

**THIS AGREEMENT IS ENTERED INTO
BY
THE BOARD OF EDUCATION**

**FAIRBURY PUBLIC SCHOOLS DISTRICT #8
AND
THE FAIRBURY EDUCATION ASSOCIATION
FOR
THE 2025-26 SCHOOL YEAR**

Items Negotiated for the 2025-26 School Year:

\$950.00 increase on the base (\$40,178.00)

PTO Language

Speech: Assistant Speech Level V

One Act:Head One Act Level IX

Ass't. One Act Level V

Musical: Head Level VII

Musical: Ass't Level V

Band Remove extended contract move to Extra Duty Pay Schedule Level X

NEGOTIATED AGREEMENT 2025-26

SEPARABILITY

If any provision of this agreement or any application of this agreement to any employee or group of employees is held to be contrary to law, then such provision or application shall not be valid and subsisting, except to the extent permitted by law, but all other provisions and applications shall continue in full force and effect.

SALARY SCHEDULE AND PLACEMENT

Salary and extra duty schedule for the 2025-26 school year are attached to this contract, as attachments A, and B respectively.

When employing teacher personnel, full credit for previous teaching experience in accredited schools shall be granted.

VERTICAL ADVANCEMENT

In no case can a teacher move vertically more than one step per year. Each vertical step is a 4% increase in the base.

HORIZONTAL ADVANCEMENT

Each horizontal step is a 5% increase in the base. A teacher wishing to move horizontally on the salary schedule must meet the following criteria:

1. All hours applied toward this salary schedule for advancement shall be semester hours or quarter hours converted to semester hours.
2. All hours beyond the B.A. or B.S. must be graduate hours from an accredited college or university.
3. Additional courses must be in the teacher's assignment area, or to improve instructional strategies for their teaching assignment area, or be part of an approved program leading to an advanced degree in education.
4. All courses for advancement beyond the M.A. must have been taken after the M.A. was awarded to the employees.
5. It is the teacher's responsibility to fill out the proper forms and have the hours approved by the Superintendent prior to taking the course.
6. It is the teacher's responsibility to notify the superintendent's office in writing no later than June 1st if he/she intends to move horizontally on the schedule of the first semester of the coming year. If the teacher fails to notify the office of the superintendent by June 1st, he/she may not be advanced horizontally for the coming semester.
7. It is the responsibility of the teacher to see that complete transcripts of all college credit earned which are pertinent to the teacher's placement on the salary schedule or are pertinent to meeting state accreditation standards shall be on file in the school's administrative office.

TEACHER CONTRACT LENGTH

Management has the prerogative to set contract days, but this negotiated agreement is based upon 185 days for those returning and 186 days for those new to the system for the 2025-26 school years.

If a teacher loses a day's salary, it shall be deducted at the daily rate which will be computed based upon the maximum number of contract days adopted for the annual calendar by the board of education. For example, if a teacher loses one day's salary and the maximum number of days

Handwritten signature and initials "GM" and "all" in blue ink.

is 185, the deduction is 1/185th of the respective teacher's contract rate. All official schoolwork shall be completed before a member of the instructional staff terminates the school year.

DUTY HOURS

Staff members shall be on duty for an eight (8) hour day and/or for any other special staff meetings or activities called or assigned by the building principal or superintendent.

SALARY PAYMENTS

Salaries for returning employees shall be paid in 12 equal payments with the first check due September 15th. New employees to District 8 shall have the option of being paid in 13 equal payments with the first check due August 15th. Those employed after September shall be paid in equal payments with the last payment being in August.

COVERING CLASSES

Teachers asked to use their planning period to cover for other staff members who are absent from their class(es) for school assigned purposes will be paid according to the formula of Base Pay/ 185 days/8 hours and rounded to the nearest dollar. (40-50 min.). In addition, in emergency conditions and only when the principal is unable to find a suitable substitute, staff (at all three levels) required to provide any class period coverage outside of their assigned duties will be additionally (above salary per diem) compensated at the rate as outlined above (40-50 min) for additional class period coverage with a maximum daily compensation of the same calculated rate.

SUMMER WORKSHOP OPPORTUNITIES

Periodically throughout the summer months, there are a variety of times that teachers are asked to either attend workshops, perform curriculum work and/or district-requested in-services/professional development. During these opportunities, the teacher will be paid the substitute teacher pay rate, prorated to be equal to 1/2 or full day pay rate for the days worked.

QUALIFICATION ASSISTANCE FOR, and TEACHING DUAL CREDIT COURSES

The district will provide assistance to teachers that need to take graduate courses that will qualify them to teach dual credit courses. Assistance will be \$150.00/credit (not already attained), up to the needed 18 credits. Teachers wishing to receive the assistance must bring in receipt of payment and transcripts of completed coursework to the district office. The teacher must also turn in a copy of the "Transition Plan" for qualification from the college institution in which they would be teaching the dual credit courses for.

In addition, the district will pay a stipend for each section of Dual Credit courses taught. The stipend will either be \$500 per section or the college institution payment, whichever is greater.

MILEAGE

Teachers will be reimbursed, at the rate designated by the Internal Revenue Service for use of their own vehicle when on official school business and no other school vehicle is available. Application and approval for reimbursement must be made to the superintendent prior to the date and time the reimbursable miles are accumulated.

GRIEVANCE

A grievance policy contained in the Board of Education Policy Handbook (Policy #4013 as adopted on 6/12/2017) is also part and parcel of this negotiated agreement and reference can be made to that document. All new employees will receive a copy of the grievance policy in its entirety.

all


PERSONNEL FILE

A Teacher shall receive notification when anything is added to their personnel file other than yearly evaluations that have been reviewed and signed properly.

CERTIFICATE REGISTRATION

Teachers must have a current certificate registered in the Superintendent's Office, and a copy of that certificate shall be on file in the Superintendent's Office. Teachers not having their certificate registered before the first pay period will not receive a paycheck, and the contract is void.

PART-TIME TEACHERS

When the school district of Fairbury hires a teacher on less than a full time basis, the following provisions will apply:

1. The teacher's salary will be based on the proportions of time in comparison to an equivalent full time teacher's duty hours.
2. The school district will pay insurance benefits to all part-time (.4 FTE or more) teachers according to their FTE.
3. Part-time (.5 FTE or more) teachers are to attend all building level and K-12 curriculum meetings as required.
4. FTE will be calculated by the inclusion of:
 - a. Teaching Schedule
 - b. Pre-service days
 - c. District-wide In-Service days
 - d. Parent-Teacher Conferences
5. All certified staff employed prior to September 1, 1998 will be grandfathered according to prior contract with full insurance benefits.

LEGAL COMMITMENTS AND TRANSACTIONS LEAVE

Absence with pay shall be allowed by the superintendent for transactions involving a legal instrument (deed, mortgage, property title, etc.) or a court order. The building principal/superintendent's advance approval will be required.

LEAVE OF ABSENCE

After a member of the instructional staff has been employed by the district for a period of three years, the teacher may apply for a leave of absence for one year or one semester without compensation for the following: to do further study, to travel abroad, to teach in a college or university, or for similar professional reasons. The board will carefully consider such a request and if a suitable substitute teacher can be employed for the period of such absence, the request may be granted. Upon return, the employee shall resume the position on the salary schedule that is indicated by his/her experience and training and retain any benefits which had accrued prior to the leave of absence, except that the length of time represented by the break in service shall not be included as service with the district.

PROFESSIONAL LEAVE

Members of certified staff may be excused for professional purposes without loss of pay upon application to the principal and superintendent of schools for professional reasons which benefit the student of the school district. All such absences shall require advance approval by the principal and superintendent of schools.

MILITARY LEAVE

A teacher who is called to military service or who volunteers for military service because of presumptive evidence that she/he will be called and who has been in the employment of the district, may upon his/her request, be granted military leave without pay. Such a teacher shall keep the board of education informed on the probable date of release from service, and she/he shall be re-employed by the district at the beginning of the semester following release from service. His/her assignment shall be determined by the superintendent of schools, and her/his salary shall bear the same relation to the salary of other teachers in the system as it did prior to the granting of military leave. Such military leave shall be terminated if the teacher does not return to a position in the school within a period of six months following the date he/she is eligible for release from military service. Eligibility shall begin at the start of a semester period.

PERSONAL LEAVE

The Fairbury Public Schools shall allow a teacher a personal day (outside of their already granted PTO leave) on the days their child competes in a NSAA sanctioned Championship contest and that contest's time would impact our school day. The teacher will work with the administration to schedule the needed time.

ANNUAL SICK LEAVE IS TRANSITIONED TO PAID TIME OFF (PTO)

Sick leave is being transitioned to Paid Time off (PTO) days.

1. For all current staff who have amassed 50+ sick bank days, you will keep that amount until you use and drop below 50 sick bank days. The new maximum number of accrual amount is 50 sick bank days.
2. Each year, Ten days (80 hours) of PTO (Paid Time Off) leave will be granted, on an hourly basis.
 - a. For employees beginning their 7th year with the district, they will receive 1 additional PTO leave.
3. Only if an employee uses all of their Ten (10) PTO days they may use days they have accumulated into their "sick bank" from previous years. If they use more than 2 consecutive days, they may do so with an accompanying physician's note. If an employee uses all of their Ten (10) PTO days and they have accumulated 45 or more sick days, they may have the option of earning one (1) extra PTO day by trading five (5) sick-bank days, requesting only one additional PTO day each year.
 - a. (note - this provision allows you to not use all of your year's allotment for a catastrophic event, provided you have days in your bank) If, at any point in the year a staff member has a catastrophic event (i.e. birth, surgery, accident, etc.) that affects him or herself or an immediate family member (spouse, parent or child), they must use 5 PTO days (or the balance their remaining PTO days if less than 5) towards this event. If more days are needed for this catastrophic event, then they may begin drawing from their sick bank.
4. The following limitations apply to the use of PTO days, other than for the following: (1) an illness that renders the employee unable to work; (2) substitution of paid leave required to be provided by law, such as FMLA; or (3) for extenuating circumstances with approval of the superintendent. For purposes of this section, "extenuating circumstances" is intended to include leaves for unique events that are not regular



occurrences and for which scheduling is outside of the employee's control. Extenuating circumstances includes but is not limited to leaves such as the following: a spouse or child's graduation; moving a child to/from college; medical appointments of the employee or an immediate family member (spouse, parent, or child) that require the employee's attendance and must be scheduled on a restricted day, where scheduling is outside of the employee's control; illness of an immediate family member (spouse, parent, or child) that requires the employee to be absent to care for them; a child who qualifies for a state tournament event in a school-sponsored activity when school is otherwise in session; a child's wedding and up to 2 days contiguous to the wedding; a child or spouse's recognition event, such as a military promotion ceremony; and other similar circumstances.

- a. PTO may not be taken during the first 3 and last 3 contract days of the regular contract year.
- b. PTO may not be taken on an adjacent duty day on the front or back end of the following holiday breaks to extend the break: Labor Day, Thanksgiving, Christmas/Winter, and Easter.
- c. PTO may not be taken on days scheduled for full days of professional development.
- d. PTO may not be taken during parent-teacher conferences.

Employees are strongly discouraged from using PTO during early-out professional development time.

5. *At the end of each year*, If the employee does not use all of their ten (10) PTO days for the year, they may choose one of the three following options and must notify the District before the final staff check-out time, at the end of the school year (failure to notify the District office by this time will result in automatic deposit into sick bank for that employee or an automatic buy-back if they have over 50 days in their sick-bank):
 - a. District will buy back their unused PTO leave at the following rate (to be included in July Paycheck):
 - i. 6-11 PTO days at the rate of \$125.00 per day.
 - ii. <6 PTO days at the rate of \$75.00 per day.
 - b. Deposit all unused PTO leave into their sick bank, with a maximum of fifty (50) days of sick leave to be accumulated.
 - c. Employee can choose to split their unused PTO leave by:
 - i. Depositing some unused days into their sick bank and
 - ii. Requesting that the District buy back some unused days at the rate to be included in July paycheck as determined by their total unused leave for the year.



6. Upon leaving the district, the district will buy back any unused sick-bank days at the following rates:
- a. If an employee has been with the district Ten (10) years or less at \$15.00 per day.
 - b. If an employee has been with the district Eleven (11) years or more at \$50.00 per day.

BEREAVEMENT LEAVE

A total of not more than five days on full pay shall be allowed for each full-time employee for absence in case of death in the immediate family. Immediate family is defined as wife, husband, mother, father, daughter, son, brother, sister, grandparent, grandchild, or in-laws of any of the above named relationships and/or any person living within the same household with the employee. This leave is to be granted in addition to sick leave. Bereavement leave shall not be limited to five days in one year, but shall cover each death in the immediate family which occurs during the year. Bereavement leave, if not taken, is not cumulative. No more than one full day on full pay shall be allowed for each full-time employee for absence in case of each death of relatives not included in the immediate family: e.g., uncle, aunt, niece, nephew, cousin or a close friend.

EXTENDED CONTRACT

Extended contracts may be assigned by the superintendent to staff members whose jobs require extended contract time. Extended contracts will be paid at their regular daily index salary contract rate, which does not include extra duties. They will be paid for all days assigned in excess of the base contract. Extended contracts will not be paid for days that are a part of the regular teacher contract days.

FRINGE BENEFITS

Certified employees who work the Full Time Equivalency of .4 or more, may participate in health, dental and disability according to their F.T.E. prior to 9-1-98 are grandfathered and continue to be eligible to receive full insurance benefits they received at the time they were hired.

TAX SHELTERED ANNUITIES

Tax sheltered plans are available to those teachers who wish to take advantage of opportunities to defer their income until a later date.

HEALTH, ACCIDENT, DENTAL AND MAJOR MEDICAL INSURANCE

The district will provide employee, employee and children, employee and spouse, or employee, spouse and children coverage, whichever is applicable for full time certified employees. Health insurance coverage for the 2025-26 school year will be as noted in Attachment C. In the event of a possible change to insurance carriers, a 60-day written notification will be furnished to FEA. The district will provide single dental coverage (Dental Option A/B, with 50% C Coverage) for each full time certified employee. Full family (Dental Option A/B) will be provided when the insured pays the difference except when both spouses are employed by the district.

INSURANCE PROVISION FOR ONE-YEAR AGREEMENT

During this negotiated agreement, the Fairbury Public School District shall provide the employee the option of choosing either the \$1,050 deductible or the \$3,800 deductible HSA-Eligible dual choice option (for employee & family insurance, or employee & spouse insurance, or employee and child(ren) insurance, or employee only insurance).



The selection of the insurance deductible will be made so the effective date will be January 1 of the following calendar year. If the employee selects the \$3,800 deductible option, a direct deposit in the amount of the difference between the monthly premiums of the \$1,050 and \$3,800 deductible policies will be made into the employee's Health Savings Account.

NOTE: When a teacher employed by this district has a spouse who is eligible for health insurance at this or some other school district, the employee of this district must inform the superintendent of this potential dual coverage. The employee will choose which offered health plan to enroll in and notify the superintendent of the decision.

The superintendent will negotiate with any other school districts involved as to the dollar amount exchanged between employers so that comparable coverage and benefits are attained. In the case of a teacher or his/her certified spouse who are both eligible for health coverage from this district, only one family health plan will be provided by the district, along with family dental coverage.

DISABILITY INCOME INSURANCE

The district will provide each full time (.4 FTE or more) (The grandfather clause applies to certificated personnel employed prior to 9-1-98) with group long-term disability insurance coverage or a cash stipend to pay the cost of such coverage. The long-term disability program provided by the school district shall guarantee a monthly benefit for the employee's salary and health and dental insurance premiums at a flat rate of 66 and 2/3%. The benefit period begins at the end of the individual certificated employee's accumulated paid sick leave and upon meeting the disability qualifications. The school district will pay the entire premium. Claims shall be filed through the central office.

all


Base = \$40,178

FPS 2025-2026 SALARY SCHEDULE

Step	BA+36 or								
	BA	BA+9	BA+18	BA+27	M	M+9	M+18	M+27	M+36
1	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40
	\$40,178.00	\$42,186.90	\$44,195.80	\$46,204.70	\$48,213.60	\$50,222.50	\$52,231.40	\$54,240.30	\$56,249.20
2	1.04	1.09	1.14	1.19	1.24	1.29	1.34	1.39	1.44
	\$41,785.12	\$43,794.02	\$45,802.92	\$47,811.82	\$49,820.72	\$51,829.62	\$53,838.52	\$55,847.42	\$57,856.32
3	1.08	1.13	1.18	1.23	1.28	1.33	1.38	1.43	1.48
	\$43,392.24	\$45,401.14	\$47,410.04	\$49,418.94	\$51,427.84	\$53,436.74	\$55,445.64	\$57,454.54	\$59,463.44
4	1.12	1.17	1.22	1.27	1.32	1.37	1.42	1.47	1.52
	\$44,999.36	\$47,008.26	\$49,017.16	\$51,026.06	\$53,034.96	\$55,043.86	\$57,052.76	\$59,061.66	\$61,070.56
5	1.16	1.21	1.26	1.31	1.36	1.41	1.46	1.51	1.56
	\$46,606.48	\$48,615.38	\$50,624.28	\$52,633.18	\$54,642.08	\$56,650.98	\$58,659.88	\$60,668.78	\$62,677.68
6	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.60
	\$48,213.60	\$50,222.50	\$52,231.40	\$54,240.30	\$56,249.20	\$58,258.10	\$60,267.00	\$62,275.90	\$64,284.80
7	1.24	1.29	1.34	1.39	1.44	1.49	1.54	1.59	1.64
	\$49,820.72	\$51,829.62	\$53,838.52	\$55,847.42	\$57,856.32	\$59,865.22	\$61,874.12	\$63,883.02	\$65,891.92
8	---	1.33	1.38	1.43	1.48	1.53	1.58	1.63	1.68
	---	\$53,436.74	\$55,445.64	\$57,454.54	\$59,463.44	\$61,472.34	\$63,481.24	\$65,490.14	\$67,499.04
9	---	---	1.42	1.47	1.52	1.57	1.62	1.67	1.72
	---	---	\$57,052.76	\$59,061.66	\$61,070.56	\$63,079.46	\$65,088.36	\$67,097.26	\$69,106.16
10	---	---	1.46	1.51	1.56	1.61	1.66	1.71	1.76
	---	---	\$58,659.88	\$60,668.78	\$62,677.68	\$64,686.58	\$66,695.48	\$68,704.38	\$70,713.28
11	---	---	---	1.55	1.60	1.65	1.70	1.75	1.80
	---	---	---	\$62,275.90	\$64,284.80	\$66,293.70	\$68,302.60	\$70,311.50	\$72,320.40
12	---	---	---	---	1.64	1.69	1.74	1.79	1.84
	---	---	---	---	\$65,891.92	\$67,900.82	\$69,909.72	\$71,918.62	\$73,927.52
13	---	---	---	---	1.68	1.73	1.78	1.83	1.88
	---	---	---	---	\$67,499.04	\$69,507.94	\$71,516.84	\$73,525.74	\$75,534.64
14	---	---	---	---	1.72	1.77	1.82	1.87	1.92
	---	---	---	---	\$69,106.16	\$71,115.06	\$73,123.96	\$75,132.86	\$77,141.76
15	---	---	---	---	---	---	1.86	1.91	1.96
	---	---	---	---	---	---	\$74,731.08	\$76,739.98	\$78,748.88
16	---	---	---	---	---	---	---	---	2.00
	---	---	---	---	---	---	---	---	\$80,356.00

all


DURATION OF AGREEMENT

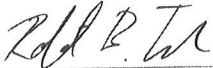
This agreement shall be effective as of August 1st, 2025 and shall continue in effect through July 31st, 2026.

AGREEMENT AUTHORIZATION

The signature of the presidents of the Association and the Board, and the signature of the Chief Negotiators of both the Board and FEA shall be evidence of the approval of this agreement.

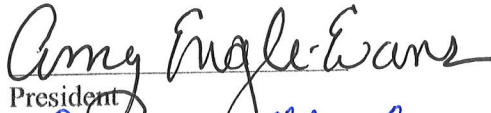
**BOARD OF EDUCATION
FAIRBURY PUBLIC SCHOOLS #8
FAIRBURY, NEBRASKA**

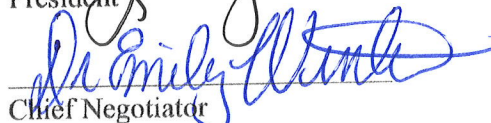

President


Chief Negotiator


Date: 3/10/25

**FAIRBURY EDUCATION
ASSOCIATION
FAIRBURY NEBRASKA**


President


Chief Negotiator

Date: 04/02/2025


all

2025-26 Extra Duty Scale

2025-26 Extra Duty Scale				
Base Salary =		\$40,178.00	1%	\$401.78
Activity	Index	Amount	2%	\$803.56
Level X: FB VB, GBB, BBB, GTR, BTR, BWR, GWR, SB, XC, STRIV, Band			3%	\$1,205.34
Step 1	12%	\$4,821.36	4%	\$1,607.12
Step 2	13%	\$5,223.14	5%	\$2,008.90
Step 3	14%	\$5,624.92	6%	\$2,410.68
Step 4	15%	\$6,026.70	7%	\$2,812.46
Step 5	16%	\$6,428.48	8%	\$3,214.24
Step 6	17%	\$6,830.26	9%	\$3,616.02
Step 7	18%	\$7,232.04	10%	\$4,017.80
Step 8	19%	\$7,633.82	11%	\$4,419.58
Level IX: Head G-Golf, B-Golf, Assistant Coach, Weights, eSports, Play Production Head			12%	\$4,821.36
Step 1	7%	\$2,812.46	13%	\$5,223.14
Step 2	8%	\$3,214.24	14%	\$5,624.92
Step 3	9%	\$3,616.02	15%	\$6,026.70
Step 4	10%	\$4,017.80	16%	\$6,428.48
Step 5	11%	\$4,419.58	17%	\$6,830.26
Step 6	12%	\$4,821.36	18%	\$7,232.04
Step 7	13%	\$5,223.14	19%	\$7,633.82
Level VIII	10%	\$4,017.80		
Publications				
Level VII	9%	\$3,616.02		
FB, XC, VB, GBB, BBB, BWR, GWR, GTR, BTR, (Jr High Head Coach) Musical				
Level VI	8%	\$3,214.24		
Speech, Cheerleaders*				
Level V	7%	\$2,812.46		
FEA, FBLA, FCCLA, Skills, STUCO*, Energizers*, JH Asst Coach, Asst XC, Asst Speech, Asst Play Production, Asst Musical				
Level IV	4%	\$1,607.12		
Jr Class Sponsor*				
Level III	3%	\$1,205.34		
Reading Rally, Jefferson Quiz Bowl, HAL Club, NHS				
Level II	2%	\$803.56		
Senior Class Sponsor				
Level I	1%	\$401.78		
MTSS Members, Quiz Bowl, Spanish Club, F Club				
* Indicates if more than 1 person assigned, it is split				

Handwritten signature and initials in blue ink, possibly reading 'SPW' and 'all'.

**Educators Health Alliance
2025-26 Benefit Summary for PPO Health Coverage**

Benefit Plan	Preferred	Non-Preferred
Each PPO Subgroup may choose 1 of 6 Deductible Options:		
Individual Deductible		
Deductible Option 1		
Deductible Option 2		
Deductible Option 3	\$1,050	\$2,100
Deductible Option 4		
Deductible Option 5		
Deductible Option 6		
Family Deductible Maximum	2x Individual	2x Individual
Coinsurance - All Options	20%	40%
Individual Out-of-Pocket Maximum by Deductible Option		
Deductible Option 1		
Deductible Option 2		
Deductible Option 3	\$5,900	\$11,800
Deductible Option 4		
Deductible Option 5		
Deductible Option 6		
Family Out-of-Pocket Maximum	2x Individual	2x Individual
<i>Combined Maximum includes Deductible, Coinsurance, and Copays for all services including Prescription Drugs</i>		
Lifetime Maximum	Unlimited	
Office Visit Copay		
Primary Copay	\$35	Ded & Coins
Specialist Copay	\$55	Ded & Coins
Inpatient Hospital	Ded & Coins	
Outpatient Hospital	Ded & Coins	
Emergency Services		
Urgent Care	\$55 Copay, Ded & Coins	
Emergency Room	\$85 Copay, Ded & Coins	
Prescription Drugs		
Generic Copay	25% Coins (\$10 minimum, \$40 maximum)	
Formulary Brand Copay	25% Coins (\$50 minimum, \$100 maximum)	
Non-Formulary Brand Copay	50% Coins (\$75 minimum, \$150 maximum)	
In Network Specialty Copay (30 Day Supply)	25% Coins (\$125 minimum, \$250 maximum)	
Out of Network Specialty Copay (30 Day Supply)	N/C	
Formulary Diabetic Supplies	20%	
Non-Formulary Diabetic Supplies	30%	
Mail Order Maximum	180 Days Supply	
Mail Order Copay	1 Copay per 30 Days Supply with 5 Copay Maximum	
Preauthorization Programs Included	Gastroprotective NSAIDs and Proton Pump Inhibitors	
Preventive Services	Covered at 100%	Ded & Coins
Mental Health and Substance Abuse		
Inpatient	Ded & Coins	
Outpatient	Ded & Coins	
Office Visit	Covered at 100%	Ded & Coins

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

Educators Health Alliance
2025-26 Benefit Summary for HSA-Eligible \$3,800 Deductible Dual Choice Plan

Benefit Plan	Preferred	Non-Preferred
Subgroups with the \$650, \$850, \$1,050, \$1,200, \$1,450, or \$1,900 may choose this plan as a Dual Option		
Individual Deductible	\$3,800	\$7,600
Family Deductible	\$7,600	\$15,200
Family Deductible Basis	Aggregate Only	Aggregate Only
Coinsurance	10%	20%
Individual Out-of-Pocket Maximum	\$5,350	\$15,000
Family Out-of-Pocket Maximum	\$10,700	\$30,000
<i>Combined Maximum includes Deductible, Coinsurance, and Copays for all services including Prescription Drugs</i>		
Lifetime Maximum	Unlimited	
Office Visit Copay	Ded & Coins	
Inpatient Hospital	Ded & Coins	
Outpatient Hospital	Ded & Coins	
Emergency Services	Ded & Coins	
Prescription Drugs		
Generic Copay	Ded & Coins	
Formulary Brand Copay	Ded & Coins	
Non-Formulary Brand Copay	Ded & Coins	
In Network Specialty Copay (30 Day Supply)	Ded & Coins	
Out of Network Specialty Copay (30 Day Supply)	Ded & Coins	
Formulary Diabetic Supplies	Ded & Coins	
Non-Formulary Diabetic Supplies	Ded & Coins	
Mail Order Maximum	180 Days Supply	
Mail Order Copay	Ded & Coins	
Preauthorization Programs Included	Gastroprotective NSAIDs and Proton Pump Inhibitors	
Preventive Services	Covered at 100%	Ded & Coins
Mental Health and Substance Abuse		
Inpatient	Ded & Coins	
Outpatient	Ded & Coins	
Office Visit	Ded & Coins	

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

