from Federal service by involuntary separation for reasons other than inefficiency (i.e., unacceptable performance or conduct).

An employee is not eligible for severance pay if he or she is serving under a non-qualifying appointment; declines a reasonable offer of assignment to another position; is serving under a qualifying appointment in an agency scheduled to be

terminated within 1 year after the date of the appointment; is receiving injury compensation under 5 U.S.C. chapter 81, subchapter I; or is eligible upon separation for an immediate annuity from a Federal civilian retirement system or from the uniformed services.

Basic Severance Pay Allowance

The basic severance pay allowance consists of—

- One week of pay at the rate of basic pay for the position held by the employee at the time of separation for each full year of creditable service through 10 years;
- Two weeks of pay at the rate of basic pay for the position held by the employee at the time of separation for each full year of creditable service beyond 10 years; and
- Twenty-five percent of the otherwise applicable amount for each full 3 months of creditable service beyond the final full year.

Age Adjustment Allowance

The basic severance pay allowance is augmented by an age adjustment allowance consisting of 2.5 percent of the basic

severance pay allowance for each full 3 months of age over 40 years.

Lifetime Limitation

An employee may not receive a total of more than 52 weeks of severance pay during his or her lifetime. If the employee entitled to severance pay later accepts a position with the Federal Government or the government of the District of Columbia, they are no longer eligible for severance pay and severance pay is terminated.

Accrual and Payment of Severance Pay

Severance payments will follow the normal pay cycle. The amount of the severance payment is computed using the employee's rate of basic pay in effect immediately before separation.

More information can be found on OPM.GOV, the link to this information is: <https://www.opm.gov/policy-data-oversight/pay-leave/pay-administration/fact-sheets/severance-pay/>

You can also stop into the union office at anytime to get a copy of the Severance Pay Estimation Worksheet.

Consolidation Committee Working on Issues

by Dean Curry
Chairman Consolidation Team

With the impending consolidation of the Cincinnati Submission Processing Center scheduled for September 28, 2019, a consolidation committee was created to provide assistance and guidance to all impacted employees. The committee is made up of some very hard working and dedicated members from both management and NTEU. This is truly a partnership and we are working together on all areas of concerns. Karen Walsh, Thomascina Braswell, and Tanesha McCants represent NTEU on the committee. Joining them are Melanie Stansfield, Receipt & Control, Darlene Mason, Document Perfection, Andrea Weber, Data Conversion, Mary Stansbury, Input Correction, and Angela Steffen, Accounting. Rick Baker, the Assistant Director is joining the committee while he is on detail, as well as Michelle Bell, who was on detail as the Acting Site Coordinator before returning to her home position in the SPEC organization.

The committee has reached out to the other business units remaining in Covington and we have representatives from Accounts Management, Campus Collections,

and Campus Exam. Those representatives are Sabrina Ishmael, Nena LaFollette, and Sherri Davis, respectively. They are actively providing information about job opportunities and skill sets required for their respective areas.

The Consolidation Committee's primary focus has been the creation of a resource center, available for all impacted employees. As a result of the team's efforts, on June 12, 2017 the Cincinnati Submission Processing Center will officially open the Consolidation Resource Center. This room is referred to as "The CORE Room", Career Opportunity & Resource Engagement Room. The CORE Room is located in Room 111A near door 18 of the 4th Street Center.

The CORE Room will have updated listings of current job openings, both internal IRS positions and externals within the various local communities. Training materials will be available for resume writing, applying for positions within USAJobs, VERA/VSIP, and retirement options found through the Government & Retirement Benefits (GRB) Platform. Subject matter experts will be available to assist employees in each of these areas, either on-site or by appointment. Donna King, from the

Human Capital Office, will also be on-site in the CORE Room a couple days a week to provide assistance to employees with specific questions or concerns.

The Consolidation Committee is also working with the Southwest Ohio and the Northern Kentucky Departments of Labor to set up job fairs and job trainings. We will continue to work with NTEU to set up various Lunch and Learn sessions. Some topics will include resume writing and financial planning. These events are being planned on day shift, night shift, and in Florence.

The Consolidation Committee is setting up an Outlook Mailbox account for all employees to ask questions about the CORE Room or to set up appointments with subject matter experts. The e-mail address will be shared with all employees within the first weeks of June. Employees can email the team directly, or have your manager or NTEU steward send an email on your behalf. The Consolidation Committee is always looking for assistance. If you are willing to share your expertise, time, and talents, please see your committee representative and put your name forward. We have lots for you to do.

Next Steps for Submission Processing Agreement

By Rick Riley
President, NTEU73

As we announced earlier this week, we have signed the initial Agreement with management on the closing of The Cincinnati Submission Processing Center. Now that this Agreement has been signed, the real work begins. Monday's Force Alert contains an overview of the Agreement, along with specifics and timelines. This article discusses the next steps.

The first thing that will happen will be briefings on the Agreement. At the meetings, every employee will receive a copy of the Ramp Down Agreement and will get an hour with the Union afterwards. We are working on a frequently asked questions document to go with the Agreement. Mike McAuley or William Igoe and I will be at these briefings to answer questions. Also, you will be receiving a 20 page letter explaining your rights during the RIF. It is very important that you read this letter

and keep a copy until the end. There will be briefings, probably in August, to explain everything in the letter to you.

If you are looking at taking the buyout and retiring, you need to start the process of retiring now. Get all the information you can before you are offered a buyout, and/or early retirement. Go to the Government Retirement Benefits platform (GRB) on ERC and put in a ticket. On the ticket put that you are an affected employee of the Submission Processing closing. You will receive priority and a BEST Specialist should call you within 2 business days.

For those of you seeking another job at the IRS, you will receive a Reassignment Preference Notice (RPN) within 90 days. See Exhibit 19-2 on page 193 of NA 2016. The RPN will come with your Reduction in Force (RIF) notice. This will put you to the front of the line for an IRS job you qualify for. Additionally, during the open windows for the VERA/VSIP (they will be open for 21 days) you may job swap with someone who is not

impacted. Say you are a clerk in Submission and there is a clerk in Accounts Management, you may be able to swap. You will get their job, and they will be eligible for early retirement and/or the buyout.

I will be working to make sure there is work for those who want it. The Collaboration Section of the Agreement, allows us to work with the IRS to find different work and jobs to bring here. We will be working with the Workload Redistribution Team from the IRS on this. Also, I will also be lobbying Congress and networking with the Deputy Commissioners to find work to move here. In the past 5 Ramp Downs of Submission, other programs were brought in to give the employees the opportunity to continue their careers with the IRS. I will be looking for as many jobs as I can get here. Even though you would have to compete for the jobs, it is an opportunity that you wouldn't have had if we had not worked on that.

(Continued.... Pg. 7)

NTEU/IRS MOU Agreement Highlights

The Memorandum of Understanding (MOU) that was signed by NTEU and IRS has many provisions that will benefit IRS Submission Processing Employees. Here are some of the highlights that you should know about.

Reassignment Preference Notice: This notice will be issued to employees within 90 days of the effective date of the agreement. This notice will give employees preference when applying for internal IRS jobs.

VERA-VSIP Buyouts and Early-Outs: The IRS will offer three windows for employees to take a buy-out or an early-out, subject to OPM approval. These dates will be October-November of 2017, October-November of 2018 and June-July of 2019. These offers will remain open for a minimum of 21 days after being offered. Employees should be ready to accept the offer if they wish to do so. The time to think about it is prior to the offering so that you have plenty of time to accept! There will be no other opportunities to get these benefits other than the dates above.

Other Agreements: There may be other MOU's signed later in this process. This is stated in the current agreement. NTEU73 will publicize any subsequent MOU's.

Continuing Health Insurance: If employees have been enrolled in health insurance for at least five years, they will be able to keep their health insurance. OPM will issue a waiver of the 5 year requirement for those opting for VERA/VSIP.

VERA/VSIP Briefings: There will be briefings to explain to employees the VERA/VSIP process prior to the first window. Employees will be able to ask questions and understand the process in order to make an informed decision. Bargaining unit employees will also be granted up to one hour of administration time to meet with NTEU to obtain further information about VERA/VSIP, subject

to workload requirements.

Retirement Counselor: Employees will be given up to two hours of administrative time to speak to a retirement counselor, subject to workload requirements.

Oversight Board: This board will consist of 2 IRS appointees and 2 NTEU appointees. The board will work out problems and issues as they may occur during the consolidation process.

Job Swaps: Once the IRS gets VERA/VSIP approval, voluntary incentives through job swaps will be implemented consistent with Article 19 of the contract. (see related story on page 2). These procedures will be agreed upon by a new Oversight Board and will involve the use of an "electronic bulletin board."

Outplacement Services: These will be topics of ongoing negotiations and discussions on the Oversight Board. The IRS has already agreed to do the following quarterly activities: USA Jobs and resume writing classes, a "crosswalk" document that explains qualifications and experience needed for impacted employees to qualify for jobs in other IRS Operating Divisions. There will also be presentations by local Community Colleges, Universities and local employers as well as any other topic agreed to by the Oversight Board.

Relocation to Follow Work: Employees will be permitted to voluntarily relocate and be realigned to a vacant position in a continuing site to perform work they are currently doing.

Grade and Pay Retention: Employees who use a RPN to apply for positions at lower grades will be granted grade and pay retention consistent with Article 19 of the contract.

EAP Services: the Employee Assistance Program will continue to be offered to impacted employees telephonically, via e-mail, or any other method agreed to in

ongoing negotiations between NTEU and IRS.

Retirement Calculations: IRS will provide employees with personal information on the monetary value of their severance pay in their RIF notice. Employees will also receive a retirement estimate. Employees are urged to access the Government Retirement Benefits (GRB) Platform to obtain their retirement annuity estimate.

Records Validation: It is possible mistakes have been made in regard to some employee records. Employees are urged to make sure their records are correct. Within 30 days of the agreement, will be provided with information as to how to obtain the information in their Official Personnel Folder (OPF) through HR Connect. If there are inaccuracies, employees should initiate an ERC ticket. Employees will be trained on how to do this.

Assistance to Employees with Disabilities: IRS will provide interpretive services upon request. IRS will also provide reasonable accommodation for outplacement services and mitigation strategies. As outlined by law and the National Agreement (contract).

Workload Redistribution Team: Will be looking into the feasibility of work being brought into Covington to provide opportunities for those affected by the Reduction in Force (RIF). They will work in coordination with the Oversight Board.

NTEU Training: NTEU will have 30 stewards trained by IRS on issues regarding VERA/VSIP. This is so the union will be better able to address your concerns.

IRS to Conduct Formal Meetings: IRS will be conducting formal meetings to explain the agreement. NTEU will be given one hour after the meeting.

Employee Resource Center

Kentucky Career Center:

Address: 1324 Madison Ave,
Covington, KY 41011 Phone: (859)
292-6666

The Kentucky Career Center connects job seekers to career opportunities and helps businesses meet their workforce needs.

Brighton Center | A Community of Support

Address: 741 Central Ave, Newport,
KY 41071 Phone: (859) 491-8303

Employment & Workforce
Services

Career Connections provides assistance to individuals separated from employment or underemployed by providing core and intensive occupational training services.

Financial Education and Coaching
Foreclosure Prevention

Homeownership Services

Lending Circles - Credit Building Loan

Matched Savings Program (IDA)

Reverse Mortgage Counseling

Volunteer Income Tax Assistance

Ways to Wealth

Cincinnati-Hamilton County Community Action Agency:

Address: 1740 Langdon Farm Rd,
Cincinnati, OH 45237 Phone: (513)
569-1840

CAA's Employment & Training Resources (ETR) program helps individuals find long-

term employment.
The Comprehensive Case Management Employment Program (CCMEP) ages 18-24yrs

The Cincinnati Manufacturing Certification (CMC) program Commercial Driver's License (CDL) training program. (five-weeks)

CAA's Blueprint for Success program (construction training) ages 18-30yrs

GCMI provides entrepreneurial education, coaching, development and funding to help entrepreneurs start or expand a small business

Supportive Services Program

- o Rental and mortgage payment assistance
 - o Water bill payment assistance
 - o Food vouchers
 - o Birth certificates
 - o Police checks
 - o Prescribed medications
 - o Referrals for other social services, such as assistance with prescription eyeglasses and vision exams
 - o Bus cards for individuals who come to our offices for services
- EITC Tax Preparation Services
(seasonal)

Covington KY Unemployment Career Center Office

One-Stop Career Alliance of Northern Kentucky
320 Garrard Street
Covington, KY 41011
859-292-6666

One-Stop Career Alliance of Northern Kentucky

8020 Veterans Memorial Drive
Florence, KY 41042
859-371-0808

Hamilton County OH Unemployment Career Center

Office in Cincinnati

SuperJobs Center
1916 Central Parkway,
Cincinnati, OH 45214
(513) 946-7200

Hamilton County Job & Family Services

222 E Central Pkwy,
Cincinnati, OH 45202
(513) 946-1000

Butler County OH Unemployment Career Center

Office in Fairfield

Ohio Means Jobs of Butler County

4631 Dixie Highway,
Fairfield, OH 45014
(513) 785-6500

Dearborn County IN Unemployment

Indiana Department-Workforce Development

110 Walnut St,
Lawrenceburg, IN 47025
(812) 537-1117

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My goal, and that of the Director, Jim Fish, is to have no one left without a job or retirement.

Further, Chapter 73 has been working on the Outplacement Services since January. There will be classes on USAJOBS, resume writing for government positions

and outside employers included. One other item is a document showing an employee how to get qualified for another position, a Crosswalk document for all different positions.

I need you to do your part. Start now, prepare for your future, retirement or to continue working. Take the classes or continue your education. In two years you

can easily get the 6 hours of accounting, or an associate's degree, or finish your bachelors or get a Masters. Whatever you choose to do, start now! Chapter 73 is here to help. Please stop by the office and Room 111A (C.O.R.E) which is the resource center for the employees during the consolidation.



UNITED
B E N E F I T S

NTEU

The National Treasury Employees Union

**In These Troubled Times, United Benefits
can be a BIG Benefit to YOU!**



United Benefits will be in the Service Center throughout the coming months to help employees get a firm understanding of what faces them as they prepare for retirement. Their staff professionals, fully endorsed by NTEU, are experts on VERA/VSIP, the Thrift Savings Plan, the GRB Platform, your Health Insurance and all the paperwork involved. They can also take care of all your insurance needs, including disability, cancer, accident and life insurance!

They are here to help YOU!

Call today to set up an appointment with a United Benefits Representative to get your future in order!

**Call Roxy to set up your time to chat:
423-309-2758**