

**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 Paraprofessional Association (“Union”).

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

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

WHEREAS, the District and the union are in the process of negotiating the 2026-2028 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 while the District and the Union continue to negotiate over the other terms and conditions of employment outlined in the CBA;

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 VII Section 2, Subdivision 1, 2, and 3 of the CBA are amended to state:

*Subd. 1 – The district shall provide a monthly contribution toward the premium for single or family insurance coverage for eligible employees who qualify for and are enrolled in the district’s group health and hospitalization plan for paraprofessionals. The cost of any premium that exceeds the district’s monthly contribution shall be borne by the employee and paid by payroll deduction. Part-time employees shall be eligible for a district contribution towards single insurance only. 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 Plan ~ Full Time Employees (Employees regularly scheduled to work six or more hours per day or 30 hours or more per week, for the full term of the year.):*

*Single Coverage*

*High deductible/HRA/VEBA plan:*

*Effective July 1, 2026: Up to \$979.00 per month*

*Family Coverage*

*High deductible/HRA/VEBA plan:*

*Effective July 1, 2026: Up to \$2,294.00 per month*

*High Deductible Plan ~ Part Time Employees (Employees regularly scheduled to work at least four hours per day but less than six hours per day, or at least 20 hours but less than 30 hours per week, for the full term of the year.):*

*Single Coverage:*

*Effective July 1, 2026: Up to \$784.00*

*Subd. 2 - For employees participating in the high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA will be as follows:*

*Subd. 3 – For full-time employees and eligible retirees, as defined in Article X, Section 4, participating in the single high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

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

*For full-time employees and eligible retirees, as defined in Article X, Section 4, participating in the family high deductible/HRA/VEBA insurance plan, the monthly district contribution to a VEBA shall be as follows:*

*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, 2024: \$189.58 per month*

*Part Time Employees (Employees regularly scheduled to work at least four hours per day but less than six hours per day, or at least 20 hours but less than 30 hours hours per week, for the full term of the year.):*

*Single Coverage:*

*Effective July 1, 2024: \$50.63*

- 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 2026-2028 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 2026-2028 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. No changes in this MOA are valid unless they are in writing and signed by all parties.

**SAINT CROIX PARAPROFESSIONAL ASSOCIATION**

Date: April 1, 2026

Cristine M. Hoefler  
President Christine M. Hoefler

**INDEPENDENT SCHOOL DISTRICT NO. 834**

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

\_\_\_\_\_  
School Board Chair

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

\_\_\_\_\_  
School Board Clerk