

Letter of Agreement
The Alanson Board of Education and
The Littlefield Education Association, NMEA, MEA, NEA

The Board of Education of the Alanson Public School (Board) and the Littlefield Education Association (Association) agree to modify the 2024-2027 Master Agreement as follows:

SECTION 5.1 - INSURANCE PROTECTION

- A. The Board shall provide health insurance to each employee with Board contributions per state law. The Board will pay the maximum monthly “hard cap” amount, set annually by the state. The difference for the medical premium less the monthly “hard cap” amount will be paid by the employee through payroll deduction.

The medical premium for full-time teachers, who work the full school year, shall be included in the “hard cap” amount, for a full twelve (12) month period, September through August, for the teacher and his/her eligible dependents as defined by MESSA and its underwriter. Full time teachers who do not work the full school year, or are hired after the school year begins, will receive a pro-rated portion of the annual “hard cap” based on the percentage of the year they completed.

For part-time teachers, the Board shall pay a prorated amount of the applicable monthly “hard cap” of health premium and prorated amount for all other benefits only based on the hours worked.

Ancillary benefits shall not be included in the hard cap amount, including life insurance and shall be paid for by the district.

Those employees foregoing medical insurance coverage are entitled to Plan B – ancillary benefits, as paid for by the district. Full time teachers who do not work the full school year, or are hired after the school year begins, will receive a pro-rated portion of the ancillary benefits based on the percentage of the year they completed.

If the monthly premium cost is below the hard cap amount, the difference will be deposited into an employee’s HSA account, paid evenly on the 1st and 2nd pay of each month (24 pays per full year).

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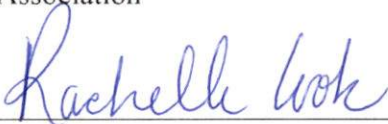
Benefit Type	Option A: Elect Health Insurance Shall Receive	Option B: Do Not Elect Health Insurance
Health Insurance (Medical)	<p>Full access to medical plan (Single/ 2-Person/Family)</p> <p>Employee elected MESSA plan options:</p> <ol style="list-style-type: none"> 1. Choices \$1,000/\$2,000 Deductible, 0% Co-Insurance, 5-Tier RX w/ Mail 2. ABC 2 \$2,000/\$4,000 Deductible, 0% Co-Insurance, 5-Tier RX w/ Mail 3. ABC 3 \$3,500/\$7,000 Deductible, 10% Co-Insurance, 5-Tier RX w/ Mail 	<ul style="list-style-type: none"> • Employee waives medical coverage, no district medical premium contribution • receives monthly cash benefit of \$500, maximum \$6,000 annually; Paid evenly over 2 pays per month (24 pays) • Employees may be use these funds to purchase insurance options and the remainder placed into the electing member's 403(b) account • Amount will be prorated if working less than full schedule
Board Premium Contribution (Medical)	<ul style="list-style-type: none"> • Board pays the full or pro-rated share of the monthly medical hard-cap amount based on FTE • If the monthly premium is less than monthly PA152 monthly hard-cap amount, the district will contribute the difference into the employees qualified H.S.A. account • District will contribution monthly H.S.A. contributions evenly over 2 pays per month 	<p>\$0 (no contribution since coverage waived)</p> <p>No district H.S.A. contribution</p>
Employee Premium Contribution (Medical)	<ul style="list-style-type: none"> • If the monthly premium is more than the PA152 monthly hard-cap amount, the employee will pay the remainder of premium; pro-rated if part-time, evenly over 2 pays per month 	<p>\$0 (no coverage elected)</p>
Ancillary Benefits (Dental, Vision, Life, Disability)	<ul style="list-style-type: none"> • Eligible at same tier as medical, unless otherwise defined <p>Long Term Disability</p> <ul style="list-style-type: none"> • 70% of Max Eligible Salary • Maximum Monthly Benefit \$5,000 • Maximum Eligible Monthly Salary \$7,143 • 90 Calendar Days, Straight wait elimination period mental/nervous 2-Years Alcoholism/Drug 2-Years Family Social Security Offset <p>Life Insurance</p> <ul style="list-style-type: none"> • \$20,000.00 <p>Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> • \$20,000.00 <p>Vison</p> <ul style="list-style-type: none"> • VSP3 	<ul style="list-style-type: none"> • Eligible only if allowed by policy • May require full employee payment or limited coverage <p>Long Term Disability</p> <ul style="list-style-type: none"> • 70% of Max Eligible Salary • Maximum Monthly Benefit \$5,000 • Maximum Eligible Monthly Salary \$7,143 • 90 Calendar Days, Straight wait elimination period mental/nervous 2-Years Alcoholism/Drug 2-Years Family Social Security Offset <p>Life Insurance</p> <ul style="list-style-type: none"> • \$30,000.00 <p>Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> • \$30,000.00

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	Dental - Delta Dental <ul style="list-style-type: none"> • Class I 80% • Class II 80% • Class III 80% • Class I, II, III Annual Maximum = \$1,000 • Class IV 80% • Class IV Lifetime Maximum = \$1,300 • X-Rays paid under Class II • Two Cleanings Per Year 	Vison <ul style="list-style-type: none"> • VSP3 Dental - Delta Dental <ul style="list-style-type: none"> • Class I 80% • Class II 80% • Class III 80% • Class I, II, III Annual Maximum = \$1,000 • Class IV 80% • Class IV Lifetime Maximum = \$1,300 • X-Rays paid under Class II • Two Cleanings Per Year
Proration for Part-Time FTE	<ul style="list-style-type: none"> • Contributions (Board & employee) pro-rated based on FTE • Ancillary benefits pro-rated unless specified 	<ul style="list-style-type: none"> • Pro-rated if ancillary benefits allowed; otherwise, benefit may not apply
Mid-Year Hire / Leaving Mid-Year	Contributions & eligibility prorated based on workdays employed	Contributions & eligibility prorated based on workdays employed

The parties agree that it is in the best interest of both parties to annually study and/or adjust health insurance benefit levels and options. Any adjustments shall be made with mutual agreement of both parties and shall not constitute an amendment to or an opening up of the Master agreement.

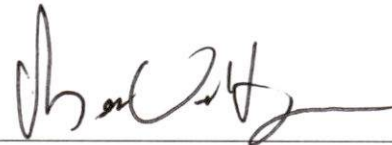
For the Board of Education Association



Rachelle Cook, Superintendent

December 9, 2025

For the Littlefield Education



Kevin VarnHagen, President

December 9, 2025