

OREGON SCHOOL DISTRICT
BOARD OF EDUCATION
POLICY COMMITTEE MEETING
2025-26

DATE: Monday, November 17, 2025
TIME: 5:30 P.M. - 7:00 P.M.
PLACE: District Office Meeting Room
123 E. Grove Street, Oregon, WI 53575

Order of Business

Call to Order

Roll Call

Proof of Notice of Meeting and Approval of Agenda

Approval of Minutes of Previous Meeting(s)

AGENDA

- A. Public Comment Regarding Agenda Items
- B. Old Business
 - 1. None
- C. New Business
 - 1. Employee Handbook 2025-26: Possible change to premium only Health Reimbursement Arrangement (HRA) Post-Retirement Benefit from 403(b) Benefit For Eligible Employees
- D. Future Business:
 - 1. To Be Determined
- E. Future Meeting: December 15, 2025
- F. Adjournment

Notice is hereby given that a majority of the Oregon School Board may be present at the meeting of the Policy Committee scheduled to discuss subjects over which they may have decision-making responsibility. This constitutes a meeting of the Board and must be noticed as such although the Board will not take any formal action at this meeting.

Go to <https://www.oregonsd.org/district/school-board> for the most updated version agenda.

Public Comment

[Board Policy 181](#) provides an opportunity for the public to address the Committee. We value the public comment period and feedback from our stakeholders. To comply with the Open Meetings Law and to ensure consistency, public comment will have the following parameters:

- Total public comment time is limited to 15 minutes. Speakers will have up to three minutes in which to make their comments. Ms. Jonen will signal the speaker when their time is up.
- The Committee will not comment after each speaker and will reserve discussion to any items on the agenda. Speakers are welcome to stay for the meeting.
- Next steps following public comment may include: referral to the appropriate administrator for follow-up with the speaker or placement of the matter on a future Committee or Board agenda.

MINUTES OF THE POLICY COMMITTEE OF THE SCHOOL BOARD OF OREGON SCHOOL DISTRICT HELD ON OCTOBER 20, 2025

The regular meeting of the Policy Committee of the School Board of the Oregon School District was called to order by Dr. Mary Lokuta at 5:30 p.m. at the District Office, 123 E. Grove Street, Oregon, WI 53575.

Committee Members Present: Dr. Mary Lokuta, Leslie Wright and Dr. Caleb Bush.

Other Board Members Present: Ahna Bizjak and Heather Garrison (virtually)

Administrators present: Dr. Leslie Bergstrom and Jina Jonen

Others Present: None

Proof in the form of a certificate by the Oregon Observer of communications and notice given to the public and the Oregon Observer, and a certification of posting as required by Section 19.84 Wisconsin Statutes as to the holding of this meeting was presented by Dr. Lokuta.

Ms. Wright moved to approve the agenda as posted. Ms. Wright voted yes. Dr. Bush voted yes. Dr. Lokuta voted yes. Motion approved 3-0.

Dr. Bush moved to approve the September 29, 2025 minutes. Dr. Bush voted yes. Ms. Wright voted yes. Dr. Lokuta voted yes. Motion approved 3-0.

A. Public Comment: None

B. Old Business:

1. Calendar 2026-27: Extensive discussion held, including regarding the issue of having the last day of school be a half-day. Ms. Wright moved to approve Calendar B maintaining the last day of school as a full day. Ms. Wright voted yes. Dr. Bush voted yes. Dr. Lokuta voted yes. Motion approved 3-0.

C. New Business:

1. Policy Committee Topics Calendar 2025-26: Topics discussed.
2. Policy 714: Communicable Disease: Discussion held. Dr. Bush moved to approve Policy 714. Dr. Bush voted yes. Ms. Wright voted yes. Dr. Lokuta voted yes. Motion approved 3-0.

D. Future Business:

1. To Be Determined.

E. Future Meetings: November 17, 2025. Policy meetings will generally be the third Mondays of the month.

F. Adjournment: Ms. Wright moved to adjourn. Ms. Wright voted yes. Dr. Bush voted yes. Dr. Lokuta voted yes. Motion approved 3-0. The meeting adjourned at 7:00 p.m.

Oregon School District

Post-Employment Benefit Summary

Prior Benefits

Administrators

Eligibility	OPEB										
At least age 55	Health & Dental Insurance: The District will contribute 90% of the lowest cost family or single health and dental premiums, frozen at the time of retirement, on behalf of the retiree for a period of 8 years (may exceed Medicare eligibility). After exhaustion of District benefit, eligible retirees are allowed to remain on District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premium. Sick Leave Benefit (Implicit Rate Subsidy Only): Administrators with 10 years of service will receive unused sick leave accumulated upon retirement which may be used for continued health coverage beyond the 8-year period noted above (this benefit is described below). Survivor Benefit: In the event a retiree dies, their spouse/dependents on the plan shall receive any remaining Board contribution to the health and dental premiums. Upon exhaustion of the District provided benefit, the spouse/dependent may remain on the District's health plan indefinitely provided that they self-pay the full amount of the required premiums, subject to the rules of the carrier.										
	Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only Sick Leave Benefit: Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner: <table border="1"> <thead> <tr> <th>Years of Service</th><th>Conversion Rate</th></tr> </thead> <tbody> <tr> <td>10 -14.99</td><td>1 day's pay for every 5 sick days</td></tr> <tr> <td>15 -19.99</td><td>1 day's pay for every 4 sick days</td></tr> <tr> <td>20 -24.99</td><td>1 day's pay for every 3 sick days</td></tr> <tr> <td>25 or more</td><td>1 day's pay for every 2 sick days</td></tr> </tbody> </table> The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.	Years of Service	Conversion Rate	10 -14.99	1 day's pay for every 5 sick days	15 -19.99	1 day's pay for every 4 sick days	20 -24.99	1 day's pay for every 3 sick days	25 or more	1 day's pay for every 2 sick days
Years of Service	Conversion Rate										
10 -14.99	1 day's pay for every 5 sick days										
15 -19.99	1 day's pay for every 4 sick days										
20 -24.99	1 day's pay for every 3 sick days										
25 or more	1 day's pay for every 2 sick days										
Note: For purposes of this valuation, it was assumed that all Administrators would complete 10 years of service prior to retirement and therefore be eligible for the benefits noted above											

All Other District Employees

Hired Prior to July 1, 2001								
Eligibility	OPEB							
At least age 55 with a minimum of 10 years of service in the District	Health & Dental Insurance: The District will contribute 90% of the lowest cost family or single health and dental premiums, frozen at the time of retirement, on behalf of the retiree for a period of 4 years but not to exceed Medicare-eligibility. After exhaustion of District benefit, eligible retirees are allowed to remain on District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premiums. Sick Leave Benefit (Implicit Rate Subsidy Only): Unused sick leave accumulated upon retirement may be used for continued health coverage beyond the 4-year period noted above. This benefit is described below. Survivor Benefit: In the event a retiree dies, their spouse/dependents on the plan shall receive any remaining Board contribution to the health and/or dental benefit. Upon exhaustion of the District provided benefit, the spouse/dependent may remain on the District's health plan indefinitely provided that they self-pay the full amount of the required premiums, subject to the rules of the carrier.							
	Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only							
	Sick Leave Benefit: Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner: <table border="1"> <thead> <tr> <th>Years of Service</th><th>Conversion Rate</th></tr> </thead> <tbody> <tr> <td>10 -14.99</td><td>1 day's pay for every 5 sick days</td></tr> <tr> <td>15 -19.99</td><td>1 day's pay for every 4 sick days</td></tr> <tr> <td>20 or more</td><td>1 day's pay for every 3 sick days</td></tr> </tbody> </table> The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.	Years of Service	Conversion Rate	10 -14.99	1 day's pay for every 5 sick days	15 -19.99	1 day's pay for every 4 sick days	20 or more
Years of Service	Conversion Rate							
10 -14.99	1 day's pay for every 5 sick days							
15 -19.99	1 day's pay for every 4 sick days							
20 or more	1 day's pay for every 3 sick days							
Hired On or After July 1, 2001								
Eligibility	OPEB							
At least age 55 with a minimum of 10 years of service in the District.	Health Insurance: (Implicit Rate Subsidy only) Retirees and spouses/dependents covered at the time of retirement are allowed to remain on the District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premiums subject to the rules of the carrier.							
	Non-OPEB: Supplemental Pension Stipend: At the time of retirement, the District shall contribute one lump sum to a 403(b) account for qualifying retirees at the following rate: • \$1,000 per year of service for employees covered by District-sponsored family health coverage plan for a minimum of six (6) months • \$500 per year of service for employees covered by District-sponsored single health coverage plan for a minimum of six (6) months • \$250 per year of service for those employees who do not qualify for any of the above benefits							
Note: The sick leave benefit provisions noted above are also provided to those hired on or after July 1, 2001.								

Oregon School District

Post-Employment Benefit Summary

New Plan Provisions

Administrators

Eligibility	OPEB										
At least age 55	Health & Dental Insurance: The District will contribute 90% of the lowest cost family or single health and dental premiums, frozen at the time of retirement, on behalf of the retiree for a period of 8 years (may exceed Medicare eligibility). After exhaustion of District benefit, eligible retirees are allowed to remain on District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premium. Sick Leave Benefit (<i>Implicit Rate Subsidy Only</i>): Administrators with 10 years of service will receive unused sick leave accumulated upon retirement which may be used for continued health coverage beyond the 8-year period noted above (this benefit is described below). Survivor Benefit: In the event a retiree dies, their spouse/dependents on the plan shall receive any remaining Board contribution to the health and dental premiums. Upon exhaustion of the District provided benefit, the spouse/dependent may remain on the District's health plan indefinitely provided that they self-pay the full amount of the required premiums, subject to the rules of the carrier. Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only Sick Leave Benefit: Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner: <table border="1"> <thead> <tr> <th>Years of Service</th><th>Conversion Rate</th></tr> </thead> <tbody> <tr> <td>10 -14.99</td><td>1 day's pay for every 5 sick days</td></tr> <tr> <td>15 -19.99</td><td>1 day's pay for every 4 sick days</td></tr> <tr> <td>20 -24.99</td><td>1 day's pay for every 3 sick days</td></tr> <tr> <td>25 or more</td><td>1 day's pay for every 2 sick days</td></tr> </tbody> </table> The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.	Years of Service	Conversion Rate	10 -14.99	1 day's pay for every 5 sick days	15 -19.99	1 day's pay for every 4 sick days	20 -24.99	1 day's pay for every 3 sick days	25 or more	1 day's pay for every 2 sick days
Years of Service	Conversion Rate										
10 -14.99	1 day's pay for every 5 sick days										
15 -19.99	1 day's pay for every 4 sick days										
20 -24.99	1 day's pay for every 3 sick days										
25 or more	1 day's pay for every 2 sick days										
Note: For purposes of this valuation, it was assumed that all Administrators would complete 10 years of service prior to retirement and therefore be eligible for the benefits noted above											

All Other District Employees**Hired Prior to July 1, 2001**

Eligibility	OPEB							
At least age 55 with a minimum of 10 years of service in the District	Health & Dental Insurance: The District will contribute 90% of the lowest cost family or single health and dental premiums, frozen at the time of retirement, on behalf of the retiree for a period of 4 years but not to exceed Medicare-eligibility. After exhaustion of District benefit, eligible retirees are allowed to remain on District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premiums. Sick Leave Benefit (<i>Implicit Rate Subsidy Only</i>): Unused sick leave accumulated upon retirement may be used for continued health coverage beyond the 4-year period noted above. This benefit is described below. Survivor Benefit: In the event a retiree dies, their spouse/dependents on the plan shall receive any remaining Board contribution to the health and/or dental benefit. Upon exhaustion of the District provided benefit, the spouse/dependent may remain on the District's health plan indefinitely provided that they self-pay the full amount of the required premiums, subject to the rules of the carrier.							
	Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only							
	Sick Leave Benefit: Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner: <table data-bbox="574 1003 1292 1211"> <tr> <th>Years of Service</th><th>Conversion Rate</th></tr> <tr> <td>10 -14.99</td><td>1 day's pay for every 5 sick days</td></tr> <tr> <td>15 -19.99</td><td>1 day's pay for every 4 sick days</td></tr> <tr> <td>20 or more</td><td>1 day's pay for every 3 sick days</td></tr> </table> The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.	Years of Service	Conversion Rate	10 -14.99	1 day's pay for every 5 sick days	15 -19.99	1 day's pay for every 4 sick days	20 or more
Years of Service	Conversion Rate							
10 -14.99	1 day's pay for every 5 sick days							
15 -19.99	1 day's pay for every 4 sick days							
20 or more	1 day's pay for every 3 sick days							

Professional Staff**Hired On or After July 1, 2001****Eligibility**

At least age 57 with a minimum of 10 years of service in the District. Must elect WRS annuity.

.50 FTE or higher

OPEB

Premium Only HRA Contributions: The District will provide HRA contributions to a Premium Only HRA account up to a maximum benefit of \$66,000. \$4,000 will be provided per year of service for the first 10 years of service and \$5,200 per year of service after the 10th year of service, up to the maximum benefit. The Premium Only HRA contributions will be paid in **four** equal installments beginning with the year of retirement.

Notes:

- Contributions will **end** at Medicare eligibility.
- Survivorship benefits for all payments.

Health Insurance: (Implicit Rate Subsidy only) Retirees and spouses/dependents covered at the time of retirement are allowed to remain on the District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premiums subject to the rules of the carrier.

Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only

Sick Leave Benefit: Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner:

Years of Service	Conversion Rate
10 -14.99	1 day's pay for every 5 sick days
15 -19.99	1 day's pay for every 4 sick days
20 or more	1 day's pay for every 3 sick days

The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.

Support Staff

Hired On or After July 1, 2001									
Eligibility	OPEB								
At least age 57 with a minimum of 10 years of service in the District. Must elect WRS annuity. .75 or higher for paras, food service, admin assistants and custodians	<u>Premium Only HRA Contributions:</u> The District will provide HRA contributions to a Premium Only HRA account up to a maximum benefit of \$33,000. \$2,000 will be provided per year of service for the first 10 years of service and \$2,600 per year of service after the 10th year of service, up to the maximum benefit. The Premium Only HRA contributions will be paid in four equal installments beginning with the year of retirement. Notes: • Contributions will end at Medicare eligibility. • Survivorship benefits for all payments. <u>Health Insurance: (Implicit Rate Subsidy only)</u> Retirees and spouses/dependents covered at the time of retirement are allowed to remain on the District's group health plan indefinitely provided that the retiree self-pays the full amount (100%) of the premiums subject to the rules of the carrier. Non-OPEB: Compensated Absence - OPEB – Implicit Rate Subsidy Only <u>Sick Leave Benefit:</u> Unused sick leave accumulated upon retirement will be converted at the retiree's final per diem rate in the following manner: <table border="1"> <thead> <tr> <th>Years of Service</th><th>Conversion Rate</th></tr> </thead> <tbody> <tr> <td>10 -14.99</td><td>1 day's pay for every 5 sick days</td></tr> <tr> <td>15 -19.99</td><td>1 day's pay for every 4 sick days</td></tr> <tr> <td>20 or more</td><td>1 day's pay for every 3 sick days</td></tr> </tbody> </table> The District has indicated that resulting monies may be either retained by the District and used to pay Employee's portion of health or dental premiums for the District's plans OR contributed to a 403(b). The path is determined by the District at retirement.	Years of Service	Conversion Rate	10 -14.99	1 day's pay for every 5 sick days	15 -19.99	1 day's pay for every 4 sick days	20 or more	1 day's pay for every 3 sick days
Years of Service	Conversion Rate								
10 -14.99	1 day's pay for every 5 sick days								
15 -19.99	1 day's pay for every 4 sick days								
20 or more	1 day's pay for every 3 sick days								

Note: Professional and Support Staff hired prior to July 1, 2001, will have a one-time opportunity to elect the Premium Only HRA Contribution benefit. Staff must provide a written decision by **March 1st, 2026**.

Oregon School District

Projection of Administrator and All Other District Employee Benefit Payments - New Plan Provisions

Fiscal Year Beginning	Current Retirees	Prior Benefits										New Plan Provisions										Increase/ (Decrease)
		Current Actives & New Entrants										Current Actives & New Entrants										
		OPEB					Stipend					OPEB					Total					
		Group 1 (Pre 2001)	Group 2 (Pre 2001)	All	Group3 New Entrants	Group 1 (Post 2001)	New Entrants	Group 2 (Post 2001)	New Entrants	Group 1 (Pre & Post)	Group 2 (Pre & Post)	New Entrants	All	Group3 New Entrants	Total							
2024	\$251,765	\$81,307	\$46,670	\$9,240	\$0	\$25,659	\$0	\$42,923	\$0	\$457,563	\$0	\$67,055	\$0	\$430,771	(26,792)							
2025	155,801	155,539	71,223	19,874	0	45,263	0	38,353	0	485,852	0	109,924	0	19,874	(1,401)							
2026	67,054	219,217	102,415	30,720	0	49,634	0	44,922	0	513,963	296,570	0	157,423	0	551,767	37,804						
2027	43,410	292,751	116,344	45,131	0	54,050	0	43,069	0	594,754	410,207	0	183,131	0	681,879	87,124						
2028	25,151	302,931	83,398	61,409	0	57,103	0	43,021	0	573,013	460,937	0	153,089	0	700,597	127,574						
2029	9,501	311,571	54,110	82,753	0	65,614	0	48,425	0	571,973	487,976	0	122,062	0	702,292	130,316						
2030	8,319	302,135	22,461	107,270	0	75,591	0	46,800	0	560,575	513,747	0	93,017	0	720,352	169,777						
2031	1,052	285,188	13,977	132,845	0	92,647	0	67,296	0	593,007	603,616	0	65,696	0	723,184	130,777						
2032	0	264,863	12,520	144,901	0	127,281	0	61,354	0	606,148	618,367	0	61,048	0	754,316	146,187						
2033	0	280,143	7,412	160,507	0	139,283	0	61,424	0	628,770	575,662	0	66,520	0	824,889	195,920						
2034	0	256,509	0	173,666	4	157,514	72	53,569	257	641,590	643,849	80	86,987	120	904,706	263,116						
2035	0	241,455	0	179,431	148	160,946	1,170	55,325	3,885	642,360	648,666	1,323	90,511	1,679	921,758	279,398						
2036	0	198,321	0	185,178	451	167,582	3,244	50,905	7,059	612,741	649,454	3,547	77,627	4,552	920,808	308,067						
2037	0	165,370	0	187,330	914	174,521	5,349	50,080	9,828	593,392	631,284	6,520	82,450	9,729	918,228	324,836						
2038	0	132,725	0	191,450	2,111	180,421	7,444	43,558	12,764	570,471	605,404	8,796	84,989	13,119	905,868	335,397						
2039	0	107,251	3,960	188,954	4,090	185,131	9,273	37,181	15,318	652,157	596,023	13,179	83,989	18,239	905,374	353,216						
2040	0	80,458	7,902	185,679	8,004	185,624	10,614	35,489	17,738	630,506	591,411	19,643	71,446	25,199	921,758	359,778						
2041	0	59,514	16,447	185,688	10,275	179,435	12,289	34,084	19,359	617,272	586,280	28,130	72,618	31,852	987,334	380,662						
2042	0	38,084	22,171	180,400	14,659	197,607	13,837	32,048	21,460	620,266	536,986	36,512	66,090	38,638	1,000,400	445,939						
2043	0	20,835	22,301	176,217	21,445	204,246	19,049	30,209	25,514	519,617	520,474	45,137	59,929	44,845	987,848	348,031						
2044	0	10,137	21,295	171,679	30,877	207,636	24,254	25,258	29,496	524,633	514,115	53,572	56,976	49,610	876,830	352,197						
2045	0	7,952	14,926	168,805	42,852	209,595	28,733	30,253	33,258	534,414	510,578	64,929	43,808	50,744	879,716	345,301						
2046	0	5,863	11,678	160,923	56,950	209,686	33,205	31,252	36,590	546,167	494,511	73,960	41,545	53,672	881,761	335,594						
2047	0	0	8,911	151,516	73,142	204,604	37,272	27,742	39,256	542,443	485,695	86,936	42,032	56,947	896,328	355,885						
2048	0	0	6,792	149,483	91,373	197,614	41,114	24,921	41,949	553,245	504,966	103,549	45,030	65,991	960,252	407,047						
2049	0	0	0	145,948	112,314	183,695	44,268	25,598	44,074	506,063	506,063	119,560	42,448	72,121	1,004,232	442,316						
2050	0	0	0	134,817	136,058	178,344	47,963	25,549	46,705	669,457	475,200	135,630	44,590	77,937	1,026,028	434,774						
2051	0	0	0	125,805	181,387	171,447	51,718	29,479	50,031	690,485	480,090	150,903	44,491	83,950	1,026,028	435,561						
2052	0	0	0	116,319	186,617	163,737	63,858	32,938	54,279	613,743	402,718	163,561	42,985	87,348	996,547	381,804						
2053	0	0	0	96,358	212,463	145,667	76,867	35,981	57,659	625,278	380,004	166,869	40,101	88,008	981,432	368,216						

Group 1: Teachers, Licensed Non-Represented and District Support

Group 2: Custodians, Food Service, Educational Assistants, Paraprofessionals and Administrative Assistants

Group 3: Administrators

Oregon School District

Projection of All Other District Employee Benefit Payments - New Plan Provisions (Group 1 & 2 Breakout)

Fiscal Year Beginning	Prior Benefits										New Plan Provisions										Increase/ (Decrease)	
	Current Actives & New Entrants										Current Actives & New Entrants											Total
	OPEB					Spend					Total					OPEB						
	Group 1 (Pre 2001)		Group 2 (Pre 2001)		Total	Group 1		Group 2		Total	Group 1		Group 2		Total	Group 1		Group 2		Total		
	Post 2001	New Entrants	Post 2001	New Entrants		Post 2001	New Entrants	Post 2001	New Entrants		Pre 2001	New Entrants	Pre 2001	New Entrants		Pre 2001	New Entrants	Pre 2001	New Entrants			
2024	\$81,307	\$46,670	\$25,659	\$0	\$42,923	\$0	\$196,558	\$81,307	\$21,405	\$0	\$46,670	\$20,395	\$0	\$169,767	(26,792)							
2025	155,539	71,223	45,263	0	38,353	0	310,377	155,539	43,454	0	71,223	38,701	0	308,917	(1,461)							
2026	219,217	102,415	49,634	0	44,322	0	416,189	219,217	77,353	0	102,415	55,008	0	453,993	37,804							
2027	292,751	116,344	54,050	0	43,069	0	506,214	292,751	117,457	0	116,344	66,766	0	593,336	87,124							
2028	302,931	83,398	57,103	0	43,021	0	486,453	302,931	158,006	0	83,398	69,692	0	614,027	127,574							
2029	311,571	54,110	65,614	0	48,425	0	479,720	311,571	176,405	0	54,110	67,953	0	610,038	130,318							
2030	302,135	22,461	75,591	0	46,800	0	446,987	302,135	211,612	0	22,461	70,556	0	606,764	159,777							
2031	295,188	13,977	92,647	0	57,298	0	459,111	295,188	208,430	0	13,977	71,692	0	589,287	130,177							
2032	284,863	12,520	127,281	0	58,584	0	463,248	284,863	253,504	0	12,520	78,528	0	608,415	146,167							
2033	260,143	7,412	139,283	0	61,424	0	468,262	260,143	315,519	0	7,412	81,108	0	664,182	185,820							
2034	256,509	0	157,514	72	53,569	257	467,921	256,509	387,341	80	0	86,987	120	731,036	263,116							
2035	241,455	0	160,946	1,170	55,325	3,885	462,781	241,455	407,212	1,323	0	90,511	1,679	742,179	279,388							
2036	198,321	0	167,582	3,244	50,905	7,059	427,112	198,321	451,132	3,547	0	77,627	4,552	735,179	306,067							
2037	165,370	0	174,521	5,349	50,060	9,828	405,148	165,370	465,914	6,520	0	82,450	9,729	729,984	324,836							
2038	132,725	0	180,421	7,444	43,558	12,764	376,910	132,725	472,679	8,796	0	84,989	13,119	712,307	335,397							
2039	107,251	3,960	185,131	9,273	37,181	15,318	358,114	107,251	488,772	13,179	3,960	79,930	18,238	711,330	353,216							
2040	80,458	17,738	185,624	10,814	35,489	17,738	338,023	80,458	500,953	19,643	7,902	63,546	25,199	697,701	359,678							
2041	59,514	16,447	179,435	12,289	34,084	19,358	321,128	59,513	508,777	28,130	16,447	56,371	31,852	701,190	380,062							
2042	38,084	22,171	197,607	13,837	32,048	21,460	325,207	38,084	500,902	36,512	22,171	45,919	38,638	882,225	357,018							
2043	20,835	22,301	204,246	19,049	30,209	25,514	322,155	20,835	499,639	45,137	22,301	37,629	44,645	670,165	348,031							
2044	10,137	21,295	207,636	24,254	29,256	28,496	322,076	10,137	503,978	53,572	21,295	35,681	49,610	674,273	352,197							
2045	7,952	14,926	209,595	28,733	30,253	33,298	324,758	7,952	502,626	64,929	14,926	28,882	50,744	670,059	345,301							
2046	5,883	11,678	209,686	33,205	31,252	36,590	328,294	5,883	488,628	73,960	11,678	29,867	53,872	663,888	335,594							
2047	0	8,911	204,604	37,272	27,742	39,256	317,785	0	485,695	86,936	8,911	33,181	56,947	673,670	355,865							
2048	0	6,792	197,514	41,114	24,921	41,949	312,369	0	504,966	103,549	6,792	38,238	63,691	719,436	407,047							
2049	0	0	183,595	44,266	25,939	44,074	297,874	0	506,063	119,560	0	42,446	72,121	740,190	442,316							
2050	0	0	178,344	47,983	25,549	46,705	296,592	0	475,200	135,630	0	44,390	77,937	733,357	454,774							
2051	0	0	171,447	61,716	28,478	60,631	303,274	0	460,090	150,903	0	44,991	83,350	736,834	435,561							
2052	0	0	163,737	63,856	32,938	54,279	314,807	0	402,718	163,561	0	42,995	87,346	696,611	381,804							
2053	0	0	145,657	76,867	35,981	67,959	316,464	0	380,004	165,669	0	40,101	86,906	672,680	356,216							

Group 1: Teachers, Licensed Non-Represented and District Support
Group 2: Custodians, Food Service, Educational Assistants, Paraprofessionals and Administrative Assistants

Oregon School District

Annual Contrib \$ 700,000.00
Interest Earned 3.50%
Bal - 6/30/2024 6,438,894

Projection of Administrator and All Other District Employee Benefit Payments - New Plan Provisions w/ Fund 73 Proj

Fiscal Year Beginning	Current Retirees		New Plan Provisions									
			Current Actives & New Entrants								Total	
			OPEB									
			Group 1		Group 2		Group 3					
			(Pre & Post)	New Entrants	(Pre & Post)	New Entrants	All	New Entrants				
2024	\$251,765	\$105,607	\$102,712	\$0	\$67,055	\$0	\$9,240	\$0	\$42,081	\$578,459	\$6,438,894	
2025	155,601	66,489	198,993	0	109,924	0	19,874	0	78,080	628,960	6,785,797	
2026	67,054	45,643	296,570	0	157,423	0	30,720	0	116,704	714,114	7,094,344	
2027	43,410	37,806	410,207	0	183,131	0	45,131	0	161,021	880,706	7,328,528	
2028	25,151	32,910	460,937	0	153,089	0	61,409	0	169,918	903,415	7,404,320	
2029	9,501	13,750	487,976	0	122,062	0	82,753	0	188,562	904,603	7,460,057	
2030	6,319	13,033	513,747	0	93,017	0	107,270	0	189,033	922,418	7,516,556	
2031	1,052	6,730	503,618	0	85,669	0	132,845	0	202,613	932,527	7,557,217	
2032	0	7,835	518,367	0	91,048	0	144,901	0	213,991	976,142	7,589,192	
2033	0	9,053	575,662	0	88,520	0	160,507	0	220,748	1,054,491	7,578,672	
2034	0	0	643,849	80	86,987	120	173,666	4	232,488	1,137,194	7,489,435	
2035	0	0	648,666	1,323	90,511	1,679	179,431	148	229,945	1,151,703	7,314,371	
2036	0	0	649,454	3,547	77,627	4,552	185,178	451	219,759	1,140,567	7,118,671	
2037	0	0	631,284	6,520	82,450	9,729	187,330	914	205,961	1,124,189	6,927,258	
2038	0	0	605,404	8,796	84,989	13,119	191,450	2,111	208,901	1,114,770	6,745,523	
2039	0	0	596,023	13,179	83,889	18,239	189,954	4,090	196,099	1,101,473	6,566,846	
2040	0	0	581,411	19,643	71,448	25,199	185,679	6,804	159,353	1,049,537	6,395,213	
2041	0	0	568,290	28,130	72,818	31,952	185,869	10,275	161,985	1,059,319	6,269,509	
2042	0	0	538,986	36,512	68,090	38,638	180,400	14,659	146,591	1,023,875	6,129,622	
2043	0	0	520,474	45,137	59,929	44,645	176,217	21,445	137,382	1,005,229	6,020,284	
2044	0	0	514,115	53,572	56,976	49,610	171,679	30,877	149,574	1,026,404	5,925,764	
2045	0	0	510,578	64,929	43,808	50,744	166,805	42,852	160,771	1,040,487	5,806,762	
2046	0	0	494,511	73,960	41,545	53,872	160,923	56,950	176,477	1,058,238	5,669,512	
2047	0	0	485,695	86,936	42,092	58,947	151,516	73,142	169,579	1,067,907	5,509,706	
2048	0	0	504,966	103,549	45,030	65,891	149,483	91,373	191,135	1,151,427	5,334,639	
2049	0	0	506,063	119,560	42,446	72,121	145,949	112,314	205,569	1,204,022	5,069,924	
2050	0	0	475,200	135,630	44,590	77,937	134,817	136,058	203,153	1,207,384	4,743,349	
2051	0	0	460,090	150,903	44,491	83,350	125,805	161,387	206,616	1,232,642	4,401,982	
2052	0	0	402,718	163,561	42,985	87,346	116,319	186,617	220,712	1,220,260	4,023,409	
2053	0	0	380,004	165,669	40,101	86,906	96,358	212,453	211,402	1,192,894	3,643,969	
											Fund 73 Projection	

Group 1: Teachers, Licensed Non-Represented and District Support

Group 2: Custodians, Food Service, Educational Assistants, Paraprofessionals and Administrative Assistants

Group 3: Administrators

Oregon School District
Projection of All Post-Employment Sick Leave Payouts

Annual Contributions \$ 324,770.00
Interest Earned 3.50%
\$ 150,000.00
\$ 200,000.00
\$ 250,000.00

Fiscal Year Beginning	Current Actives & New Entrants						Total
	Group 1		Group 2		Group 3		
	Current	New Entrants	Current	New Entrants	Current	New Entrants	
2024	\$84,384	\$0	\$19,550	\$0	\$32,282	\$0	\$136,216
2025	85,561	0	22,440	0	41,157	0	149,158
2026	99,616	0	20,588	0	39,079	0	159,283
2027	106,525	0	19,351	0	53,861	0	179,738
2028	114,184	0	19,246	0	53,533	0	186,963
2029	107,635	0	19,296	0	68,688	0	195,619
2030	106,628	0	18,827	0	75,666	0	201,119
2031	120,826	0	19,895	0	69,821	0	210,542
2032	145,056	0	22,998	0	57,500	0	225,554
2033	160,669	0	26,166	0	55,220	0	242,085
2034	190,582	58	25,807	118	54,761	1	271,327
2035	196,612	923	26,725	1,568	50,341	35	276,204
2036	199,064	1,692	27,121	2,779	47,178	76	277,909
2037	203,846	2,552	29,343	4,978	50,720	121	291,562
2038	230,515	5,258	29,203	7,492	56,157	381	329,006
2039	271,614	7,977	30,208	9,889	51,792	675	372,134
2040	289,938	11,076	31,287	12,683	44,870	1,009	370,862
2041	288,064	14,522	32,867	14,841	39,445	1,422	371,163
2042	302,135	17,843	29,856	17,452	37,099	1,895	408,271
2043	318,460	21,841	29,788	19,643	40,411	3,456	433,600
2044	340,971	26,003	27,007	22,007	37,743	5,270	459,001
2045	352,503	39,821	29,326	29,988	41,694	7,550	500,881
2046	400,421	55,198	32,218	37,386	41,934	10,025	577,182
2047	417,387	70,493	32,188	43,575	45,452	12,548	621,642
2048	422,270	86,361	36,243	50,116	44,402	15,674	655,067
2049	407,147	101,348	41,070	55,941	32,547	18,921	656,972
2050	421,081	118,270	37,631	62,928	28,209	23,443	691,541
2051	401,331	132,987	39,150	68,387	21,799	29,075	692,728
2052	411,398	146,687	41,368	73,802	15,181	34,408	722,643
2053	396,528	165,983	54,901	84,666	10,173	40,387	752,539

5-year Totals	Contrib Projection
	\$0
	188,554
	370,765
	549,230
	713,485
	876,264
	1,036,085
	1,195,999
	1,352,086
	1,498,625
	1,633,763
	1,744,387
	1,854,007
	1,965,758
	2,087,768
	2,135,904
	2,183,297
	2,192,821
	2,223,280
	2,219,594
	2,188,451
	2,130,816
	2,029,283
	1,847,896
	1,615,700
	1,341,953
	1,056,719
	726,934
	384,418
	0

Contrib Projection
\$0
13,784
15,109
6,355
(23,161)
(60,123)
(105,742)
(156,861)
(217,403)
(292,957)
(385,042)
(506,369)
(632,573)
(760,482)
(902,043)
(1,081,049)
(1,303,183)
(1,524,045)
(1,745,208)
(2,001,478)
(2,285,078)
(2,594,079)
(2,944,960)
(3,372,142)
(3,843,784)
(4,348,851)
(4,855,822)
(5,397,363)
(5,940,091)
(6,512,734)

Contrib Projection
\$0
63,784
116,859
161,666
187,587
207,189
218,822
225,362
222,707
204,948
170,037
104,861
32,120
(44,665)
(136,226)
(265,232)
(437,365)
(608,228)
(779,390)
(985,661)
(1,219,261)
(1,478,261)
(1,779,143)
(2,156,325)
(2,577,957)
(3,033,033)
(3,490,005)
(3,981,546)
(4,474,214)
(4,996,917)

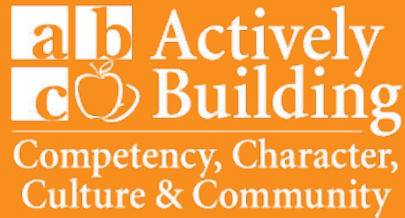
Contrib Projection
\$0
113,784
218,609
316,977
398,334
475,313
546,330
614,333
675,292
723,373
756,607
761,761
762,218
760,987
746,060
693,166
595,283
495,266
391,438
248,868
73,979
(132,433)
(383,314)
(710,496)
(1,082,138)
(1,487,205)
(1,894,177)
(2,335,717)
(2,778,446)
(3,251,089)

Total \$7,552,931 \$1,026,891 \$871,689 \$619,915 \$1,338,716 \$206,363 \$11,616,507

Group 1: Teachers, Licensed Non-Represented and District Support
Group 2: Custodians, Food Service, Educational Assistants, Paraprofessionals and Administrative Assistants
Group 3: Administrators

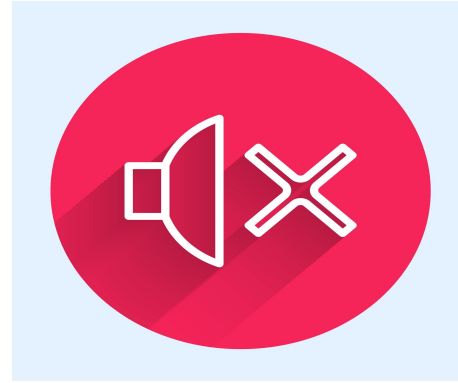
New Proposed Post-Retirement Benefit

October 27 and 28, 2025



Before We Start...

- Please mute yourself during the presentation to avoid background noise.
- You are welcome to ask questions at the end, but note this is being recorded and is not confidential.
- If you have a specific question related to your own situation, you can contact Lisa or me.



Learning Targets

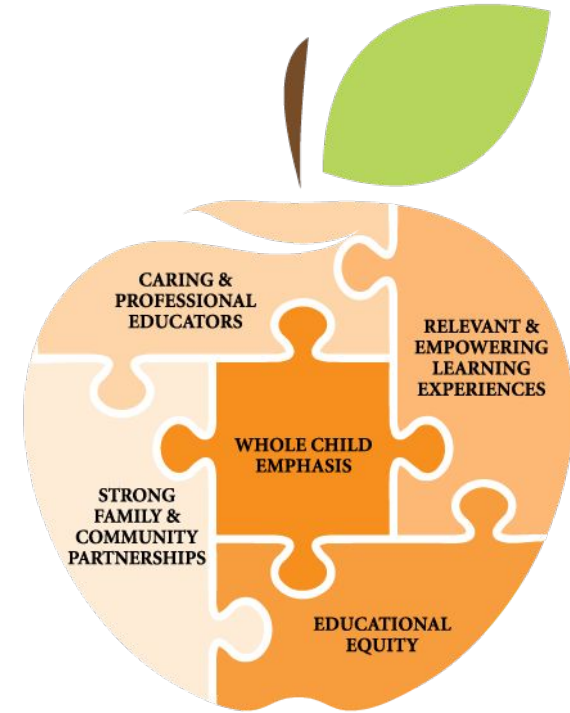
- ❑ I understand the current post-retirement benefits.
- ❑ I understand the new post-retirement proposal.
- ❑ I understand the differences.
- ❑ I can provide feedback about the new proposal.
- ❑ I feel valued by my district and my school community.



District Mission Statement

"...helping students acquire the skills, knowledge and attitudes to achieve their individual potential..."

What We Value



OSD Goals: 2023 - 2026

1. Increased academic achievement
2. Increased learning readiness (physical & emotional)
3. Retain & recruit high-quality, collaborative and diverse staff
4. Strengthen family & community partnerships
5. Ensure the fiscal sustainability of the OSD

Operational Referendum 2022

2022 OPERATIONAL REFERENDUM INFORMATION

RETAINING & ATTRACTING
the Best Educators
for Every Classroom

LEARN MORE

OregonSD.org/SchoolFunding



Purpose of Post-Retirement Benefits

Provide a bridge to Medicare to allow early retirement.



Current Benefit - Legacy Employees

Staff at least 55 years old with 10 years of experience as of July 1, 2011 receive a Board contribution to health and dental insurance premiums for up to four years or Medicare, whichever occurs first.

The Board contribution is 90% - frozen at time of retirement.

[Employee Handbook 2025-26](#) 4.01.12.03



Current Benefit - Non-Legacy Employees

Staff at least 55 years old with 10 years of experience and not Medicare Eligible receive money into 403(b) at retirement for each year of service:

Family health	\$1,000
Single health	\$500
Not take insurance	\$250



[Employee Handbook 2025-26](#) 4.01.14

Challenges With Current Benefit

Legacy Benefit

- Fewer Staff Qualify
- Must Be District Plan
- Limited Network Outside Dane County
- Money Does Not Grow
- Ends at Medicare

Non-Legacy Benefit

- 403(b) Money Is Taxed
- Limited Pool of Money
- Does Not Retain Staff
- Ends at Medicare

Sick Leave Payout - Benefit Is Not Changing

Sick Leave Accumulation - [Employee Handbook 2025-26](#) 4.01.12.02

An Employee who chooses to retire at age 55 and who have ten or more years of continuous service shall be paid out for unused sick leave according to their rate of pay according to the following schedule:

- Ten (10) to fifteen (15) years - one day for every five (5) accrued days;
- Fifteen (15) or more Years of Employment – one day for every four (4) accrued days;
- Twenty (20) or more Years of Employment – one day for every three (3) accrued days.

Separation from Employment - [Employee Handbook 2025-26](#) 4.02.03.03

Employees who separate from District employment with ten (10) or more years of service shall be paid from their accumulated sick leave at the time of separation one day for every five (5) days of accumulated sick leave.

New Proposal For Consideration For Non-Legacy Employees



Premium Only Health Reimbursement Arrangement (HRA)

What is Health Reimbursement Arrangement (HRA)? It is a type of health benefit where:

- Employer puts money into the HRA over a determined time-period
- Employee controls the HRA account not the District
- Employee can invest the money with help of the HRA plan administrator
- Employee may earn interest on the invested monies
- Employee submits expenses for health insurance premiums only
- Employee receives reimbursement from the HRA
- Employee pays a small administrative fee (~\$1 per month)
- Employee is not taxed on the monies
- Employee uses it to pay for insurance premiums for ANY insurance plan; includes health, dental, vision. long term care and medicare premiums

Who is Eligible?

Category	Minimum Age	Minimum FTE	Years of Service
Professional Staff	57	0.50 +	10+
Full Year Hourly Staff	57	0.75 +	10+
School Year Support Staff	57	0.75 +	10+

- ☐ Regularly employed (not seasonal or sub)
- ☐ Actively employed and in good standing at the time of retirement.
- ☐ Must retire at the end of the school year or a date approved by the Superintendent.
- ☐ Must elect WRS annuity if eligible.

Professional Staff Benefits

Educators, LNR, District Support

OSD Contributes:

\$4,000 per year for first 10 years of service

\$5,200 per year for next five years of service

Maximum amount: **\$66,000**

- District pays total amount in four equal installments starting the retirement year
- Payment ends when benefit is exhausted or retiree is Medicare-eligible (age 65 for most)
- If deceased, payment goes to dependent

Example 1: Pat works at OSD as a teacher for 14 years and retires at age 59.

$$10 \text{ years} \times \$4,000 = \$40,000$$

$$4 \text{ years} \times \$5,200 = \$20,800$$

$$\text{Total} = \$60,800 / 4 = \$15,200 \text{ per year}$$

Example 2: Sam works at OSD as a counselor for 19 years and retires at age 59.

$$10 \text{ years} \times \$4,000 = \$40,000$$

$$\underline{5} \text{ years} \times \$5,200 = \$26,000 \text{ (max of 5 years)}$$

$$\text{Total} = \$66,000 \text{ MAX} / 4 = \$16,500 \text{ per year}$$

Full Year Hourly & Support Staff Benefits

Admin Assts, Custodians, EAs, Food Service

OSD Contributes:

\$2,000 per year for first 10 years of service

\$2,600 per year for next five years of service

Maximum amount: **\$33,000**

- District pays total amount in four equal installments starting the retirement year
- Payment ends when benefit is exhausted or retiree is Medicare-eligible (age 65 for most)
- If deceased, payment goes to dependent

Example 1: Pat works at OSD as an EA for 14 years and retires at age 59.

$$10 \text{ years} \times \$2,000 = \$20,000$$

$$4 \text{ years} \times \$2,600 = \$10,400$$

$$\$30,400 / 4 = \$7,600 \text{ per year for 4 years into an HRA}$$

Example 1: Pat works at OSD as a custodian for 20 years and retires at age 62.

$$10 \text{ years} \times \$2,000 = \$20,000$$

$$5 \text{ years} \times \$2,600 = \$13,000$$

$$\$33,000 / 4 = \$8,250 \text{ per year for 3 years so } \$24,750 \text{ total (stops at Medicare)}$$

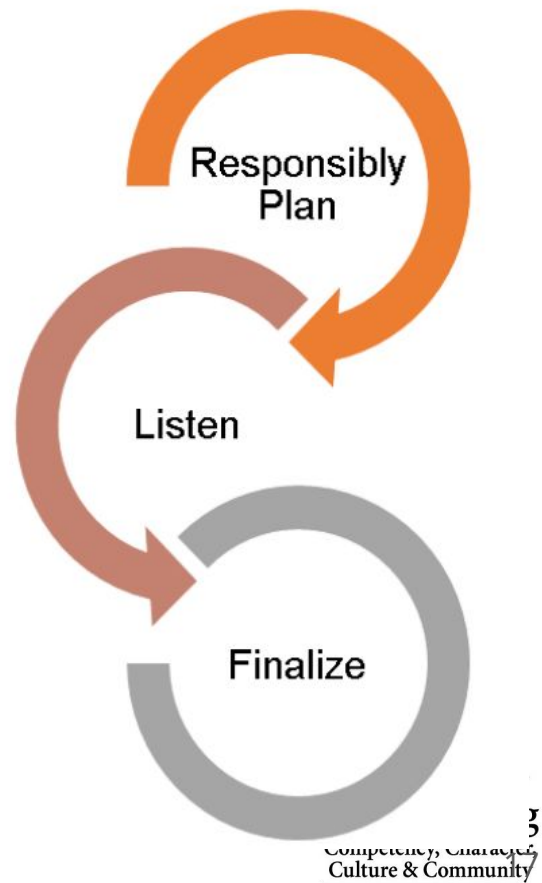
Why is Maximum More for Professional Staff?

Education Assistants' Survey and Staff Stay Interviews Priorities:

1. Provide higher wages;
2. Recognize years of services such as steps and milestone payments; and
3. Lower health insurance costs.

Additional Monies Used to Increase Wage Rates, add Steps and Milestones for Support Staff.

Health Insurance Committee Starting Soon!



Improved Benefit - Impact on Retention

- More Money for Non-Legacy Staff
- Benefit Not Tied to Health Plan
- Use It For Any Health Plan Premiums
- Not Limited to Dane County
- Not Taxed
- Money is Yours To Invest
- Money Can Grow
- Deposit Ends at Medicare But Can Grow
- Must Stay Until Retirement at 57+

Current: Pat works at OSD as an EA for 14 years and retires at age 59.

14 years x \$1,000 (Family) = **\$14,000** in 403(b)

14 years x \$500 (Single) = **\$7,000** in 403(b)

14 years x \$250 (Not Take Plan) = **\$3,500** in 403(b)

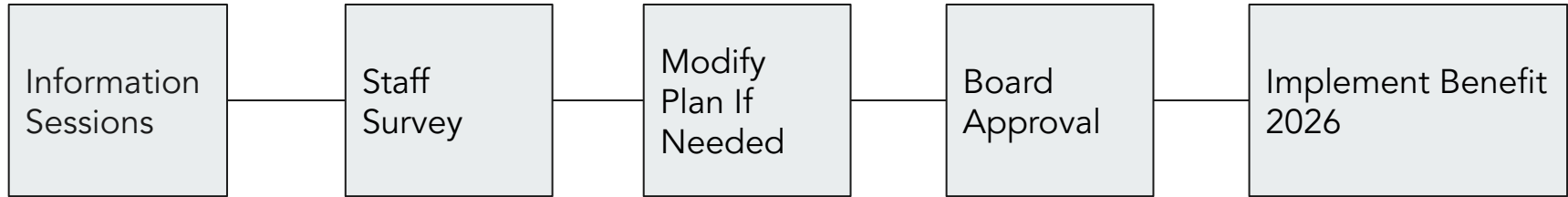
Proposal: Pat works at OSD as an EA for 14 years and retires at age 59.

10 years x \$2,000 = \$20,000

4 years x \$2,600 = \$10,400

Total: **\$30,400** / 4 = \$7,600 per year for four years into an HRA

Next Steps



We Need Your Feedback

We value your input.
Please take a few minutes to complete the [survey](#).

Questions? Thank you to you and our community!

