

**MEMORANDUM OF AGREEMENT (“MOA”):  
HEALTH INSURANCE PREMIUM CONTRIBUTIONS**

This Memorandum of Agreement (“MOA”) is entered into by and between Independent School District No. 834 (“District”) and St. Croix Education Association (“Union”).

WHEREAS, the District and Union are parties to a collective bargaining agreement (“CBA”) governing the negotiated terms and conditions of employment for teachers who are employed by the District;

WHEREAS, Article IX, Section 3, Subdivisions 1, 2, and 3 of the CBA state:

*Subd. 1 – The district shall provide a monthly contribution toward the premium for single or family insurance for full time employees who qualify for, and are enrolled in, the District’s group health and hospitalization plan. The amount provided by the District shall be as follows, however, the amount shall not exceed the actual cost of the insurance premium:*

*High deductible/HRA/VEBA plan:*

*Effective July 1, 2023: Up to \$1,825.83 per month*

*Effective July 1, 2024: Up to \$1,971.89 per month*

*Subd. 2 – The cost of any premium that exceeds the District’s monthly contribution shall be borne by the employee and paid by pre-tax payroll deduction.*

*Subd. 3 – For full-time employees and eligible retirees, as defined in Article IX, Section 9, participating in the single high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

*Effective July 1, 2023: \$125.00 per month*

*Effective July 1, 2024: \$167.00 per month*

*For full-time employees and eligible retirees, as defined in Article IX, Section 9, participating in the family high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

*Effective July 1, 2023: \$250.00 per month*

*Effective July 1, 2024: \$292.00 per month*

*For employees provided a VEBA contribution due to coverage under another Stillwater School District employee’s insurance policy, the monthly District contribution to a VEBA shall be as follows:*

*Effective July 1, 2023: \$189.58 per month*

WHEREAS, health insurance premiums will increase for employees on July 1, 2026;

WHEREAS, the District and the union have negotiated the 2025-2027 CBA; and

WHEREAS, the District and the Union are entering into this MOA to increase the amount of the District's health insurance premium contribution for eligible employees;

NOW, THEREFORE, IN CONSIDERATION OF the mutual promises contained in this MOA, the parties agree as follows:

- 1. Amendment of CBA.** Effective July 1, 2026, Article IX Section 3, Subdivision 1, 2, and 3 of the CBA are amended to state:

WHEREAS, Article IX, Section 3, Subdivisions 1, 2, and 3 of the CBA state:

*Subd. 1 – The district shall provide a monthly contribution toward the premium for single or family insurance for full time employees who qualify for, and are enrolled in, the District's group health and hospitalization plan. The amount contributed by the District shall be calculated as follows: the District will pay up to the first 6.5% of future increases that occur during the annual renewal of the medical insurance plan. Employees will pay the next 6.5% of any increase. The cost of any renewal increases above 13% will be shared equally between the employer and employee.*

*Single Coverage*

*High deductible/HRA/VEBA plan:*

*Effective July 1, 2026: Up to \$979 per month*

*Family Coverage*

*High deductible/HRA/VEBA plan:*

*Effective July 1, 2026: Up to \$2,294 per month*

*Subd. 2 – The cost of any premium that exceeds the District's monthly contribution shall be borne by the employee and paid by pre-tax payroll deduction.*

*Subd. 3 – For full-time employees and eligible retirees, as defined in Article IX, Section 10, participating in the single high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

*Effective July 1, 2026: \$167.00 per month*

*For full-time employees and eligible retirees, as defined in Article IX, Section 10, participating in the family high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

*Effective July 1, 2026: \$292.00 per month*

*For employees provided a VEBA contribution due to coverage under another Stillwater School District employee's insurance policy, the monthly District contribution to a VEBA shall be as follows:*

*Effective July 1, 2026: \$189.58 per month*

- 2. No Wage Re-Opener.** The parties agree that this MOA is not a wage re-opener and, instead, addresses terms and conditions of employment for the 2025-2027 CBA.
- 3. Costed Against Settlement.** The parties agree that the increase in the amount of the District's health insurance premium contribution will be costed against the total package settlement as part of the negotiations over the 2025-2027 CBA.
- 4. Grievance.** This MOA is not grievable. No party to this MOA has an objection to the MOA and each party hereby waives any right they may have to file a grievance or pursue any other action and/or remedy against the District regarding any matter that arises out of or relates to the parties entering into this MOA, or any of the items stated above.
- 5. No Precedent or Practice.** Nothing in this MOA may be deemed to establish an interpretation of the CBAs, a precedent, or a practice or to alter any established interpretation, precedent, or practice arising out of or relating to the CBAs between the Unions and the District. No party may submit this MOA in any proceeding as evidence of a contract interpretation, a precedent, or a practice.
- 6. Entire Agreement.** This MOA reflects the entire understanding and agreement between the parties regarding the increase to the amount of the District's health insurance premium contribution for the 2026-2027 school year. This MOA controls over any inconsistent provisions in the CBA.

**ST. CROIX EDUCATION ASSOCIATION**

Date: 3/24/26

  
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Union President

**INDEPENDENT SCHOOL DISTRICT NO. 834**

Date: \_\_\_\_\_

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School Board Chair