

**Memorandum of Understanding between
Knappa Education Association and
Knappa School District #4**

2025-26 Plan Year Insurance Benefits

For the 2025-26 plan year, MODA has changed Moda Plan 1 to have a higher deductible (\$700 / \$800 rather than \$400 / \$500). Accordingly, it is impossible for Knappa School District to provide the deductibles noted in the CBA for the Group HRA. The intent of the language originally bargained in 2021 was to have a Group HRA that replicated the benefits of Plan 1. The parties agree to the following:

Amend Article 8A to read:

Beginning with the 2021-2022 Insurance Year, the District will provide a Group HRA based on the Moda Plan 5. The District will fund the Group HRA such that the deductible will be ~~\$400~~ 700 per covered person (~~\$500~~ 800 if no PCP360 provider selected), maximum three per family, and the maximum out-of-pocket will be ~~\$3000~~ 3750 per covered person (~~\$3100~~ 4150 if no PCP360 provider selected), maximum three per family. For the 2023-2024 insurance year, the District shall pay a maximum up to \$1,462 per month. For the 2024-2025 and 2025-2026 insurance years, the District contributions shall be increased by the percent increase in the premium for the Moda Plan 5 (or equivalent) plan (\$1,565 for 2025-26), and the employee's choice of dental and vision coverage offered by the District.

For 2025-26, the Group HRA premium shall be \$1535.

MODA's Garner program will be implemented to provide further possible rebates for educators to offset the cost of deductibles. Training will be provided for educators during fall back-to-school days to introduce the Garner program.

This MOU pertains to the 2025-26 contract year only and shall expire on June 30, 2026.

Mike Rathfon
Mike Rathfon (Aug 25, 2025 07:57:12 PDT)

TA William Fritz
TA William Fritz (Aug 25, 2025 08:58:40 PDT)

For the Association

Tentative Agreement

08/25/2025

08/25/2025

Date

Date

Knappa MOU Regarding Benefits 2025-26 (1)

Final Audit Report

2025-08-25

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