

**Memorandum of Agreement
Between
The Dudley-Charlton Regional School District
And
The Massachusetts Nurses Association**

This Memorandum of Agreement (MOA) is entered into by and between the Dudley-Charlton Regional School District (the "District") and the Massachusetts Nurses Association (the "Association") for the purpose of memorializing the parties' agreement regarding health insurance premium cost-sharing, plan design changes, and cost-of-living adjustments (COLAs) for Fiscal Years 2026 through 2028.

1. Cost-of-Living Adjustment (COLA)

The parties agree to the following annual COLA increases to base salaries:

- **FY2026:** 3.0%
- **FY2027:** 3.5%
- **FY2028:** 4.0%

2. EPO Cost Sharing

The premium contribution percentages for the District's EPO health insurance plans shall be as follows:

- **FY2026:** Employer 70% / Employee 30%
- **FY2027:** Employer 70% / Employee 30%
- **FY2028:** Employer 75% / Employee 25%

3. Plan Design – Deductible Change

Effective July 1, 2025, and continuing through FY2028, the deductible for all health insurance plans shall increase to:

- **Individual Deductible:** \$300
- **Family Deductible:** \$600

4. PPO Plan Cost Sharing and Phase-Out

The PPO plan premium contributions and discontinuation shall follow this schedule:

- **FY2026:** Employer 70% / Employee 30%
- **FY2027:** Employer 60% / Employee 40%
- **FY2028:** The PPO plan will be **phased out and no longer offered** as of June 30, 2027.

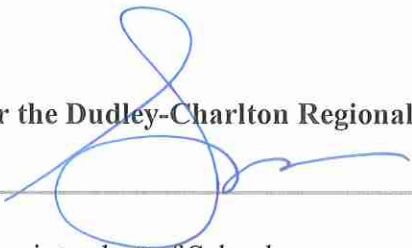
5. Monthly Premium Holiday

The District agrees to provide a one-month premium holiday in each of the following fiscal years, applied to active employees:

- **December 2025 (FY2026):** Cost shared at 75% District / 25% Employee
- **December 2026 (FY2027):** Cost shared at 75% District / 25% Employee

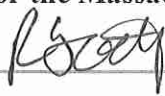
Executed this 14 day of April, 2025.

For the Dudley-Charlton Regional School District:



Superintendent of Schools

For the Massachusetts Nurses Association:

 BSN RN NCSN

MNA Representative