

## **Branch Meeting**

### **NALC Bergen County Merged Branch 425**

#### **November 18, 2025**

Held its monthly meeting at the American Legion in Teaneck NJ. President Paul Bounassi called the meeting to order at 6:58 pm and led the members in the flag salute.

Roll call of officers was taken and all members of the Executive Board were present except for Dennis Spoto, John Dudek, Barbara Mejia and Valerie Keyton-Barlow who were excused.

Minutes from October 14, 2025 meeting was read, a motion to accept without any additions or corrections was made by George Willem, this motion was seconded by Fanny Perales

#### **Correspondence:**

No correspondence was received.

#### **Treasurer's Report:**

The Treasurer's Report was read by Paul Bounassi. A motion to accept was made by Ralph Vaughn, this motion was seconded by Conrad Gugliotta.

#### **Legislative Report:**

Not much going on. Waiting until after the mid-terms.

#### **MDA Report:**

The bowling event has been postponed until after the holidays.  
Basket raffle going on until December meeting \$5/1 or \$10/3

#### **MBA/Health Benefit Report:**

Open Season is November 10 to December 8, 2025  
New rates can be found at [nalchbp.org](http://nalchbp.org) and on the OPM website.  
Flexible Spending Account (FSA)

Health Care FSAs- used to pay for health care expenses for you and your family members. For 2026 the Health Care FSA contribution limit is \$3,400, the carryover amount for unused funds is now \$680.

Dependent Care FSAs- is used to cover care expenses for your dependents. For 2026 Dependent Care FSA limit is \$7,500 per household or \$3,750 if married and filing separately.

For Optical and Dental Plans go to [benefeds.gov](http://benefeds.gov)

## **Retired Members Report:**

The 2026 COLA for CSRS is 2.8% and FERS is 2.0%. The COLA will be effective December 1st and reflected in January payments.

An early save the date for next year's Retiree luncheon at the Brownstone Sunday, OCT 25th.

## **President's Report:**

Wage Increase effective 11-15-2025, wage increase is 1.5%.

Preparation for Collective Bargaining began in early September. The executive council chose which committees they would work on.

Discussion on the economics and future plans.

Continued Non-Compliance- Getting close to the amount of impasses since late 1990s, which created the Step B. HQ refusing to comply or have no way of ensuring local compliance. The volume of violation is the worst problem we face.

US Postal Service seeks reforms as it reports \$9 billion net loss in FY 2025, exceeding the projected \$7 billion loss.

New Postmaster General David Steiner said USPS must be more efficient and that it still has significant systemic annual revenue and cost imbalance. He added "To correct our financial imbalances, we must explore new revenue opportunities and public policy changes to improve our business model".

The Postal Service plans to 'open up the last mile' for more shippers.

The U.S. Postal Service aims to better utilize and monetize its first-mile and last-mile capabilities through expanded services for both small and large shippers, Postmaster General and CEO David Steiner said in a board of governors meeting. Ongoing negotiations with UPS to assist with Ground Saver deliveries is an example of this push.

**Old Business:**

A motion to cancel the motion from Oct 14 for the bowling outing was made by Conrad Gugliotta, this motion was seconded by Donald Jump, this motion was voted on and passed.

**New Business:**

Jeff Fox made a motion to donate \$300 to the American Legion for Veterans Day, this motion was seconded by Ralph Vaughn, this motion was voted on and passed.

At 8:45 pm Conrad Gugliotta made a motion to adjourn, this was seconded by Fanny Perales.