

## **2025-2026 Collective Bargaining Agreement FAQ**

### **Teacher Contracts**

- 1. Since there are no base salary increases will I be getting an updated teacher contract?**

Yes, with the ratification and Board approval of the 25-26 contract, new teacher contracts will be issued soon to document pay amounts for the 25-26 school year.

### **Masters Pay**

- 2. I have completed a new master's degree after the previous payment deadline of December 16, 2024, from the 24-25 contract. What should I do?**

Masters pay is not part of the 2025-26 collective bargaining agreement. However, it is still recommended to submit official transcripts for completed degrees to [humanresources@hse.k12.in.us](mailto:humanresources@hse.k12.in.us). Future payments will be contingent upon the collective bargaining process in future years.

### **Insurance Changes**

- 3. When will the second open enrollment period for health insurance take place?**

A second limited open enrollment period will take place between January 20-27, 2026. The only selections or changes that can be made during this time would be health insurance plans and opening a Health Savings Account (HSA). This will be a passive enrollment, meaning that if you do nothing, the health plan selections you made during the first open enrollment period in November 2025 will continue. Outside of a qualifying event, this is the final time to change health coverage for the 2026 calendar year.

- 4. If I elect to make a change in my health plan during the January Open Enrollment period, when will those changes and rates take place?**

The health plan selection and defined rates made during the November 2025 Open Enrollment period will continue for January and February 2026. Any adjustments in health plan selection will become effective March 1, 2026.

- 5. District contributions for health insurance plans were increased with the approved collective bargaining agreement effective March 1, 2026. When should I expect to see the updated rates reflected in my insurance deductions?**

Health insurance premiums are deducted from paychecks the month before the premiums are paid. (i.e., December payroll deductions pay for January premiums.) As a result, the first change in premium with the new district contributions will be on your February 15th paycheck.

**6. If I select a high-deductible health plan, will I receive a contribution to an HSA?**

Under the new agreement, any bargaining unit member selecting a high-deductible health plan will be eligible to receive a contribution to their own personal HSA. To receive a contribution, you must:

- Have an active Health Savings Account with American Fidelity by March 15, 2026.
- Be actively working or on an FMLA approved leave with earnings during the March 15, 2026, payroll.
- Not be enrolled in Medicare, Medicaid, or Tricare
- Not be covered under other health insurance
- Not be claimed as a dependent on someone else's tax return

If these criteria are met, the full amount of the HSA contribution will be made to your account during the March 15, 2026, payroll. This is the only time HSA payments will be made.

**Note:** You are responsible for these criteria as the district is unaware of your specific medical and tax situation.

**7. Under the new agreement, annual HSA contribution amounts will continue with the same amounts as last year. Also, there will be an additional one-time HSA contribution and the potential for additional contributions. How does this work?**

On the March 15, 2026, payroll all eligible teachers on a High-Deductible Health Plan with an active HSA will receive the following contributions to their HSA:

Employee Only:  $\$1000 + \text{one-time } \$400 = \$1,400$

Employee + Spouse:  $\$1,500 + \text{one-time } \$550 = \$2,050$

Employee + Child(ren):  $\$1,500 + \text{one-time } \$550 = \$2,050$

Family:  $\$2,000 + \text{one-time } \$700 = \$2,700$

After the January 2026 Open Enrollment, any additional savings based on enrollment and plan selections will be divided by the number of HSAs and tiered proportionally by plan similar to current tiers. If savings are available, updated amounts will be shared by the end of February 2026.

**8. With increased district HSA contribution amounts for 2026, who will monitor to ensure that my total contributions (employer and employee amounts) do not exceed the 2026 contribution limits? (In 2026, you can contribute up to \$4,400 if you are covered by a high-deductible health plan just for yourself, or \$8,750 if you have coverage for your family. At age 55, individuals can contribute an additional \$1,000.)**

Once the final amounts are determined, it will be important for employees to verify their total contribution amounts with American Fidelity to ensure they are not over the contribution limits. This can be done by logging into the American Fidelity portal or by contacting your American Fidelity rep.

**9. What if I begin employment after March 15, 2026, or make a plan change to a high-deductible plan after March 15, 2026, due to a qualifying event?**

There will be no prorated amounts, catch-up payments, or additional HSA compensation outside of the March 15th payroll unless an identified correction is needed. New employees that begin after the HSA payment date, employees on unpaid leave, employees newly added to the plan, or employees who make a plan change after the payment date will not be eligible for an HSA payment until the next yearly contribution is made.

**Leave Days**

**10. Under the 2025-26 collective bargaining agreement, there is a cap on accumulated sick days of 120. What does this mean?**

Teachers are allowed to accumulate 120 sick days. Accumulations above 120 days prior to the 2025-26 school year will be honored. No new days will be accumulated to totals already beyond the 120-day limit.

**11. Can teachers sell back accrued sick days at the end of the year?**

Yes, teachers may sell back any accrued unused sick days over seventy (70) days as of June 30<sup>th</sup>, of that school year, but capped at twenty (20) days per year to their 457(b) account at \$60.00 per day.

**ECA Payments**

**12. Under the 2025-26 collective bargaining agreement, ECA payments will be made according to the published district schedule. What does this mean?**

Currently, ECA payments for bargaining unit members are spread out on paychecks throughout the year. This will continue for the remainder of the 2025-26 school year. Beginning in the 2026-27 school year, most ECA payments will be made seasonally using a published district schedule. For example, fall sports coaches will receive their stipends in two installments, half in the middle of the fall season and the other half at the end of the fall season. A limited number of ECAs payments will continue to be spread out throughout the year based on the schedule of that ECA. The full pay schedule for each ECA will be shared in advance.