



# ***WAKE UP!***

President/ Editor  
Daniel P. Wheeler

Publisher

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Acton , Amesbury , Andover , Bedford , Beverly , Billerica , Burlington , Chelmsford , Concord , Danvers ,  
Dracut , Gloucester , Haverhill , Holliston , Ipswich , Lawrence , Lowell , Lynnfield , Manchester , Marblehead , Maynard ,  
Merrimac , Newburyport , North Chelmsford , North Reading , Peabody , Reading , Rockport , Salem , South Hamilton ,  
Sudbury , Tewksbury , Topsfield , Wakefield , Wayland , Wilmington , Winchester



On October 18 the NALC reached a tentative agreement on a new collective-bargaining agreement for city letter carriers. See inside this issue of the Wake Up! for more information on this.

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## President's Message

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Hopefully, every active member is now aware that the NALC has reached a tentative agreement with the Postal Service on a new collective-bargaining agreement for city letter carriers. You have most likely heard much about this tentative agreement, either in your office, online, or other places. You will read more about it from others in this issue of the *Wake Up!* as well.

Some of the information may be redundant, but that's OK. I feel like this information is important enough that a little redundancy is OK. For those members who have not looked at the tentative agreement, I would encourage them to do so. The entire document is available on [nalc.org](http://nalc.org) under News & Updates.

Per the NALC Constitution, ballots will be mailed out to each active member. Each member will have the choice to vote to ratify the tentative agreement or against ratifying the tentative agreement. If the majority of members vote "Yes" then the agreement will be ratified and take effect. If the majority of members vote "No" then the agreement will not be ratified. Barring an unlikely new tentative agreement during a two-week negotiating period we will then take our case to binding arbitration.

In arbitration both parties, the NALC and USPS, will make the case to the arbitrator as to why what they are proposing makes sense. There are three arbitrators involved in this process. Each side has chosen a partisan arbitrator and a third neutral arbitrator has been selected and agreed upon by both parties. The final decision by the neutral arbitrator will be binding to both parties.

I don't have any exact dates, but as soon as ballots are able to be printed up, they will be going out to each active member in the mail. There will be a few weeks allotted for the ballots to be returned. Once those ballots are returned they will be counted. The NALC president appoints a ballot committee made up of a member from each region to oversee the count.

There is a lot of information out there on this proposed agreement. Some of it is accurate and some of it is not so accurate. I hope each member takes the time to look over the agreement, ask questions if they need to, and makes the decision they think is the right one. Historically, the percentage of carriers voting on these agreements is fairly low. That's a shame because the Union truly works best when EVERYONE is involved in the process. I understand that there is a lot in this tentative agreement. If anyone has questions regarding any of the content, please reach out to the branch office.

I would also like to mention a couple of branch officers. First is Ken Dusombre. Ken has been Branch 25's health benefits rep. for the last twelve years. Ken has decided not to continue on in that capacity going forward. Ken has provided amazing service to the branch in his tenure as HBR. Although we try to stay on top of all issues up here at the branch office it has been a great help to have someone who attends the health benefits trainings and keeps up on the extra knowledge it takes to be able to answer the members questions. Ken has always been there to respond quickly to any questions the members may have had regarding health benefits. Thanks for your service to the branch and enjoy your extra time Kenny!

Two more members of the executive council who will not be returning for the next term are Assistant Secretary Andy Coan and Safety Officer Jim Salvati. Andy has served as both branch secretary and assistant branch secretary over the last ten years. Jim has spent the past six years as Branch 25's safety officer. Both Andy and Jim have done great work for the branch and were always willing to do whatever was needed. I would like to thank both of them for their service to the branch as well.

I would also like to thank the membership of Branch 25 for their confidence after being elected by acclamation for another term as branch president at the October branch meeting. The following is the complete list of election results for the 2025-2027 term:

President	Dan Wheeler by acclamation
EVP	Paul Desmond by acclamation
VP	Gilbert Paredes by acclamation
Secretary	Joe Stearns by acclamation
Asst Secretary	Vacant
Treasurer	James Metilinos by acclamation
Asst Treasurer	Andrew Dencklau by acclamation
MBA rep	Vacant
Asst MBA rep	Vacant
Sgt. at Arms	Doug Murray by acclamation
HBR	Vacant
Asst HBR	Wes Tugman by acclamation
Safety	Jeremy Provost by acclamation
Asst Safety	Jeremy Boucher by acclamation
Wake-up Pub	James Tuttle by acclamation
(5) Trustees	Bruce Johnson by acclamation
	Sandi Mannas by acclamation
	Dan Raske by acclamation
	Tony Porciello by acclamation
	Bob Cronin by acclamation

In Solidarity,

Dan Wheeler

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## Executive Vice-President's Message

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The time has come to turn the clocks back, and unfortunately, that means it gets dark way too early for letter carriers that work beyond an 8-hour day, which is most of you. I can't say whether management will bring OT carriers in early to avoid at least some darkness, but if they do, that could possibly help. Every office is different as to when their mail is available, but if the parcels are ready to go early, then I believe the carriers should be in to deliver them. We are getting close to the holiday rush, so I expect parcels to increase in volume. Be careful after dark, especially when the leaves have fallen. Some stations have a supply of head lanterns to use, so don't hesitate to ask your manager if they have any.

I am not going to get into the details of the Tentative Agreement between the NALC and the Postal Service because it is 15 pages long, and there is a lot to it. You can find the agreement on the NALC website. Most carriers focus simply on the financial package, and I can understand why, but you should take the time to read the whole thing. I believe everyone should take the time to understand the whole agreement. I will not suggest how to vote on the ratification, but everyone will have the chance to vote to ratify the agreement or not. If the agreement is ratified, it will be in effect through November 7, 2026. If the agreement is ratified, the period to negotiate local agreements has already been determined to be April 3, 2025, through May 2, 2025. If the agreement is not ratified, then I expect these dates will change.

Congratulations to all the branch officers who were elected by acclamation at the October meeting. Nominations were taken for all elected branch positions, and all but a few were filled by acclamation. A big thanks for their service goes out to the officers who stepped down and did not seek re-election. Andy Coan served the branch as Secretary and Assistant Secretary for many years and helped distribute Food Drive cards throughout the branch. Jim Salvati served as Safety Officer and Steward for many years and almost never stumped me with his quizzes in the *Wake Up!*.

Ken Dusombre served as Steward in Haverhill until his retirement and as Health Benefits Rep for the branch for many years. Ken was the past President of the Haverhill Letter Carrier Branch 26 prior to their merger with

Branch 25. I fully expect to see these guys at branch meetings in the future. Thanks for your service to the branch.

We should have a World Series champion by the time the *Wake Up!* is delivered. We may not have a World Series champ here this year, but at least The Celtics are coming off a championship season. The Patriots are struggling, and the Bruins have started their season just OK. Something to look forward to as winter sets in.

Hopefully, you can attend the next branch meeting in November. We plan to have Branch Officer installations at the December meeting if possible. If not, we will do it in January. There will be more on that next month. Thanks to all the stewards who were recently elected.

Keep your head up!

Paul Desmond

### Calendar of Events

November 3	Daylight Savings Time Ends
November 5	Election Day
November 11	Veterans Day
November 12	<b>Regular Branch Meeting</b> <b>K of C Wilmington 8:00PM</b> <b>Food served at 7:15 PM</b>
November 28	Thanksgiving

Daniel P. Wheeler	President
Paul G. Desmond	Executive V.P.
Gilbert Paredes	Vice President
Joe Stearns	Secretary
James Metilinos	Treasurer
Kenneth Dusombre	Health Benefits Rep.
Jim Salvati	Safety Officer
Doug Murray	Sergeant At Arms
Dan Raske	Chairman of Trustees
Bruce Johnson	Trustee
Tony Porciello	Trustee
Bob Cronin	Trustee
Sandi Mannas	Trustee
Andrew Dencklau	Assistant Treasurer
Andy Coan	Assistant Secretary
Jeremy Provost	Assistant Safety Officer
James Tuttle	Assistant Wake Up Publisher
Wesley Tugman	Assistant Health Ben. Rep.

***Your “Wake-Up!” is produced in-house at the Branch 25 Union office each and every month.***



## “Vicious Circle”

My LLV had an issue with the transmission slipping. I wrote it up, and when it came back, it was good for a while, but then it started slipping again. Maybe the transmission liquid is leaking. Should I write it up again, or should I just use it? At least I know what’s happening, and everything else with the truck is ok. If I write it up, it may be gone for a couple of weeks. Then, I am using someone else’s truck. Their truck may have something wrong, but they are used to it and are getting by with it.

It seems to be a “deal with the devil, you know “ situation. Who wants to wait around for a truck before you can deliver your route? Who wants to use someone else’s that may have no working horn or a key that won’t come out of the ignition until you move the steering column around, as I had one day? (I also enjoyed the one with eight water bottles and two Dunkin cups). Describing these trucks is like episodes of Friends: The One With A Bad Transmission, The One With No Heat, The One With One Headlight, etc.

That’s the situation now for a lot of regular carriers, and we all know that PTFs have to go through this every day. One day, a supervisor was on the phone with the repair company who wanted to pick up an LLV. The supervisor said, “Take one? We’re already short on trucks; we’re borrowing from other offices! The new LLVs can not arrive quickly enough.

Meanwhile, try to stay safe as best you can.

Jim Salvati

*The opinions expressed in the Wake Up! are those of the authors. They do not reflect the opinions or views of Branch 25 or the National Association of Letter Carriers.*

### BRANCH 25 RETIREE GRATUITY VOUCHER

Name: \_\_\_\_\_  
(as it will appear on plaque)

P.O. Retiring from: \_\_\_\_\_

Phone number: \_\_\_\_\_

Retirement date: \_\_\_\_\_

Please note: Retiree must be a member in good standing at date of retirement. Retiree has 4 months from retirement date to remit this voucher to the branch office. Please mail to: NALC Branch 25  
2500 Main St, Suite 201, Tewksbury Ma, 01876

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## From the Secretary's Desk

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VOTE!!!!!! This word could not be more important to letter carriers right now, more than ever. I hope you get this in time for the November 5 election day. I also hope this encourages you to get out and vote. These elections allow you to be a part of the decision-making at the city, county, state, and federal levels. Some people say it doesn't matter. This person is going to win, so my vote doesn't matter, but it does. Every single item on a ballot can make a difference to you in some way. Whether it be your vote for President, a senate seat, state senate, local officials, or one of the ballot questions up for decision. Don't be swayed when you think that the last time I voted the person or question won by 700 votes. What if 700 other people thought the same way as you did. Then what you felt strongly about would have been lost by one vote. EVERY VOTE COUNTS!!!! This year, the NALC endorsed the Harris/Walz campaign. I will be voting that way as well. I feel they are the best option for us as letter carriers to protect our jobs, which is our livelihood. Personally, I feel it is best for me and for my family as well. You may not agree with me and that is fine. It is what makes our country so great. But make sure you ensure that your opinion is heard and VOTE!!!!

Another vital upcoming vote will be for the new TA (tentative agreement) between the NALC and the USPS. You can find the major details on the NALC website (NALC.org). Please don't enter into this blindly or depend on another person's opinion. Take the time to read up on it and be as informed as you possibly can be. I know others here in the *Wake Up!* will be giving more detailed information, so I won't repeat the good information being given to you here. What is not good for you may be good for another and vice versa. As always, if you don't understand something or have a question, you can call the union office with questions. This vote is extremely important as well. I will try to give you some information about what the votes mean when they are done. A yes vote would put this TA through and be our new contract until November 7, 2026. A no vote would follow the rules of the constitution for the NALC. The NALC would have 5 days after the vote is tallied to reopen negotiations. If they are not reopened, then it would go to arbitration. If they do reopen negotiations, it will not exceed 15 calendar days, at which time a second ballot will be sent out. Another no vote would most likely send it to arbitration for a final decision. When the ballots

come out, please do not just throw them out. Take the 5 minutes it will take to check off your choice and mail the ballot back in. This affects you and every other letter carrier out there.

If this TA is ratified by the membership, then the local implementation will be April 3, 2025, to May 2, 2025. If you don't have a copy of your local at your office, you can access it on the branch website (nalcbranch25.com). Take a look and see if your office as a whole has any ideas, and call the office to discuss them.

By the time you read this we will have already moved the clocks back. This means the sun will start setting shortly after lunch, or at least it feels that way. You should always be aware of your surroundings, but now the kids you could clearly see playing outside will be harder to see now, so keep an eye out. The leaves are falling as well, which also means it could be harder to stop your vehicle, so be careful of this also. Make sure you are prepared for this time of year and have everything you need, like headlamps. Along this line, the weather is back and forth, so make sure you dress appropriately and have layers to stay comfortable.

Thanksgiving is upon us, so take the time to spend it with family if you can. I will enjoy the stuffed shells and meatballs. We have turkey, but I'm not a fan. This also saves room for the abundance of desserts that will be put out. Most important is the company I will keep that day. I hope you all get to have as much fun as I know I will.

If you had attended the October meeting, you would have heard Ken Dusombre nominated and elected by acclimation. He is not listed in the results posted here in the *Wake Up!* because Ken decided to turn down the nomination. Ken has been a valuable member of the council for a long time, and his knowledge of the NALC health plan is second to none. I have had the pleasure of working with and getting to know him over the years, and can assure you that he will be missed. Thanks, Ken, for all you have done.

As I always end this, if you have moved, please update your address with the branch. You can call, write, or email me at JESBR25@gmail.com. See you at the branch meeting on October 8.

Joe Stearns

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## Vice-President's Report

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After 20 months of negotiations, a tentative agreement (TA) has been reached between the National Association of Letter Carriers (NALC) and the Postal Service. This TA was announced on October 19 and has been a major topic of discussion since then. Here, I'll focus on the financial aspects of the agreement, which have been particularly important to many members.

Across the country, there has been a lot of frustration with this TA. In my office in Salem, I've seen firsthand how high expectations were during this round of negotiations with the Postal Service. Many members were led to believe that we would accomplish a contract that would truly reward letter carriers for their hard work, especially with the challenges faced during the pandemic. The job involves dealing with the weather and at times with crime, and many thought the Postal Service would recognize and reward this. When the Postal Service Reform Act passed in 2022, projecting savings of about \$50 billion over the next 10 years, members were further encouraged, believing these savings would benefit them directly.

Conversations across the country suggested we might achieve things like an all-career workforce, eight years to reach the top pay step, and significant pay raises for both new and top-level carriers. Recent victories by other major unions, which included historic contracts, only raised these hopes further. However, the agreement did not meet these high expectations. While this contract does include some improvements, it mainly aligns with previous contracts rather than delivering the rewarding changes some members hoped for.

One significant issue is the continuation of the City Carrier Assistant (CCA) position, which is a non-career role. I believe this won't help with staffing issues, especially since we still have offices hiring Part-Time Flexibles (PTFs). The starting pay for CCAs remains around \$20 an hour, which may not be enough to encourage people to stick with this difficult job.

For top-step carriers, the contract includes a \$1,000 pay increase within 180 days of ratification, which works out to about \$0.48 an hour. From what I've seen in my office and on social media, many people find this disappointing. They expected a larger pay boost at the top step. The agreement also changes the pay scale by removing Steps AA, A, and B, which means carriers in those steps will move up to Step C within 180 days. This raises the starting pay for new regular carriers to about \$26.21. However, starting pay for most clerks in the American Postal Workers Union (APWU) is still higher than this amount.

The main financial changes in the pay tables are the removal of Steps AA, A, and B and the \$1,000 increase for Step P carriers. Carriers in Steps C through O didn't receive extra compensation like Step P carriers or get moved up a step like those in Steps AA, A, and B. Instead, these carriers will receive three 1.3% annual general wage increases, cost-of-living adjustments (COLAs), and regular step increases.

COLAs remain an important part of the contract. However, unless a carrier is at Step P, they only receive a percentage of the full COLA amount. For example, as a Step C carrier, I receive about 66.6% of the COLA. APWU members, by comparison, receive the full COLA amount at every step. The proportional COLA distribution for NALC members has been in place since the Das Award in 2013, but it's still not clear why NALC members don't receive the full COLA at every step.

While we may not fully understand the finances of the Postal Service, it's worth noting that management has continued to receive significant pay raises and bonuses. Letter carriers are the backbone of the Postal Service, working hard every day through challenging conditions, and they deserve to be recognized and rewarded for their contributions to the Postal Service.

The ratification process for the TA will take place sometime in November. Active letter carriers will receive a ballot in the mail and have the chance to vote on whether to accept this agreement or reject it, sending it to arbitration instead. It's essential for all active letter carriers to vote, so please make sure your address with the NALC is up to date to receive your ballot.

*(continued on page 9)*

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## Treasurer's Report

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With Halloween behind us, the spookiest time of year is officially upon us: dealing with open season under the new OPM Postal Health Benefits Plan. Information has begun trickling out from OPM regarding plans, but to further push and encourage members to look into their benefits and consider our plan, I'd like to just touch on a quick couple of things here that Blue Cross may not offer that we do:

If you join the NALC insurance, check out [healthequity.com/wageworks](https://healthequity.com/wageworks). This site will allow you to register and take advantage of the Flexible Spending Account (FSA), upload and file claims online (and from your phone), and monitor your benefits (like your deductible, recurring medications, visits and more).

Access to the EZ Receipts app. Depending on your coverage through NALC, the insurance benefit offers up to \$900 annually in reimbursements for certain coverages and medication. This is a per-person benefit, meaning a family plan would offer up to \$900 for each covered individual. Make sure your dependents on the plan register! Reimbursements will be sent via check or direct deposit.

[Hingehealth.com/nalchbp](https://Hingehealth.com/nalchbp) will offer telehealth access to a digital musculoskeletal program with videos and one-on-one meetings to assist with physical therapy at home. Real-time feedback with motion tracking and personalized programs are offered to members of the plan with items like resistance bands being provided and mailed to the member.

[Join.helloheart.com/nalchbp](https://Join.helloheart.com/nalchbp) will mail members a free blood pressure cuff and a reader. This device can be connected to your phone and monitored through the partner app. This is also free for plan carriers.

Again, if you're still covered under Blue Cross Blue Shield, consider switching. I recently called for a member of Blue Cross who is receiving coverage, and the NALC offered complete coverage for a doctor-administered medication as long as the member picked up the medication at a CVS pharmacy and brought it with them

to the office. This member is now saving an extra \$50 a month.

The International Longshoreman's Association (ILA) recently won a massive contract. \$4/hour per year for the next six years, which equates to \$24/hour by 2030, or \$49,920 annually by said date. The ILA moved to strike on the east coast, essentially shutting down ports and creating shortages with automobiles, toiletries, and food. The power to strike by this union, with support from the Biden Harris administration, allowed the union to demand a fair wage for the work they do. However, the larger issue still remains unresolved. A new countdown ending January 15 has begun to ensure the inclusion and creation of automation on docks is stopped to protect jobs of dockworkers. Branch 25 stands in support of our brothers and sisters in the ILA.

Lastly, a big shout out to our own Scott Richardson of Manchester who was able to get me in touch with the Massachusetts Nurses Association (MNA). An informational picket was held on October 15 that demonstrates the wants and needs of nurses and the failure of Mass General Brigham (MGB) to properly invest in its workforce through fair wages. States:rounds of negotiations have demonstrated the issues with the current healthcare system in the United States; mainly, healthcare and hospitals exist to generate profit for shareholders/owners. Broadly speaking, it's generally accepted that nurses will hold a one-to-four-patient ratio (this may vary by hospital and services), which Salem is struggling to maintain.

*(continued on page 9)*



# Defining Interpersonal Violence



## What is Interpersonal Violence?

According to the World Health Organization (WHO), **violence** involves the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community that either results in or has a high likelihood of resulting in injury, death, psychological harm, mal-development, or deprivation. This definition encompasses interpersonal, self-directed, and collective violence.

**Interpersonal violence** may be physical, sexual, or psychological, and it may involve deprivation and neglect. Acts of interpersonal violence can be further divided into family or partner violence and community violence. Here's a closer look at both.

**Family or partner violence** refers to violence within the family or between intimate partners. It includes child maltreatment, dating and intimate partner violence (IPV), and elder maltreatment.

### Child Maltreatment:

All forms of physical and emotional ill-treatment, sexual abuse, neglect, and exploitation that results in actual or potential harm to the child's health, development or dignity. There are four main types of abuse: neglect, physical abuse, psychological abuse, and sexual abuse.

### Dating and Intimate Partner Violence (IPV):

Abuse or aggression that occurs in a romantic relationship. Intimate partner refers to both current and former spouses and dating partners. IPV can include physical violence, sexual violence, stalking, and psychological aggression. IPV can vary in how often it happens and how severe it is.

### Elder Maltreatment:

Elder abuse is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person. This type of violence constitutes a violation of human rights and includes physical, sexual, psychological and emotional abuse; financial and material abuse; abandonment; neglect; and serious loss of dignity and respect.

**Community violence** occurs among individuals who are not related by family ties but who may know each other. It includes youth violence, bullying, assault, rape or sexual assault by acquaintances or strangers, and violence that occurs in institutional settings such as schools, workplaces, and prisons.

## Consequences of Interpersonal Violence

The consequences of experiencing interpersonal violence are pervasive and enduring. Exposure to violence increases the risks of injuries, infectious diseases, mental health problems, reproductive health problems, and noncommunicable diseases. Whether they are physical or psychological, violence-associated injuries commonly go unrecognized and range from self-limiting to severe.

**Interpersonal violence does not discriminate; it occurs in every culture, country, age group and socio-economic level. Reach out to the EAP or visit [EAP4YOU.com](http://EAP4YOU.com) to learn more and find support.**



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## Treasurer's Report

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*(continued from page 9)*

Wages continue to be disappointing, and nurses are currently facing the threat of benefits being stripped down and taken away. Meanwhile, Anne Klibanski, CEO and President of MGB, raked in a 25% raise (to the tune of \$5M) during covid from 2020-21, and currently makes over \$6M annually. Billions of dollars are being spent by MGB to expand property as well, with Salem being its most recent at \$200M and \$465M in Somerville previously.

The facts do not lie: MGB can afford to pay the nurses that provide lifesaving care a fair wage and benefits, yet they're choosing to starve and punish loyal employees. Pickets are likely to continue if negotiations do not improve. The MNA is the largest union of registered nurses in Massachusetts. If you see any picket lines with any of the dedicated 25,000 nurses of the MNA, please, do not cross and support our brothers and sisters.

This election is critical for our country. Get out and VOTE!

James Metilinos

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## Vice-President's Report

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*(continued from page 6)*

The last time members voted against ratifying a contract was in 1978. That contract included wage increases of two, three, and five percent over three years and a cost-of-living provision, but the provision capped COLAs regardless of how high inflation rose. Despite some positive changes in working conditions—like guaranteed 10-minute breaks and added protections during route evaluations—the membership rejected the contract, dissatisfied with the pay and the COLA cap. This example shows the importance of the ratification process in allowing members to have a say in their contract.

In conclusion, I encourage all members to study this agreement, ask questions, and make an informed decision when voting. At the end of the day, active letter carriers have the final say. Voting is a vital part of the democratic process, so please cast your vote and encourage others to do the same.

To the dedicated and determine: stay strong & stay informed,

Gilbert Paredes



## Health Benefits

The open enrollment season for healthcare benefits for 2025 runs from November 11 through December 9. Due to the Postal Service Reform Act of 2022, OPM was required to introduce a Postal Service Health Benefits (PSHB) package that established benefits for postal employees, annuitants, and their families. Because of this, **EVERY** employee carrying benefits wishing to keep them must make an election this year. If you choose not to make an election this year and you're carrying benefits, OPM will place employees in a PSHB "plan equivalency" if one exists.

If one does not exist, employees carrying benefits will be placed in the lowest priced premium that is NOT a HDHP (High Deductible Health Plan). Make your elections! OPM recently released premiums and the prices have risen, and in some cases drastically. However, one plan has remained cost effective and affordable; the NALC Health Plan. The rates below are charged on a biweekly basis:

The NALC has risen \$8.65 on average per pay period. That is much lower than some other plans. While other plans certainly offers overall good insurance for carriers, the NALC offers competitive and sometimes exceeding coverage where our members need it most. Many of you will be faced with keeping your families covered on another plan for likely \$80 to \$100 more a month next year. Do yourselves a favor. Call the NALCHBP line (703-729-4677), press one for members, and then ask to speak to someone in confirmation of benefits. Ask if the plan currently offers coverage for medication, a preexisting condition, or treatment you might need monthly. You'll be off the phone in five minutes with an answer, and a high likelihood that your needs will be covered. Then call your current plan and navigate their automated system to speak with someone after holding for twenty minutes. The NALCHB can offer coverage and customer service that far exceeds any publicly traded insurance giant because it's a plan run and managed by letter carriers.

Wes Tugman

Assistant Health Benefits Rep.

Plan	2024 Premium	2025 Premium	Change in price
<b>NALC CDHP</b>			
• Self	\$55.26	\$59.13	+\$3.87
• Self Plus One	\$123.96	\$133.88	+\$9.92
• Family	\$134.19	\$144.92	+\$10.73
<b>NALC High Option</b>			
• Self	\$109.41	\$109.98	+\$0.57
• Self Plus One	\$255.86	\$266.08	+\$10.22
• Family	\$221.79	\$238.42	+\$16.63
<b>Blue Cross Focus</b>			
• Self	\$55.30	\$59.17	+\$3.87
• Self Plus One	\$118.88	\$127.21	+\$8.33
• Family	\$130.76	\$139.92	+\$9.16
<b>Blue Cross Basic</b>			
• Self	\$95.74	\$114.12	+\$18.38
• Self Plus One	\$238.63	\$280.99	+\$42.36
• Family	\$262.60	\$317.62	+\$55.02
<b>Blue Cross Standard</b>			
• Self	\$150.79	\$174.13	+\$22.34
• Self Plus One	\$336.84	\$388.04	+\$51.20
• Family	\$370.68	\$435.43	+\$64.75



## Member Recognition

## Welcome New Members



Congratulations to Ipswich's Benjamin Nunes (above) and South Hamilton's James Richards (below) on recently receiving their 55-year NALC membership pins!



We would like to welcome the following new members to Branch 25. Please help us in welcoming them and help them out in your stations.

Abdesselam Bendahan	Beverly
William Bigger	Lowell
Andrew Cohan	Concord
Luis Contreras	Lawrence
John Feener	South Hamilton
Jackson Gilbert	Haverhill
Robert Howard	Peabody
Adam Langlais	Lowell
Brian Macchi	Gloucester
Edward Martinez	Sudbury
Sean Mullins	Peabody
Misiael Nim	Lawrence
Michael Osirus	Lawrence
Edward Tranfaglia	Peabody
Jamil Azevedo	Salem
Scott Corbett	Marblehead
Evan Leclair	Ipswich
Bishoy Matta	Haverhill
Nicholas Paone	Marblehead
Amber Sturtevant	Haverhill
Ella Cetchovich	Haverhill
David Hague	Tewksbury
Robert Jones	Sudbury
Dustin Mahan	Peabody
Ariel Medrano	Haverhill
Richard Mix	Lowell
Devin Silva	Peabody
Edward Vasquez	Lawrence

## ***WAKE UP***

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Suite # 201  
Tewksbury, MA 01876  
Phone: (978) 658-5820  
Fax: (978) 658-0888  
Web: [www.nalcbranch25.com](http://www.nalcbranch25.com)

First Class Mail  
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Permit No. 409  
TEWKSBURY, MA



*at the next meeting*  
**November 12**  
**K of C Wilmington**  
**8:00 PM**



Branch 25 Executive-VP Paul Desmond recently retired from the Postal Service after a 36-year career. Paul will continue his role as Executive-VP with the branch. Congratulations, Paul!