

MEMORANDUM OF UNDERSTANDING
BETWEEN FRANKLIN COMMUNITY SCHOOLS (FCS)
AND FRANKLIN COMMUNITY TEACHERS ASSOCIATION (FCTA)

1. **Parties:** This Memorandum of Understanding (hereinafter referred to as "MOU") is made and entered into by and between the Board of School Trustees of the Franklin Community School Corporation, herein referred to as the Board, and the Franklin Community Teachers Association, herein referred to as the FCTA.
2. **Purpose:** The purpose of this MOU is to formally amend Vision insurance rates for teachers for the 2025-2026 school year, with an effective of March 1, 2026. Our Medical Trust (South Central Indiana School Trust) has provided a plan that will save teachers premiums by adding an Employee/Spouse and Employee/Child(ren) options for basic coverage. The trust is also providing an additional plan that offers extended coverage, but it does cost the employee more in premiums. Enrollment in this more extended plan, in which the premiums will increase, is definitely optional for the employee. The Open Enrollment window extends from February 2, 2026 to February 9, 2026, with an effective date of March 1, 2026. The negotiation window set by the General Assembly (September 15, 2025 to November 15, 2025) prevents the necessary time for enrollment changes and the subsequent recordkeeping both for our corporation and the Trust.

The tables below outline the new premiums for both the existing Basic Plan and the new Plus Plan:

Certified Staff: Basic Plan

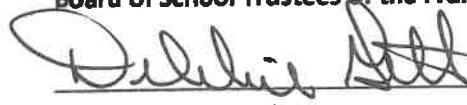
Payroll Deductions: 24

	Employee Only	Employee + Spouse	Employee + Children	Family
Rate	\$6.17	\$12.35	\$13.21	\$21.11
Total Annual Premium	\$74.04	\$148.20	\$158.52	\$253.32
Board Contribution - Annual	\$73.04	\$73.04	\$73.04	\$104.04
Monthly Benefit	\$6.09	\$6.09	\$6.09	\$8.67
Employee Annual Premium	\$1.00	\$75.16	\$85.48	\$149.28
Monthly Deduction		\$6.26	\$7.12	\$12.44
Per Pay Deduction		\$3.13	\$3.56	\$6.22

Certified Staff: Plus Plan				
Payroll Deductions: 24				
	Employee Only	Employee + Spouse	Employee + Children	Family
Rate	\$9.79	\$19.59	\$20.96	\$33.50
Total Annual Premium	\$117.48	\$235.08	\$251.52	\$402.00
Board Contribution - Annual	\$73.04	\$73.04	\$73.04	\$73.04
Monthly Benefit	\$6.09	\$6.09	\$6.09	\$6.09
Employee Annual Premium	\$44.44	\$162.04	\$178.48	\$328.96
Monthly Deduction	\$3.70	\$13.50	\$14.87	\$27.41
Per Pay Deduction	\$1.85	\$6.75	\$7.44	\$13.71

3. **Term of MOU:** This MOU is effective upon the day and date last signed and executed by the duly authorized representatives of the parties to this MOU and shall remain in full force and effect for not longer than June 30, 2026.
4. **Responsibilities of the Board:** It is the intent of the Board to establish Vision insurance rates for teachers for the 2025-2026 school year, with an effective date of March 1, 2026. Further, the Board desires to set a reenrollment window that allows for a reasonable amount of time for consideration of reenrollment options as well as the execution of said enrollment.
5. **Responsibilities of FCTA:** It is the intent of Franklin Community Teachers Association to ratify the Vision insurance rates for the 2025-2026 school year, with an effective date of March 1, 2026, as well as provide a reasonable amount of time for reenrollment.
6. **Signatures:** In witness whereof, the parties to this MOU through their duly authorized representatives have executed this MOU on the days and dates set out below, and certify that they have read, understood, and agreed to the terms and conditions of this MOU as set forth herein.

Board of School Trustees of the Franklin Community School Corporation


 School Board President

1-12-26
 Date

Franklin Community Teachers Association


 Joseph Setnor, FCTA President

1-15-2026
 Date