

Regular Meeting

Monday, March 2, 2026 7:00 PM

District Support Center, 715 W. Platte Avenue, Fort Morgan, CO 80701

1. OPENING ACTIVITIES

1.A. Call to Order

1.B. Roll Call

1.C. Pledge of Allegiance

1.D. Approval of Previous Minutes

1.E. Agenda Changes; Approval of Agenda

2. OPPORTUNITY FOR THE AUDIENCE

3. REPORTS

3.A. Fort Morgan High School Student Representative

3.B. Board of Education

Speaker (s) : Mrs.
Nancy Hopper, Board
President

3.C. Superintendent

Speaker (s) : Mr. Rob
Sanders

3.D. Assistant Superintendent of Curriculum and
Assessment

Speaker (s) : Dr. Rena
Frasco

3.E. Assistant Superintendent of Human Resources

Speaker (s) : Mr. Jason
Frasco

3.F. Chief Financial Officer

Speaker (s) : Ms. Toni
Miller

4. DISCUSSION ITEMS

4.A. School Calendars for 2026-2027 and 2027-2028

4.B. Board of Education Meeting Schedule for 2026-
2027

4.C. District Accountability Committee (DAC) Meeting
Dates for 2026-2027

5. CONSENT AGENDA

5.A. Personnel Action Report

5.B. Approval of Consent Agenda

6. ACTION ITEMS

6.A. 2026-2027 Contract Renewals for Administrators

6.B. School Calendars for 2026-2027 and 2027-2028

6.C. Board of Education Meeting Schedule for 2026-
2027

6.D. District Accountability Committee (DAC) Meeting
Dates for 2026-2027

7. **ADVANCED PLANNING**

7.A.

- Spring Break is March 9 - 14, 2026.
- The next Board of Education meeting is March 23, 2026.
- The Board of Education meeting in April is April 20, 2026.

8. **CLOSING ACTIVITIES**

8.A. Adjournment

**BOARD OF EDUCATION
FEBRUARY 9, 2026
MINUTES**

OPENING ACTIVITIES

A. Call to Order

The Board of Education of Morgan County School District Re-3 met in regular session at 7:00 p.m. on February 9, 2026, in the Board Room at the District Support Center with the following members present: Mrs. Christi Chisum, Mrs. Nancy Hopper, Mrs. Kati Jess, Dr. John Prouty, Mrs. Mindy Smith, and Mrs. Sarah Whitney. Also, present were Mr. Rob Sanders, Superintendent; Mr. Jason Frasco, Assistant Superintendent; and Dr. Rena Frasco, Assistant Superintendent. Mrs. Amy Grantham and Ms. Toni Miller, Chief Financial Officer, were absent.

B. Approval of Previous Minutes

Mrs. Kati Jess made a motion to approve the minutes from the regular meeting on January 26, 2026, and the special meeting on January 26, 2026, as presented. Dr. John Prouty seconded the motion. On Roll Call vote, "AYE" 6; "NAY" 0; "ABSTAIN" 0; "ABSENT" 1. Motion carried.

C. Agenda Changes; Approval of Agenda

Mrs. Mindy Smith made a motion to approve the agenda as presented. Mrs. Kati Jess seconded the motion. On Roll Call vote, "AYE" 6; "NAY" 0; "ABSTAIN" 0; "ABSENT" 1. Motion carried.

SPECIAL PRESENTATION

A. ILA Pro Presentation - Mrs. Shelly Ocanas, Director of Culturally and Diverse Education (CLDE)

Mrs. Shelly Ocanas, Director of Culturally and Diverse Education (CLDE), recently purchased ILA Pros for our buildings. The ILA Pro is a translating device that adds real-time communication capabilities in more than 100 languages. The ILA Pro allows two people to easily and instantly have a real-time, natural back and forth conversation no matter what language or method they use to communicate

Last year, the State of Colorado made funding available for districts with newcomer students. Based on our population of newcomer students, the District was awarded \$175,000, with no specific stipulations attached to the funds. This gave us the flexibility to invest in meaningful supports for our newcomer students. One idea Mrs. Shelly Ocanas had was to purchase high-quality translation devices to improve communication. She researched various options to identify a device that would meet our needs and selected the ILA Pro. Each unit costs approximately \$2,500, and includes the device, unlimited training, and three years of support. The company provides updates, troubleshooting assistance, and technical support too. If we accidentally damage a device, the

replacement would be at our expense. After the initial three years, the annual maintenance cost is roughly \$400 per device which covers ongoing updates and support.

The District purchased one device to pilot it. The translation accuracy is strong and significantly better than what was expected. Based on that success, she ordered additional units to distribute to our schools. One will be housed at the District Support Center, particularly for times when do not have a translator available or when we encounter languages other than Spanish. The ILPA Pros were useful during kindergarten registration and were tested in multiple languages, Spanish, French, Kinyarwanda, to name a few.

To demonstrate how the ILA Pro functions, Mrs. Shelly Ocanas provided the Board with a QR code to scan with their cell phones. Scanning the code directed members to the ILA Pro website, where they select their preferred language to join a meeting in the "broadcast room". In this mode, one host can speak to multiple participants simultaneously, and each participant listens through their earbuds in their chosen language. The device can also be used in a one-on-one setting, with the host screen facing the staff member and the guest screen facing the family, allowing for a two-way conversation. The ILA Pro will have a significant positive impact on communication across the District.

B. Fort Morgan High School Career and Technical Education Presentation Career and Technical Education Month

During CTE Week, students from Fort Morgan High School presented on Career and Technical Education (CTE) and its three Career and Technical Student Organizations: Future Business Leaders of America (FBLA), Family, Career and Community Leaders of America (FCCLA), and National FFA Organization (FFA). President Elizabeth Whitney and Mr. Ethan Skovgaard represented FBLA. FCCLA was represented by President Dominic Araujo-Woodward and Vice President Tucker Braun. President Isabella Flores and Vice President Tucker Braun represented FFA.

CTE prepares students for careers through hands-on learning in fields such as business, healthcare, technology, and agriculture. These programs combine academic instruction with technical skills and real-world experiences, helping students prepare for college, careers, and industry certifications. Each organization promotes leadership, service, and career readiness. FBLA focuses on business skills and competitive events; FCCLA emphasizes family and consumer sciences, service, and leadership development; and FFA centers on agriculture, workforce preparation, and industry certifications. All three groups participate in community service, competitions, conferences, and networking opportunities. Overall, CTE and its student organizations help students build leadership, communication, and professional skills while preparing them for success after high school.

OPPORTUNITY FOR AUDIENCE

Parent Laura Ford addressed the Board to request that the GPA (grade point average) requirement for attending eighth grade continuation ceremony be reconsidered or removed, while keeping the dance as the academic incentive. The GPA requirement is currently 2.5 and is communicated transparently. It is outlined in the student handbook and discussed during conferences, so families are aware of where students stand academically. She added that many families have come to realize how difficult meeting this benchmark can be for some students. Middle school is a time when students are still developing confidence, identity, and a sense of belonging. Not all challenges are purely academic. Social, emotional, and personal struggles, many of which are not immediately visible, can significantly impact classroom performance. She pointed out that in high school, students are given multiple supports and opportunities to ensure they earn their diploma. Additionally, there is no GPA threshold for participating in graduation at the high school level. She questioned why is middle school completion treated differently? The middle school journey for students can sometimes be imperfect or through unseen hardships, but they have completed it. Excluding them from continuation risks sending the message that they are not worthy of recognition at a time when self-esteem is especially fragile. She concluded with asking that all students who complete eighth grade be allowed to participate in the continuation ceremony while maintaining the dance as the academic reward. When a student completes eighth grade, even if the path was difficult, and that milestone deserves acknowledgment.

REPORTS

A. Fort Morgan High School Representative – Ms. Kenzie Rau
Ms. Kenzie Rau was absent from the meeting.

B. Board – Mrs. Nancy Hopper
Mrs. Nancy Hopper, School Board President for Morgan County School District Re-3 and Vice President of the Colorado Association of School Boards (CASB), reported on her recent participation in the 2026 CASB Winter Legislative Kick-Off in Denver, followed by leadership training and advocacy meetings in Washington, D.C. She was one of approximately 15 participants and the only rural representative in the group. While in Washington, D.C., the delegation attended leadership workshops and met with members of Congress and their staff to advocate for Colorado schools.

Mrs. Nancy Hopper highlighted several federal funding concerns, including significant reductions to the U.S. Department of Education budget and the expansion of voucher-style tax credit programs. She expressed concerns about accountability, potential fraud seen in other states, and the impact of shifting public education funds to private institutions. She emphasized that 90% of students nationwide attend public schools and noted that federal funding for special education under IDEA (Individuals with Disabilities Education Act) has never reached its originally promised 40% level, despite growing student needs and ongoing staffing shortages.

She also shared data from national rural education reports showing how funding trends affect Colorado's rural districts and reviewed the annual \$45,000,000 funding sources. She noted potential financial impacts from proposed changes to state revenue sources. Throughout her report, Mrs. Nancy Hopper emphasized the importance of nonpartisan school board leadership, civic education, and staying informed about legislative changes that directly affect students, funding, and rural school districts.

C. Superintendent – Mr. Rob Sanders

Mr. Rob Sanders presented a resolution for Board approval regarding a site lease agreement with the Bank of Colorado using a Certificate of Participation (COP). This financing structure allows the District to utilize Pioneer Elementary as collateral to borrow up to \$2,500,000, with an anticipated amount needed of approximately \$2,200,000. The funds will primarily support a secured entry project at Pioneer Elementary, including office reconfiguration and enhanced safety features. Additional projects include FMHS basketball court improvements and potential playground upgrades. The plan is structured to repay the COP within five years using existing capital construction funds without an impact to the District's general fund. Keeping the repayment term at five years allows the loan to remain with Bank of Colorado rather than being sold to a larger institution.

Mr. Rob Sanders also shared upcoming professional commitments, including presenting at the Colorado Association of School Executives (CASE) Winter Leadership Conference on a leadership framework titled "Leadership in All Directions," which emphasizes how decisions affect all aspects of employees at school districts. He will also attend the AASA (School Superintendents Association) conference, where the Superintendent of the Year for Colorado will be recognized.

Finally, he noted that the calendar committee is meeting to consider a proposed two-year school calendar, including aligning spring break with Morgan Community College.

D. Assistant Superintendent Curriculum/Assessment – Dr. Rena Frasco

Dr. Rena Frasco wrote an EASI (Empowering Action for School Improvement) Grant for Lincoln High School and was awarded \$80,000. Her plan is to conduct similar work at Lincoln that has been done at Pioneer Elementary, Green Acres Elementary, and Fort Morgan High School through the guidance of Ms. Cindy Ward, Founder and Lead Consultant at Onward Education Consulting.

The District is wrapping up Access testing for all of our English Language Learners. Lastly, we held Kindergarten Registration at the District Support Center on Friday, February 6, and Monday, February 9, 2026. She offered kudos to the people who stepped up to help with registration. We spend about 30 minutes with a family to confirm that the household is accurate in Infinite Campus.

E. Assistant Superintendent Human Resources – Mr. Jason Frasco

Mr. Jason Frasco reviewed the Personal Action Report with the Board and noted that there are very few changes. In reviewing our vacancies, he had notified the Board that we would be posting jobs for the 2026-2027 school year towards the end of January. Our current vacancies reflect this and include one administrator, fifty-one certified, and three classified positions. The 51 certified vacancies include staff who are our working for us as critical shortage staff, adjunct staff, permanent substitutes, 110/140 contracts and contracted staff who typically work for our special services department. He anticipates our classified numbers will increase at the 2025-2026 school year concludes.

F. Chief Financial Officer - Ms. Toni Miller

Ms. Toni Miller did not have a report and was not in attendance at the meeting.

CONSENT AGENDA

- A. Personnel Action Report
- B. Claims and Accounts
- C. Approval of Consent Agenda

Dr. John Prouty made a motion to approve the consent agenda as presented. Mrs. Kati Jess seconded the motion. On Roll Call vote, "AYE" 6; "NAY" 0; "ABSTAIN" 0; "ABSENT" 1. Motion carried.

ACTION ITEMS

- A. Consideration to Approve the Resolution for Site Lease with Bank of Colorado for various projects at Morgan County School District Re-3

Mrs. Mindy Smith made a motion to approve the Resolution for Site Lease with Bank of Colorado for various projects at Morgan County School District Re-3. Mrs. Christy Chisum seconded the motion. On Roll Call vote, "AYE" 6; "NAY" 0; "ABSTAIN" 0; "ABSENT" 1. Motion carried.

NEWSLETTERS

- February Newsletters
 - Sherman February 2026 Newsletter
 - Baker February 2026 Newsletter
 - Columbine February 2026 Newsletter
 - Green Acres February 2026 Newsletter
 - Pioneer February 2026 Newsletter

Before the conclusion of the meeting, Mr. Rob Sanders provided an update to the Board on the current status of the redistricting process. While the administration reviewed the various scenarios of our map and boundaries, they discovered areas that needed improvement. He reviewed the latest changes with the Board and noted that we are still fine tuning the boundary map to ensure we have a balanced number of students at our elementary schools.

ADVANCED PLANNING

- The Board of Education meetings in March are March 2 and March 23, 2026.
- Spring Break is March 9 - 14, 2026.

ADJOURNMENT

The regular meeting adjourned at 8:05 p.m.

Respectfully submitted,

Kati Jess, Board Secretary

Nancy Hopper, Board President

/bbm

Morgan County School District Re-3

District Support Center

715 West Platte Avenue
Fort Morgan, Colorado 80701



From the Human Resources Department

TO: BOE
FROM: Jason Frasco
DATE: February 26, 2026
RE: March 2, 2026 – BOE Report

1. Personnel Action Report – Action Item
2. Active Job Postings
 - a. Administrative:
 - b. Certified:
 - c. Classified:
 - d. Coaching:
 - e. Alternative: 1 standing posting to collect applications
 - f. Apprenticeship: 1 standing posting to collect applications
 - g. Resume: 1 standing posting to collect applications
 - h. Substitute: 4 standing postings for cook, custodian, classified, and certified
3. Posting of 1-year contract positions (40 positions)
 - a. Accepting letters from current employees who wish to be considered for returning
 - b. We have begun to fill positions with Licensed employees requesting to return under Critical Shortage
4. Redistricting update
 - a. Certified
 - b. Classified
5. CEBT Renewal Packet
 - a. 10.7% increase
 - b. Strong use Lantern and Teladoc brought our percentage down
6. Future Planning
 - a. Certified recommendations for continued employment – March 23, 2026
 - b. Classified recommendations for continued employment – April 20, 2026



July 1st, 2026 RENEWAL

**Morgan County School District RE-3
BRANCH 0006**



CEBT
JULY 2026 RATE RENEWAL

Medical Renewal

Projected for 6/30/2026	Claims	Contributions	Loss Ratio	L/R
Twelve months ended 12/31/2025	337,322,745	328,283,883		
Self-funded Claims >\$750k	(1,241,240)			
Less: Rx Rebates	(22,000,000)			
Self-Funded Plan Subtotal	314,081,505	328,283,883		95.7%
Plus: Kaiser Plans 11/01/2024-10/31/2025	19,889,529	26,232,716	75.8%	94.2%
Kaiser Claims >\$750k	-			94.2%
Remove termed groups	(4,365,709)	(2,565,628)	170.2%	93.7%
Plus: IBNR for newer groups	2,723,025			94.4%
Plus: Cost of CEBT Health Centers	3,988,613			95.6%
Adjusted Loss ratio for active groups	336,316,963	351,950,971		95.6%
	Projected change through 6/30/2026			1.10%
6/30/2026 Projected Adjusted Loss Ratio				96.7%
Multiply Assumed Medical/Rx Trend	8.50%	x		1.085
Plan Administration Expense	6.60%			
Stop Loss Premium	1.90%			
PSR/IBNR Replenishment	1.25%			
Total admin, stop loss, & reserve replenishment	9.75%	/		0.9025
				116.20%
Overall rate increase for CEBT				16.20%

Adjustments to the rate increase

Other Revenue Sources	
Investment income of \$2,000,000	0.0
Benefit changes (insignificant)	<u>0%</u>
	<u>16.2%</u>

Overall CEBT Rate Renewal	16.2%
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Medical Renewal Brackets (including HRP)

	<u>*Adjusted Loss Ratio</u>	<u>July 2026 Rate Adjustments</u>
1	77.99% or lower	5.00%
2	78% to 82.99%	7.50%
3	83% to 87.99%	10.50%
4	88% to 92.99%	13.50%
5	93% to 97.99%	17.00%
6	98% to 102.99%	21.00%
7	103% +	25.00%
8	**>=120% (current year and 2-year average)	28.00%

*Loss ratio adjustments include contributions and claims from CEBT Kaiser Plans, Health Center operating costs, stop loss claim credit and large claim credit (\$200k threshold), if any apply.

**Category 8 will be applicable for groups with >=120% current loss ratio as well as a 2-year loss ratio average >=120%.

Dental and Vision Renewal

Renewal Brackets for July 2026

	<u>Loss ratio</u>	<u>Dental</u>	<u>Vision</u>
1	77.99% or lower	0.0%	0.0%
2	78% to 87.99%	3.0%	0.0%
3	88% to 92.99%	5.0%	0.0%
4	93% to 102.99%	10.0%	0.0%
5	103% +	15.0%	10.0%

Life Insurance Renewal

Group Term Life and AD&D – No rate change



CEBT Utilization and Loss Ratio Summary
 Data from January 2025 through December 2025
 For the July 2026 Rate Renewal

Group Name: Morgan County School District Re-3
 Group Number: 6

	Claims	Contributions	Loss Ratio	
CEBT Self-Funded Plans	\$ 4,462,590	\$ 5,038,893	88.6%	88.6%
Kaiser Plans	\$ -	\$ -	0.0%	
Health Center Operating Costs	\$ -			
Gross Costs and Loss Ratio	\$ 4,462,590	\$ 5,038,893	88.6%	
Claims over \$750k	\$ -			
Initial Loss Ratio for Renewal	\$ 4,462,590	\$ 5,038,893	88.6%	4
Claims over \$200k to \$750k	\$ (114,587)			
Net Loss Ratio for Renewal*	\$ 4,348,003	\$ 5,038,893	86.3%	3

*Groups can only drop up to two categories from the Initial Loss Ratio category

July 2026 Rate Increase by Loss Ratio Category	Rate Category		Rate Increase
	1	0.00% -- 77.99%	5.00%
2	78.00% -- 82.99%	7.50%	
3	83.00% -- 87.99%	10.50%	
4	88.00% -- 92.99%	13.50%	
5	93.00% -- 97.99%	17.00%	
6	98.00% -- 102.99%	21.00%	
7	103.00% -- and up	25.00%	
8	>= 120% (see footnote*)	28.00%	

*Category 8 groups have a loss ratio (before large claim credit) greater than or equal to 120% for the current renewal, and their average loss ratio for the previous two years (2025 and 2024) has also been greater than or equal to 120%.



CEBT Utilization Report

Morgan County School District RE-3

0006

Medical

January 2025 to December 2025

MONTH	MEDICAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
January 2025	414	\$ 405,789	\$ 262,086	\$ 87,298	\$ 349,384	86.1%	82.2%
February 2025	416	\$ 408,372	\$ 259,590	\$ 85,158	\$ 344,748	84.4%	84.2%
March 2025	417	\$ 412,445	\$ 389,597	\$ 68,512	\$ 458,108	111.1%	87.2%
April 2025	417	\$ 408,572	\$ 543,712	\$ 80,599	\$ 624,311	152.8%	91.3%
May 2025	421	\$ 411,930	\$ 190,284	\$ 81,762	\$ 272,046	66.0%	89.3%
June 2025	423	\$ 413,077	\$ 259,253	\$ 90,513	\$ 349,765	84.7%	88.8%
July 2025	426	\$ 441,650	\$ 351,689	\$ 91,208	\$ 442,897	100.3%	91.5%
August 2025	425	\$ 436,745	\$ 201,661	\$ 65,670	\$ 267,331	61.2%	89.9%
September 2025	387	\$ 400,276	\$ 276,012	\$ 68,794	\$ 344,805	86.1%	89.9%
October 2025	415	\$ 429,209	\$ 163,465	\$ 67,382	\$ 230,847	53.8%	86.7%
November 2025	419	\$ 435,278	\$ 257,442	\$ 49,700	\$ 307,142	70.6%	87.3%
December 2025	419	\$ 435,550	\$ 386,102	\$ 85,102	\$ 471,204	108.2%	88.6%
Grand Total		\$ 5,038,893	\$ 3,540,892	\$ 921,699	\$ 4,462,590	88.6%	
Total Claims > \$750k					\$ 0		
Net Total					\$ 4,462,590	88.6%	



CEBT Utilization Report

Morgan County School District RE-3

0006

January 2025 to December 2025

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	TOTAL CLAIMS > \$750K	NET LOSS RATIO
Medical								
PPO3	82	\$ 1,049,333	\$ 1,153,495	\$ 253,474	\$ 1,406,968	134.1%	\$ 0	134.1%
PPO6	262	\$ 3,203,427	\$ 2,143,772	\$ 554,704	\$ 2,698,477	84.2%	\$ 0	84.2%
Total PPO	344	\$ 4,252,760	\$ 3,297,267	\$ 808,178	\$ 4,105,445	96.5%	\$ 0	96.5%
HDHP3	72	\$ 786,133	\$ 243,624	\$ 113,521	\$ 357,145	45.4%	\$ 0	45.4%
Total HD	72	\$ 786,133	\$ 243,624	\$ 113,521	\$ 357,145	45.4%	\$ 0	45.4%
Total Medical	417	\$ 5,038,893	\$ 3,540,892	\$ 921,699	\$ 4,462,590	88.6%	\$ 0	88.6%



CEBT Utilization Report

Morgan County School District RE-3

0006

Dental

January 2025 to December 2025

MONTH	DENTAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
January 2025	382	\$ 16,224	\$ 16,333	\$ 16,333	100.7%	93.3%
February 2025	384	\$ 16,410	\$ 14,167	\$ 14,167	86.3%	91.9%
March 2025	384	\$ 16,443	\$ 17,805	\$ 17,805	108.3%	92.9%
April 2025	383	\$ 16,335	\$ 16,142	\$ 16,142	98.8%	93.5%
May 2025	386	\$ 16,475	\$ 7,449	\$ 7,449	45.2%	88.3%
June 2025	387	\$ 16,466	\$ 16,878	\$ 16,878	102.5%	88.9%
July 2025	393	\$ 18,431	\$ 23,151	\$ 23,151	125.6%	90.7%
August 2025	392	\$ 18,402	\$ 11,352	\$ 11,352	61.7%	85.2%
September 2025	352	\$ 16,682	\$ 10,793	\$ 10,793	64.7%	84.7%
October 2025	378	\$ 17,869	\$ 12,980	\$ 12,980	72.6%	83.6%
November 2025	383	\$ 18,086	\$ 11,638	\$ 11,638	64.3%	84.2%
December 2025	383	\$ 18,030	\$ 18,772	\$ 18,772	104.1%	86.2%
Grand Total		\$ 205,853	\$ 177,459	\$ 177,459	86.2%	
Net Total				\$ 177,459	86.2%	



CEBT Utilization Report

Morgan County School District RE-3

0006

January 2025 to December 2025

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	TOTAL PAID CLAIMS	LOSS RATIO
Dental				
Dental B	382	\$ 205,853	\$ 177,459	86.2%
Total Dental	382	\$ 205,853	\$ 177,459	86.2%



CEBT Utilization Report

Morgan County School District RE-3

0006

Vision

January 2025 to December 2025

MONTH	VISION ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
January 2025	382	\$ 4,384	\$ 4,140	\$ 4,140	94.4%	86.6%
February 2025	385	\$ 4,424	\$ 5,016	\$ 5,016	113.4%	91.5%
March 2025	385	\$ 4,466	\$ 4,171	\$ 4,171	93.4%	94.2%
April 2025	385	\$ 4,566	\$ 2,681	\$ 2,681	58.7%	94.3%
May 2025	388	\$ 4,484	\$ 3,691	\$ 3,691	82.3%	94.4%
June 2025	390	\$ 4,500	\$ 3,599	\$ 3,599	80.0%	95.4%
July 2025	389	\$ 4,455	\$ 5,596	\$ 5,596	125.6%	94.8%
August 2025	388	\$ 4,447	\$ 3,498	\$ 3,498	78.7%	95.1%
September 2025	354	\$ 4,082	\$ 2,979	\$ 2,979	73.0%	95.1%
October 2025	379	\$ 4,376	\$ 2,112	\$ 2,112	48.3%	93.0%
November 2025	382	\$ 4,429	\$ 3,407	\$ 3,407	76.9%	91.3%
December 2025	381	\$ 4,393	\$ 3,780	\$ 3,780	86.0%	84.3%
Grand Total		\$ 53,006	\$ 44,671	\$ 44,671	84.3%	
Net Total				\$ 44,671	84.3%	



CEBT Utilization Report

Morgan County School District RE-3

0006

January 2025 to December 2025

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	TOTAL PAID CLAIMS	LOSS RATIO
Vision				
Vision B	382	\$ 53,006	\$ 44,671	84.3%
Total Vision	382	\$ 53,006	\$ 44,671	84.3%



BRANCH
0006

Morgan County School District RE-3
Renewal and Optional Monthly Rates Effective July 01, 2026

Current Plans: PPO3; PPO6; HDHP3; Dental B; Vision B; Life A; EAP Active
Current Network: United Choice Plus
Life Coverage: \$20k Base
**New plan effective July 1, 2026*

		EE Only	EE +Spouse	EE + Child	EE +Children	EE +Family	Percent change
Medical (PPO3) (\$1,000 deductible)	current	\$1,059	\$2,225	\$1,958	\$1,958	\$2,913	
	renewal	\$1,170	\$2,459	\$2,164	\$2,164	\$3,219	10.50%
Medical (PPO4) (\$1,500 deductible)	current						
	renewal	\$1,112	\$2,336	\$2,056	\$2,056	\$3,058	
Medical (PPO5) (\$2,500 deductible)	current						
	renewal	\$1,056	\$2,219	\$1,953	\$1,953	\$2,905	
Medical (PPO6) (\$3,000 deductible)	current	\$908	\$1,907	\$1,680	\$1,680	\$2,497	
	renewal	\$1,003	\$2,107	\$1,856	\$1,856	\$2,759	10.50%
Medical (PPO7) (\$4,000 deductible)	current						
	renewal	\$968	\$2,033	\$1,791	\$1,791	\$2,662	
Medical (PPO8) (\$5,000 deductible)	current						
	renewal	\$934	\$1,962	\$1,728	\$1,728	\$2,569	
Medical (PPO9) (\$6,000 deductible)	current						
	renewal	\$901	\$1,893	\$1,668	\$1,668	\$2,479	
*Medical (PPO10) (\$7,000 deductible)	current						
	renewal	\$874	\$1,836	\$1,618	\$1,618	\$2,405	
Medical (Surest 5) (\$3,000 hospital copay)	current						
	renewal	\$1,084	\$2,278	\$2,005	\$2,005	\$2,982	
Medical (Surest 7) (\$5,500 hospital copay)	current						
	renewal	\$951	\$1,997	\$1,760	\$1,760	\$2,615	
Medical (Surest 9) (\$5,500 hospital copay)	current						
	renewal	\$922	\$1,937	\$1,707	\$1,707	\$2,537	
Medical (HDHP3) (\$3,000 deductible)	current	\$908	\$1,907	\$1,680	\$1,680	\$2,497	
	renewal	\$1,003	\$2,107	\$1,856	\$1,856	\$2,759	10.50%
Medical (HD3500) (\$3,500 deductible)	current						
	renewal	\$973	\$2,044	\$1,800	\$1,800	\$2,676	
Medical (HDHP4) (\$4,000 deductible)	current						
	renewal	\$944	\$1,983	\$1,746	\$1,746	\$2,596	
Medical (HDHP5) (\$5,000 deductible)	current						
	renewal	\$906	\$1,904	\$1,676	\$1,676	\$2,492	
Medical (HDHP6) (\$6,000 deductible)	current						
	renewal	\$876	\$1,841	\$1,621	\$1,621	\$2,410	

***Medical (HDHP7)**
(\$7,000 deductible)

current						
renewal	\$854	\$1,795	\$1,580	\$1,580	\$2,350	
current	\$31	\$64	\$87	\$87	\$118	
renewal	\$32	\$66	\$90	\$90	\$122	3.00%
current	\$8	\$16	\$17	\$17	\$27	
renewal	\$8	\$16	\$17	\$17	\$27	0.00%

Dental Plan B (w/ortho)
(\$1,500 annual max)

Vision Plan B (VSP)
(12/12/24)

Employee Life Rate: 0.14
(Per \$1,000 in Coverage)
Dependent Life Rate: 0.95
(\$5,000/Spouse & \$2,000/Child)

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CEBT PLAN SUMMARY

Morgan County School District RE-3

Current Plans Offered: PPO3; PPO6; HDHP3; Dental B; Vision B; Life A; EAP Active
Group Life Coverage: \$20k Base

Please renew by April 10, 2026. This should be done in the CEBT Community Portal under the Renewal tab.

To begin your renewal, please select the **"Ready to Renew"** button and follow the steps outlined below:

- Accept the attestation, which confirms that you have reviewed and accept the terms of the renewal as presented in the Renewal Packet.
- On the following page, you will see all available plans with your current plans checked. Please use the list of available plans outlined below as a reference when choosing your renewal plan selections.
- If you do not want to change your plan offerings for the next renewal year, please select "No Plan Changes."
- If you do want to make plan changes, please ensure that all plans you wish to offer are checked. To do this, you will uncheck any plans you intend to drop and check or select any plans you want to keep and/or add.
- Proceed to the signature section. Select the appropriate signer's name from the drop-down list. If you are signing on behalf of an approved signer, please select that person's name and then submit.
- Once submitted, the renewal is complete and will be returned to WTW for processing.

OPEN ENROLLMENT

- Dates are determined by the employer group and should be held sometime between **April and mid-May**.
- To ensure member ID cards are received on or before **July 1, 2026**, enrollment changes should be returned to WTW no later than **May 15, 2026**.
- Once your renewal has been confirmed and finalized, open enrollment supplies will be updated online in the Resource Center of the CEBT Community portal.
- Printed Supplies will be sent on a request-only basis and can be done by clicking on the "Order Supplies" button in the Renewals tab or the Resource Center tab.

In accordance with your participation agreement, written notice of termination must be received by May 1, 2026. Otherwise, CEBT will not pay run-out claims.

*** For upcoming plan changes, please refer to the CEBT Benefit & Administrative Changes Document**

MEDICAL PLAN	OFFICE VISIT (primary/specialist)	INPATIENT HOSPITAL	DEDUCTIBLE (single/family)	MAXIMUM OOP (single/family)
PPO Medical Plans (UMR)				
PPO2	\$30/\$30	Deductible 80/20	\$500/\$1,000	\$2,000/\$4,000
PPO3	\$35/\$35	Deductible 80/20	\$1,000/\$2,000	\$3,000/\$6,000
PPO4	\$40/\$40	Deductible 80/20	\$1,500/\$3,000	\$4,000/\$8,000
PPO5	\$45/\$45	Deductible 80/20	\$2,500/\$5,000	\$4,500/\$9,000
PPO6	\$50/\$50	Deductible 80/20	\$3,000/\$6,000	\$5,000/\$10,000
PPO7	\$55/\$55	Deductible 80/20	\$4,000/\$8,000	\$5,000/\$10,000
PPO8	\$55/\$55	Deductible 100%	\$5,000/\$10,000	\$5,000/\$10,000
PPO9	\$65/\$65	Deductible 100%	\$6,000/\$12,000	\$6,000/\$12,000
PPO10	\$75/\$75	Deductible 100%	\$7,000/\$14,000	\$7,000/\$14,000

EPO Medical Plans (UMR)				
EPO3	\$40/\$55	\$1,000	\$0	\$5,000/\$10,000
EPO4	\$45/\$60	\$1,500	\$0	\$5,500/\$11,000
EPO5	\$50/\$65	\$2,500	\$0	\$6,000/\$12,000
EPO6	\$55/\$70	\$3,000	\$0	\$6,500/\$13,000
EPO7	\$65/\$80	\$3,500	\$0	\$7,000/\$14,000
High Deductible Health Plans (UMR)				
HDHP2	Deductible 80/20	Deductible 80/20	\$2,000/\$4,000 (Non-Embedded)	\$4,000/\$8,000
HDHP25	Deductible 80/20	Deductible 80/20	\$2,500/\$5,000 (Non-Embedded)	\$4,500/\$9,000
HD2800	Deductible 80/20	Deductible 80/20	\$2,800/\$5,600 (Non-Embedded)	\$5,000/\$10,000
HDHP3	Deductible 80/20	Deductible 80/20	\$3,000/\$6,000 (Non-Embedded)	\$5,000/\$10,000
HD3500	Deductible 80/20	Deductible 80/20	\$3,500/\$7,000	\$5,000/\$10,000
HDHP4	Deductible 80/20	Deductible 80/20	\$4,000/\$8,000	\$5,000/\$10,000
HDHP5	Deductible 100%	Deductible 100%	\$5,000/\$10,000	\$5,000/\$10,000
HDHP6	Deductible 100%	Deductible 100%	\$6,000/\$12,000	\$6,000/\$12,000
HDHP7	Deductible 100%	Deductible 100%	\$7,000/\$14,000	\$7,000/\$14,000
Surest Medical Plans (UHC)				
Surest 5	\$15 - \$100/\$15 - \$100	\$200 - \$3,000	\$0	\$5,000/\$10,000
Surest 7	\$45 - \$155/\$45 - \$155	\$400 - \$5,500	\$0	\$7,000/\$14,000
Surest 9	\$45 - \$155/\$45 - \$155	\$400 - \$5,500	\$0	\$9,000/\$18,000
Dental Plans (Delta Dental of Colorado)				
Plan A \$2,000 annual benefit maximum/ \$2,000 Ortho lifetime maximum (includes adult ortho)				
Plan B \$1,500 annual benefit maximum/ \$1,500 Ortho lifetime maximum (child only)				
Plan C \$1,500 annual benefit maximum/ No Ortho				
Vision Plans (UMR & VSP)				
Plan A (UMR) 12/24/24 \$150 frames, no network				
Plan B (VSP) 12/12/24, \$160 frames, \$15 copay at VSP providers				
Plan C (VSP) 12/12/12, \$175 frames, \$10 copay at VSP providers				
Life Insurance Plans (The Standard Insurance Company)				
Basic Group Life (Life A) Volume \$20k min to \$450k max (Employer Paid)				
Dependent Group Life (Dep Life A) Volume \$5k Spouse, \$2k Child (Employer Paid)				
Voluntary Life (Supp Life) Volume \$500k max Employee, \$250k max Spouse, \$20k max Child				



CEBT BENEFIT & ADMINISTRATIVE CHANGES

(Effective July 1, 2026)

Administrative Changes

Change to Invoicing Payment Method - Beginning in 2026, CEBT will adopt a *pay-as-billed* invoicing model to improve efficiency and accuracy in processing monthly invoices. This change addresses challenges related to reconciling payments and supports CEBT's continued growth. If you currently pay invoices in full each month, no action is required. For groups that do not pay in full, your MPA representative will assist with transitioning to the new method.

CEBT Plans

Breast Cancer Screenings - Additional required imaging, such as MRI, ultrasound, or mammography, and pathology evaluation, will be covered as preventive care with no cost-sharing at age 40 and above.

New Plan Options: The following [CEBT Plans](#) are available, *July 1, 2026*:

Plan Name	PCP / Specialist Copay	Deductible (Individual / Family)	Out-Of-Pocket Max (Individual / Family)
PPO10	\$75	\$7,000	Ind \$7,000 Fam \$14,000
HDHP7	N/A	\$7,000	Ind \$7,000 Fam \$14,000

Past Plan Change Reminders

The following CEBT plan options were available, *January 1, 2026*:

Plan Name	PCP / Specialist Copay	Deductible (Individual / Family)	Out-Of-Pocket Max (Individual / Family)
EPO Select 2	PCP \$0 (T1) / \$100 (T2) Spec \$100 (T1) / \$200 (T2)	N/A	Ind \$5,000 Fam \$10,000 (T1) Ind \$10,000 Fam \$20,000 (T2)
EPO Select 3	PCP \$0 (T1) / \$125 (T2) Spec \$150 (T1) / \$250 (T2)	N/A	Ind \$6,000 Fam \$12,000 (T1) Ind \$10,000 Fam \$20,000 (T2)

Utilization - Additional Benefits

Morgan County School District Re-3 0006

Data Included in Report:

January 2023 - December 2023

January 2024 - December 2024

January 2025 - December 2025



	Calls	Cases	Consults	Procedures	Avoided Procedures	Savings
2023	14	10	7	5	0	\$77,471
2024	22	12	4	4	0	\$57,623
2025	19	8	2	4	0	\$53,417

Cases: Member called Lantern and a Care Advocate started a case for them

Consults: Member went through a consult with a surgeon

Procedures: Member completed procedure

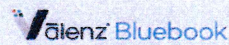
Avoided Procedures: Non-surgical care was recommended/utilized

Savings: Based on completed procedures; industry average procedure costs vs. Lantern



	Phone Consults	Video Consults	Total Consults	Utilization %
2023	102	27	129	27.3%
2024	117	39	156	33.0%
2025	120	23	143	28.4%

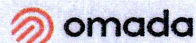
Target Utilization Percentage: 15% (based on average members)



	Activity	Reward Count	Reward Amount
2023	58	20	\$1,365
2024	45	11	\$855
2025	100	12	\$2,175

Activity: Employee searched for a procedure on the website or mobile app

Reward: Employee searched then visited a green provider



	Prevention	Diabetes	Hypertension	Diabetes and Hypertension	Musculoskeletal Consultations (Physical Therapy)
2023	15	0	<5	<5	0
2024	20	<5	20	8	5
2025	8	0	5	<5	<5

Enrolled data: Number of new members enrolled in each program

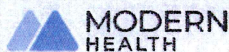
<5: A result of less than 5 is used in order to avoid HIPAA issues



	Counseling Cases	Legal Cases	Financial Cases	Life Coaching	Total Cases	Utilization %
2023	18	1	0	N/A	19	3.7%
2024	12	0	1	0	13	2.4%
2025	10	0	0	0	10	1.9%

CEBT overall utilization: 7.3%

National average utilization: 4.0%



	Registered Employees	Registered %	Engaged Employees	Engaged %	Employees in 1:1 Care
2024	47	8%	24	4%	13
2025	50	9%	19	3%	13

CEBT overall engagement: 6.0%

<3: A result of less than 3 is used in order to avoid HIPAA issues



WTW & CEBT COMMISSION SCHEDULE

Below is a schedule of our commission compensation from your Employee Benefits Placement. *You may not have all the products listed.*

- CEBT Medical, Dental and Vision are based on the number of employees covered by the medical plan, according to the following scale. If no medical plan exists, the dental or vision plans will be used to determine the commission scale.

# OF COVERED EMPLOYEES	COMMISSION %
001 – 099	3.4 %
100 – 249	2.9 %
250 – 499	2.4 %
500 – 999	1.9 %
1,000 +	1.4 %

- CEBT Employer Paid Life Insurance 3%
- CEBT Voluntary Life Insurance 10%
- Special District Association Disability program
Long & Short Term 9%
- CEBT Small Group Disability program commission is based on the following scale:

LONG TERM	
Annual Premium	
First \$15,000 (\$0 - \$15,000)	15 %
Next \$10,000 (\$15,001 - \$25,000)	10 %
Next \$25,000 (\$25,001 - \$50,000)	5 %
Amount over \$50,000	1 %

SHORT TERM	
Annual Premium	
First \$2,000 (\$0 - \$2,000)	15 %
Next \$8,000 (\$2,001 - \$10,000)	10 %
Next \$15,000 (\$10,001 - \$25,000)	6 %
Next \$25,000 (\$25,001 - \$50,000)	4 %
Next \$50,000 (\$50,001 - \$100,000)	2 %
Next \$150,000 (\$100,001 - \$250,000)	1 %
Amount over \$250,000	0.5 %

If you have any questions or concerns regarding our compensation, please don't hesitate to call us.



Health & Benefits Brokerage Terms, Conditions & Disclosures

Your decision to purchase insurance coverages, products, and/or services through a WTW company is subject to the following terms and conditions (the "**Brokerage Terms**").

1. Brokerage Terms and Conditions

- 1.1. The services we provide to you will rely in significant part on the facts, information and direction provided by you or your authorized representatives. You must provide us with complete and accurate information regarding your loss experience, risk exposures, and changes in the analysis or scope of your risk exposures and any other information reasonably requested by us or insurers. It is important that you advise us of any changes in your business operations that may affect our services or your insurance coverages. Therefore, all information which is material to your coverage requirements or which might influence insurers in deciding to accept your business, finalizing the terms to apply and/or the cost of cover, or deciding to pay a claim, must be disclosed. Failure to make full disclosure of material facts might potentially allow insurers to avoid liability for a particular claim or to void the policy. This duty of disclosure applies equally at renewal or modification of your existing coverage and upon placement of new lines of coverage. You agree that WTW will not be responsible for any consequences arising from any delayed, inaccurate or incomplete information.
- 1.2. An insurer quote is an offer to provide coverage. Offers can be modified or withdrawn prior to your acceptance through your order to bind coverage. The quote itself is not a legally binding commitment or a confirmation of actual coverage. Should you choose to bind coverage, we will secure a formal commitment typically in the form of a binder on a form issued or approved by the insurer(s) at issue. The quotes we will provide to you are based upon the information that you have provided to us. If you discover that previously submitted information is inaccurate or incomplete, please advise us immediately so that we can attempt to revalidate terms with insurers.
- 1.3. At the time of binding, we review the financial soundness of the insurers we recommend to provide your coverages based on publicly available information, including that produced by well-recognized rating agencies. Upon request, we will provide you with our analysis of such insurers. We do not guarantee or warrant the solvency of any insurer or any intermediary that we may use to place your coverage.
- 1.4. If you have a multi-year policy, it is important that you understand the limitations associated with the coverage options and the possibility that the financial strength of the insurer may change throughout the term of the policy. We recommend that you review the insurer's ratings for any downgrades during the term of this multi-year policy.
- 1.5. The final decisions with respect to all matters relating to your insurance coverages, risk management, and loss control needs and activities are yours. We will procure the insurance coverage chosen by you, including the limits you choose, prepare or forward insurance binders, if applicable, and review and transmit policies to you.
- 1.6. We will review all binders, policies and endorsements to confirm their accuracy and conformity to negotiated specifications and your instructions and advise you of any errors in, or recommended changes to, such documents. You agree that you will also review all such documents and promptly advise us of any questions you have or of any document or provision which you believe may not be in accordance with your instructions as soon as possible, and in no event longer than two weeks, after you receive them. Your coverage is defined by the terms and conditions detailed in your insurance policies and endorsements. Your review of these documents, and any review you may seek from outside legal counsel or insurance consultants, is expected and essential.
- 1.7. You must timely and properly report all claims in accordance with your insurance policies. You agree that we are not responsible for reporting claims on your behalf. Failure to timely and properly report a claim may jeopardize coverage for the claim. In addition, you should retain copies of all insurance policies and coverage documents as well as claims-reporting instructions after termination of the policies because in some cases you may need to report claims after termination of a policy.
- 1.8. Our compensation may be revised if you request a change in the coverages and/or services we provide under the SOW or these Brokerage Terms and we enter into a written agreement documenting any change in coverages, services and compensation. If we are compensated by commissions paid by insurers, we will be entitled to retain the commissions for new coverages, revised coverages, or other material change in coverages.



- 1.9. Unless otherwise agreed in writing, in the event of termination, we will be entitled to receive and retain any commissions payable under the terms of our commission agreements with the insurers in relation to policies placed by us, whether or not the commissions have been received by us.
- 1.10. Our obligation to render services to you ceases on: (a) the effective date of termination of the SOW, or (b) if you have not entered into a SOW, the earlier of: (i) 60 days prior written notice by either party terminating the services, or (ii) with respect to any coverage subject to these Brokerage Terms, the effective date of a change in your broker of record for that coverage (the "**Termination Date**"). Nevertheless, we will take reasonable steps to assist in the orderly transition of matters to you or to a new insurance broker. Claims and premium or other adjustments may arise after the Termination Date, and we have no responsibility to handle these things after our relationship ends. Such items are normally handled by the insurance broker serving you at the time the claim or adjustment arises. However, we will consider providing such services after the Termination Date for mutually agreed additional compensation. Nevertheless, we will process all remaining deposit premium installments on the policy(ies) in effect on the Termination Date.
- 1.11. The insurance market is complex, and there could be other relationships which are not described in this document which might create conflicts of interest. If a conflict arises for which there is no practicable way of complying with this commitment, we will promptly inform you and withdraw from the engagement, unless you wish us to continue to provide the services and provide your written consent. Please let us know in writing if you have concerns or we will assume that you understand and consent to our providing our services pursuant to these Brokerage Terms.
- 1.12. If we are assisting you with stop loss coverage, you understand and agree that we are acting as an independent consultant/broker in assisting you with the placement of stop loss coverage. You further agree that our role is limited to assistance in resolution of broad issues or systemic disputes between you and your selected carrier relative to dissatisfaction with a carrier's products or services, including processing of claims, delayed payment of claims, missing/incorrect data feeds, and gaps or omissions between any final proposal document and implemented coverage. We are not able to provide an opinion on whether any particular complete or partial claim denial, is appropriate. Our role relative to any specific claim disputes would be limited to facilitation of a discussion between the stop loss carrier, medical/prescription drug administrator, and you to outline the issues and identify next steps and responsible parties. For avoidance of doubt, facilitation of specific claim disputes among the parties is not included in our services, unless specifically outlined in a separate statement of work and scope of services. If you would like us to perform that function, please let us know and we will work with you to determine the scope and fees for such work.

2. Brokerage Disclosures

- 2.1. If a WTW affiliate or office located outside of the United States or Canada serves as an intermediary in the placement of your coverages, it will also earn and retain compensation for providing those services which compensation may not be included in the fee.
- 2.2. To the extent WTW is compensated by commissions paid to us by insurers, they will be earned for the entire policy period at the time we place policies for you. We will be paid the commission percentage stated for the placement of your insurance as indicated and will receive the same commission percentage for all subsequent renewals of this policy unless a different commission percentage is disclosed to you, or unless the insurer changes its commission rates, in which case the new commission rate will be disclosed to you before placement of the policy.
- 2.3. The compensation that will be paid to WTW will vary based on the insurance contract it sells. Depending on the insurer and insurance contract you select, compensation may be paid by the insurer selling the insurance contract or by another third party. Such compensation may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business WTW provides to the insurer or the profitability of insurance contracts WTW provides to the insurer also may affect compensation. WTW may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in contingent compensation does not play any role in WTW's placement recommendations on behalf of its clients. WTW will decline to accept contingent compensation from an insurer if such compensation cannot be attributed or allocated by the insurer to a particular client. If you prefer that we not accept contingent compensation related to your policy, please notify us in writing and we will request that your insurer(s) exclude your business from their contingent payment calculations.
- 2.4. Upon request, WTW will provide you with additional information about the compensation WTW expects to receive based in whole or in part on your purchase of insurance, and (if applicable) the compensation expected to be received based in whole or in part on any alternative quotes presented to you.



- 2.5. WTW may place your insurance or other business with members of a panel of insurers or other vendors. WTW develops panels of insurers and vendors in certain market segments. Participating insurers and vendors are reviewed on a variety of factors. Commission or fee rates on panel placements may be higher than rates paid on business placed outside of the panel process. WTW discloses its commission rates to clients on quotes obtained through the panel process prior to binding the coverage. In some instances, insurers or vendors pay an administration or management fee to participate in the panel process or for additional reporting. In some instances, WTW may earn a referral fee for referring your business to certain vendors.
- 2.6. In some cases, the use of a wholesale broker may be beneficial to you. We will not directly or indirectly place or renew your insurance business through a wholesale broker unless we first disclose to you in writing any compensation we or our corporate parents, subsidiaries or affiliates will receive as a result. If wholesalers, underwriting managers or managing general agents have a role in providing insurance products and services to you, they will also earn and retain compensation for their role in providing those products and services. If any such parties are corporate parents, subsidiaries or affiliates of ours, any compensation we or our corporate parents, subsidiaries or affiliates will receive will be included in the total compensation we disclose to you. If such parties are not affiliated with us, and if you desire more information regarding the compensation those parties will receive, please contact us and we will assist you in obtaining this information.
- 2.7. Commission schedules and other compensation arrangements related to our services on your behalf may change over time and may not always be congruent with your specific policy period. WTW will provide you with accurate information to the best of our knowledge when information is presented to you, but it is possible that compensation arrangements may change over time. We will update you on any changes to our compensation prior to your renewal and will do so at any time upon your request.
- 2.8. As an insurance intermediary, we normally act for you. However, we or our corporate parents, subsidiaries or affiliates may also provide services to insurers for which we may earn compensation. These services may include, for example, acting as a managing general agent, program manager or in other similar capacities which give us binding authority enabling us to accept business on their behalf and immediately provide coverage for a risk or providing third party administration and other services to insurers. Contracts with these insurers may grant us certain rights or create certain obligations regarding the marketing of insurance by the insurers. When we place your insurance business in such a situation as we will receive compensation related to these services from an insurer, we will inform you and disclose that we may receive compensation. In addition, these services may include providing services to insurers as a client. For example, we or they may provide consulting, brokerage, outsourced administration or reinsurance services to insurer clients. In such cases we or they will be compensated, separately for the services provided to those insurer clients. Some of these insurer clients may happen to be insurers with whom we place your insurance coverages. The services provided to you and the services provided to our insurer clients are separate and any compensation earned for the services provided to insurer clients are separate from and in addition to the compensation we earn for the services we provide you under these Brokerage Terms.
- 2.9. We are members of a major international group of companies. In addition to the commissions received by us from insurers for placement of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties (some of which may be owned in whole or in part by our corporate parents or affiliates), may earn and retain usual and customary commissions for their role in providing insurance products or services to you under their separate contracts with insurers or reinsurers.
- 2.10. To comply with applicable anti-money laundering regulations there are times when we may ask clients to confirm (or reconfirm) their identity. We may need to do this at the time you become a client or have been one for some time or for example, when checking details on proposal forms and transferring claims payments. This information may be shared with other subsidiaries of WTW PLC and where we deem necessary with regulatory or law enforcement bodies. Please note that we are prohibited from disclosing to you any report we may make based on knowledge or suspicion of money laundering, including the fact that such a report has been made.

We have systems that protect our clients and ourselves against fraud and other crime and we may utilize the services of third parties in order to identify and verify clients. Client information can be used to prevent crime and trace those responsible. We may check your details against financial crime databanks. If false or inaccurate information is provided, we may be obliged to pass such details to relevant regulatory agencies that may use this information.

3. Disclosures only applicable in the United States.



- 3.1. The Consolidated Appropriations Act, 2021 (CAA) amends ERISA by requiring brokers and consultants to disclose both direct and indirect compensation received in relation to services provided to the group health plan. In general, direct compensation received by us is any fee you pay to us using plan assets and indirect compensation is generally any other compensation we receive in connection with our services to the plan as your broker or consultant. The description of our services and our compensation (direct, indirect, or other compensation) we receive in connection with the services we provide to you can be found in one or all of the following documents, as applicable to our arrangement: Master Services Agreement/Terms and Conditions, Statement(s) of Work, Brokerage Terms, Conditions and Disclosures Document, Additional Insurance Terms & Disclosure Document and/or a stand-alone Compensation Disclosure Document. For additional information regarding the above disclosure requirements, please see ERISA Section 408(b)(2)(B).
- 3.2. WTW and its employees may receive indirect compensation from plan vendors and service providers (such as insurers or third party administrators) that is not in connection with any particular client. This incidental compensation includes items such as promotional and holiday gifts, meals, tickets to a sporting or entertainment event, or expense reimbursement in connection with educational meetings, client workshops or events, or marketing or advertising initiatives, including services for identifying prospective clients. Plan vendors and service providers may also pay or reimburse WTW for the costs associated with education or training events that may be attended by WTW employees and WTW-sponsored conferences and events. Based upon historical data and on a per client basis, WTW estimates the value of the above compensation is less than \$100 per client annually.
- 3.3. If and to the extent that any portion of WTW's compensation is to be paid by or on behalf of any employee health or other welfare benefit plan ("Plan"), including commissions derived from Plan assets, then you will secure the approval of the applicable Plan fiduciaries for such portion of our compensation. You, and if applicable, the Plan fiduciaries, and not WTW, will determine whether any payment utilizing, or deriving from, Plan assets is appropriate. Based on historical market data, we estimate that our commissions may range from 0% to 20% of premium depending on lines of coverages selected, the insurer selected, and geographical location. Based on historical market data, we estimate that directed fees we may receive from insurers/third party administrators in connection with your self-funded plans may range between \$0 and \$10 per employee per month or between 0% and 5% of monthly fees. Refined estimates of the amounts we might earn as described in this paragraph will be discussed with you and disclosed to you prior to placement.
- 3.4. WTW will provide details concerning its charges to enable you, and if applicable, the Plan fiduciaries to make such determinations, but any information that WTW provides to you with its invoices or otherwise should not be construed as advice regarding the appropriate use of Plan assets. You, and if applicable, the Plan fiduciaries are encouraged to consult with legal counsel regarding such matters. Unless you tell us otherwise, in providing our services we will assume that the employee welfare benefits you provide to your employees and with respect to which we provide services have been wrapped into a single Plan. To the extent that you or your Plan enter into an administrative services only contract with a third party administrator pursuant to which WTW receives a directed fee, you represent that all administrative fees are paid by you out of your general assets and will not be charged to the Plan.
- 3.5. As further explained in section 3.3, we may receive contingent compensation in relation to our brokerage services we provide to you. Based on historical market data, we estimate that our contingent compensation may range from 0% to 5% of the total premium placed for all lines of coverage.
- 3.6. We may also receive additional compensation from certain carriers depending on the line of business that we place for you. This additional compensation is distinct from contingent compensation and is additional compensation we receive in addition to the standard commission rate offered by carriers based upon pre-negotiated commission rates with carriers at a corporate level or in connection with the services we provide to you in section 3.5. Based upon historical market data, our additional compensation may be between 0% and 6% of the premium placed on particular lines of coverage and the carrier you choose. The amount of this compensation, if applicable, will be discussed with you and disclosed to you prior to placement.
- 3.7. WTW is not being engaged as a fiduciary or to provide investment advice and does not and will not perform or assume any fiduciary or trust responsibilities or liability in connection with the performance of the services. You agree that the services to be performed by WTW under an applicable Statement of Work are ministerial and not fiduciary in nature, that WTW has no discretionary authority or control with respect to the management or administration of your employee benefit plan(s) or any Plan assets, that WTW is not providing any advice with respect to products that may have an investment component, and that WTW's compensation has not been set at levels intended to compensate it for assuming fiduciary liability. You retain full responsibility for decisions to purchase or not purchase insurance policies, all claims for benefits against the Plan and any other discretionary decisions by the Plan or any fiduciary, trustee, Plan administrator, or Plan committee.



- 3.8. You agree that any enrollment or census data provided to WTW will be provided by you in your role as an employer. You agree that you are responsible for your own access to and use of employee data, and that all persons whom you direct or request WTW to share employee data with are authorized to receive the employee data.
- 3.9. In the event that you and/or any of the employee benefit plans sponsored by you need to enter into business associate agreements with WTW to satisfy the requirements of the Health Insurance Portability and Accountability Act, the regulations implementing that Act (the "Standards for Privacy of Individually Identifiable Health Information," codified at 45 C.F.R. parts 160 and 164), or any other similar law, the parties will execute an agreement in compliance with these requirements.
- 3.10. If any of our affiliates or subcontractors receive compensation related to these services on a transaction basis as that term is defined in ERISA Section 408(b)(2)(B), we will identify the affiliate and/or subcontractor receiving such compensation. This Agreement or your agreement with that affiliate or subcontractor will detail the services those entities are providing to you and their compensation.
- 3.11. The Texas Department of Insurance maintains a toll-free telephone number (1-800-252-3439) which you may call if you have complaints regarding fees charged by any insurance producer. You also may contact the Texas Department of Insurance at ConsumerProtection@tdi.state.tx.us. The Texas Department of Insurance's website is www.tdi.state.tx.us and its mailing address is P.O. Box 149104, Austin, TX 78714-9104.

4. General Terms and Conditions

- 4.1. **Taxes.** Any fees or rates quoted or estimated shall be exclusive of income tax or of any sales, ad valorem, value added tax or any similar tax unless such tax is required to be included pursuant to a statutory requirement. If required, WTW will add the relevant tax to the invoice, separately stated, and remit such tax to the appropriate authority.
- 4.2. **Our Responsibilities.** We shall provide the Services in a professional manner with reasonable skill and care and in accordance with all laws and regulations applicable to us. We will assign to the project team, members of our staff with adequate education, training and experience to perform the tasks assigned to them. We will use reasonable endeavors to meet any agreed timetable.

The work product we produce in the course of providing the services (the "Work Product") will not infringe any intellectual property right of any third party. Unless otherwise expressly agreed in writing, we do not accept any fiduciary or trust responsibilities or related liability in connection with the performance of the Services. We do not provide legal, accounting or tax advice.

- 4.3. **Your Responsibilities.** You will provide us, in a timely manner, with all documentation, information, access to your personnel, access to your premises (if applicable) and cooperation reasonably required to provide the services. Any delay or failure to provide such documentation, information, access to your personnel or cooperation may result in: (a) a revision to any agreed timetable; and (b) if we are required to perform any additional work as a result, additional fees being charged. We will rely on the documentation and information provided by you or your representatives and we do not take responsibility for verifying the accuracy or completeness of it. You may rely only upon our final Work Product and not on any drafts or oral statements made by us in the course of performing the Services.

You represent that you are in compliance, and will continue to comply, with all laws, rules, regulations or government authority guidance applicable to you. If WTW determines that the services WTW performs for you relate to operations or activities prohibited by or inconsistent with any applicable law, rule, regulation or government authority guidance, it reserves the right to immediately terminate these Brokerage Terms in its entirety and/or decline to provide certain services.

- 4.4. **Intellectual Property Rights and Work Product.** You shall retain ownership of all original data and materials provided to us by you or your representatives, and the intellectual property rights in that data and materials. You will have the right to use, reproduce and adapt the copies of the Work Product for internal purposes within your organization. We shall retain the intellectual property rights in the Work Product, and the skills, know-how and methodologies used or acquired by us during the course of providing any of the services.

The services, including the Work Product, are provided solely for the intended purpose, and may not be referenced or distributed to any other party without our prior written consent. You may distribute the Work Product to your affiliates, provided that you ensure that each such affiliate complies with the terms and conditions of these Brokerage Terms and any applicable Statement of Work, as if it were a party to them, and you remain responsible for such compliance.



You shall not refer to us or include any of the Work Product in any shareholder communication or in any offering materials (or fairness opinion provided by your professional advisers) prepared in connection with the public offering or private placement of any security, unless otherwise agreed in writing.

- 4.5. **Confidentiality and Data Privacy.** Each Party (the “**Recipient**”) shall protect all confidential information which the other Party (the “**Discloser**”) provides to it (whether orally, in writing or in any other form) (“**Confidential Information**”) using the same standards as the Recipient applies to its own comparable confidential information, but in no event less than reasonable measures. Confidential Information shall not include information that is: (a) already known to the Recipient at the time of disclosure; (b) in the public domain or publicly available; (c) provided to it by a third party who is under no such obligation of confidentiality; (d) independently developed by it; or (e) is required to be disclosed by court order, regulatory authority or other legal process, provided that prior to disclosing any Confidential Information, the Recipient shall, if permitted by law, notify, and cooperate with the Discloser, at Discloser’s expense, to lawfully limit and/or obtain appropriate protective orders with respect to such portion(s) of the Confidential Information which is the subject of any such required disclosure. Each Party may disclose Confidential Information to its legal advisers to protect its own legitimate interests or to comply with any legal or regulatory requirements.

In the course of providing the services, the Parties acknowledge that you may provide us with information about an identifiable individual or information which relates to a natural person and allows that person to be identified, including your customer or employee information (“**Personal Data**”). It is further acknowledged that we are a global business and that we may transmit your information, including Personal Data within our global network of offices to our affiliates and providers of IT outsourcing who will be subject to appropriate data protection standards. You represent that Willis Towers Watson is authorized to receive and process any such Personal Data and that you have obtained any necessary consents from third parties, including the individual to whom such Personal Data relates, that may be required for us to use the Personal Data for the purpose of providing the Services. Irrespective of where we receive or hold Personal Data on your behalf, we will take appropriate technical, physical and organizational/administrative measures to protect it against accidental or unlawful destruction or accidental loss or unauthorized alteration, disclosure or access. Each Party shall comply with the provisions and obligations imposed on it by applicable data privacy legislation and regulations.

You agree that we may maintain, process and transfer your Confidential Information and Personal Data to perform the services, and for other reasonable ancillary purposes, unless you instruct otherwise. We may retain such information and data as may be required by applicable law, regulation, or our record retention and business continuity policies and procedures.

In addition, you hereby grant us permission to use data we receive from you or your representatives in the course of the services for use in industry benchmarking studies, trend analyses and research. We may use the results of these studies, analyses and research for various purposes, including articles and studies for distribution to our other clients and prospects. Any such articles or studies will not disclose your participation or mention the inclusion of your information to any other party. Any findings from these studies that may show individual participant results will be on a blinded basis, and not attribute any finding to a specific participant.

4.6. **Limitation of Liability.**

(a) If the services do not conform to the requirements agreed between the Parties, you shall notify us promptly and we shall re-perform any non-conforming services at no additional charge or, at our option, refund the portion of the fees paid with respect to such non-conforming Services. The re-performance of the Services or refund of the applicable fees is intended to provide an adequate remedy for any failure on our part to adhere to the requirements agreed between the Parties for the performance of services. Whether or not such re-performance or refund would provide an adequate remedy for any loss or damage suffered by you or any third party, the aggregate liability taken together of Willis Towers Watson, our affiliates and our and their respective employees, directors, officers, agents and subcontractors (“**Related Persons**”) arising from or in any way connected with the services, whether in contract, tort (including, without limitation, negligence), or for breach of statutory duty or otherwise, shall not exceed in aggregate the greater of (i) \$250,000 or (ii) the total amount of the fees paid to us for the services provided pursuant to that Statement of Work during any 12-month period beginning with the commencement of that Statement of Work, unless otherwise agreed in writing. Notwithstanding the above, the foregoing shall not limit the liability of Willis Towers Watson or the Related Persons in the case of: (i) death or personal injury resulting from our or our Related Person’s negligence; (ii) willful misconduct; (iii) fraud; or (iv) other liability to the extent that the same may not be excluded or limited as a matter of law.

(b) In no event shall we or any of our Related Persons or affiliates be liable for any incidental, special, punitive, or consequential damages of any kind (including, without limitation, loss of income, loss of profits, or other pecuniary loss), except to the extent such liability may not be excluded as a matter of law.



(c) Where we are jointly liable to you with another party, we shall to the extent permitted by law only be liable for those losses that correspond directly with our share of responsibility for the losses in question.

- 4.7. **Third Parties.** For the avoidance of doubt, section 4.6 confers rights on the Related Persons which may be enforced by any of them. Otherwise, no person who is not a party to these Brokerage Terms shall have the right to enforce any of these terms. We accept no responsibility for any consequences arising from any third party relying on the Work Product. If we agree to provide the Work Product to a third party, you are responsible for ensuring that the third party is made aware of the fact that they are not entitled to rely upon it. You agree to reimburse us for all costs (including reasonable legal fees) that we incur in responding to any requests or demands from third parties, pursuant to legal process or otherwise, for data or information related to the services.
- 4.8. **Termination.** Except as may otherwise be agreed in an applicable Statement of Work or other written agreement, either Party may terminate these Brokerage Terms or any Statement of Work on 30 days' written notice to the other Party. We shall be entitled to be paid for services rendered up to the effective date of any such termination, and for expenses incurred. Any provision of these Brokerage Terms or any Statement of Work that would be reasonably intended to apply after termination will do so, including sections 4.4, 4.5, 4.6, 4.7, 4.12, and 4.13.
- 4.9. **Force Majeure.** Neither Party shall be liable for any delay or non-performance of its obligations arising under any Statement of Work caused by an event beyond its control (a "**Force Majeure Event**") provided that the Party affected gives prompt notice in writing to the other Party of such Force Majeure Event and uses all reasonable endeavors to continue to perform its obligations. Either Party may terminate any Statement of Work by written notice to the other with immediate effect if such Force Majeure Event continues for more than 3 months.
- 4.10. **Miscellaneous.** In respect of each project, these Brokerage Terms, together with the applicable Statement of Work, sets out the complete and exclusive statement of agreement and understanding between the Parties, which supersedes and excludes all prior or contemporaneous proposals, understandings, agreements or representations, whether oral or written, with respect to the subject matter of the Statement of Work in question. Any modifications of or amendments to these Brokerage Terms or a Statement of Work or a change to the services must be in writing and agreed by the Parties. Should any provisions of these Brokerage Terms or any provisions of a Statement of Work be declared void, illegal or otherwise unenforceable, the remainder shall survive unaffected.

Neither Party may assign or delegate any of its rights or obligations to any third party without the prior written consent of the other Party. Notwithstanding the foregoing, either Party may assign or delegate any of its rights and obligations to an affiliate. We reserve the right to employ subcontractors to assist in providing Services and to pass to them any information and materials they need to perform their work. Where we use affiliates or subcontractors to provide the Services, we will remain ultimately responsible for the provision of the Services.

Neither Party shall have any liability in respect of any statement (except in the case of fraud where the liability of each Party to the other shall be unlimited) made by such Party or on its behalf to the other Party which is not contained in these Brokerage Terms or in the applicable Statement of Work and each Party acknowledges that it has not entered into these Brokerage Terms or any Statement of Work, or will enter into a Statement of Work, in reliance on any representation by the other Party which is not contained in these Brokerage Terms or the applicable Statement of Work.

We do not tolerate unethical behavior either in our own activities or in those with whom we seek to do business. We will comply with applicable laws, regulations, and rules.

- 4.11. **Sanctions and Export Control.** Sanctions and export control laws from Canada, the EU, United States, and other government authorities prohibit companies, including WTW, from conducting business in certain jurisdictions or with certain individuals. The restrictions may differ based on your business activity, ownership structure, and the location or nationality of your employees. Please inform us of any insurance or service requirements you have which touch upon goods, countries, entities or individuals subject to any sanctions or export controls. We will comply with all applicable sanctions and export control laws, and we are not responsible for actions taken by third parties based on their own sanctions or export control constraints.
- 4.12. **Dispute Resolution.** The parties agree to work in good faith to resolve any disputes arising out of or in connection with the services provided under these Brokerage Terms. If a dispute cannot be resolved it will be submitted to non-binding mediation to be conducted by (in the US) Judicial Arbitration and Mediation Services (JAMS) or (in Canada) the National Mediation Rules of the ADR Institute of Canada then in force before either party pursues other remedies hereunder. If the mediation does not resolve the dispute and a party or both parties wish to pursue other remedies, the parties agree that their legal dispute will be resolved



without a jury trial and agree not to request or demand a jury trial. To the fullest extent permitted by applicable law, the parties hereby irrevocably waive any right they may have to demand a jury trial.

To the extent the foregoing jury trial waiver is not enforceable under the governing law, except as provided below, any dispute arising out of or in connection with these Brokerage Terms which the parties are unable to resolve between themselves or through mediation as provided above, will be resolved by binding arbitration in the state or province as provided for in Section 4.13 below, or other mutually agreed location, before a panel of three arbitrators in accordance with the (in the US) Commercial Arbitration Rules of the American Arbitration Association or (in Canada) the Canadian Arbitration Rules of the ICDR Canada. Under these circumstances, the arbitration proceeding will be the sole and exclusive means for resolving any dispute between the parties, except for any dispute involving the ownership or use of work product or intellectual property, provided that either party may seek an injunction or other equitable relief if such action is necessary to avoid irreparable damage or to preserve the status quo. Each party will have the right to select one of the arbitrators and the two arbitrators so selected will agree on the choice of the third arbitrator. Each party will bear the expenses of the arbitrator it selects and one-half of the expenses of the third arbitrator and other costs related to the arbitration. Judgment on the award rendered by the arbitrators will be final and binding and may be entered in any court having jurisdiction thereof. The arbitration proceeding will be confidential.

4.13. Governing Law. Any controversy, dispute or claim of any kind between the parties will be governed by and interpreted in accordance with the laws of the jurisdiction where the Willis Towers Watson office principally responsible for providing the services to you under the particular Statement of Work is located, without regard to any provisions governing conflicts of laws; provided that if such office is located outside of Canada or the US, the governing law will be that of (in the US) the State of New York or (in Canada) the Province of Ontario without regard to (as applicable) New York's or Ontario's provisions governing conflicts of laws.

5. Disclosures only applicable in Canada.

5.1. It is the express wish of the parties that these Brokerage Terms and any related documents be drawn up in and executed in English. Les parties souhaitent expressément que cette entente et tous les documents s'y rapportant soient rédigés et signés en anglais.

6. Inquiries and Complaints

6.1. Your satisfaction is important to us. If you have questions or complaints, please inform the person who handles your business or contact the head of our office. Alternatively, you may call toll free 1-866-704-5115.

Open Enrollment Set Up Details

Morgan County School District RE-3
0006
2026 Renewal

Enrollment Information

Open Enrollment Method Community	Open Enrollment Open to employees
Open Enrollment Start Date 4/13/2026	Type of Enrollment Passive
Open Enrollment End Date 4/27/2026	Would you like to display an Open Enrollment Message? Yes
Replacement & Default Plans	Open Enrollment Message Morgan County School District Re-3 Staff, Open Enrollment for benefits will run from April 13, 2026 through April 27, 2026. If you wish to make any changes to your current benefit package, you must log into your CEBT portal during the enrollment window to update your elections. If you do not make any changes, your current benefit elections will automatically roll over with a July 1, 2026 policy effective date. Please complete any desired updates prior to April 27, 2026. Thank you. Jason Frasco Assistant Superintendent of HR
Additional Open Enrollment Notes	

Plan Contributions

In the fields below, please enter ONLY the amount your group contributes to each tier of each plan for the employee. If your contributions are limited to medical plans, please select the "No contribution needed" checkbox for other products, such as dental and vision.

As a reminder, CEBT can house only one contribution per plan per tier. If you have multiple contributions that cannot be accommodated by our system, we can upload a PDF document for employees to view during this time. For assistance with this process or to set up the upload, please contact your MPA representative.

	PPO3		
	Full Cost	Employer Pays	Employee Pays
Contribution - Employee	\$1170.00	\$1,065.50	\$104.50
Contribution - Employee & Spouse	\$2459.00	\$1,065.50	\$1393.50
Contribution - Employee & Child	\$2164.00	\$1,065.50	\$1098.50
Contribution - Employee & Children	\$2164.00	\$1,065.50	\$1098.50
Contribution - Employee & Family	\$3219.00	\$1,065.50	\$2153.50

	PPO6		
	Full Cost	Employer Pays	Employee Pays
Contribution - Employee	\$1003.00	\$1,003.00	\$0.00
Contribution - Employee & Spouse	\$2107.00	\$1,003.00	\$1104.00
Contribution - Employee & Child	\$1856.00	\$1,003.00	\$853.00
Contribution - Employee & Children	\$1856.00	\$1,003.00	\$853.00
Contribution - Employee & Family	\$2759.00	\$1,003.50	\$1755.50

Morgan County School District Re-3
2026-2027 School Year Calendar
Student Days - 150 / Teacher Days - 163

S = Student
T = Teacher

T S

JULY 2026						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
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AUGUST 2026						
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SEPTEMBER 2026						
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19 18

OCTOBER 2026						
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Parent
Teacher
Conference

18 18

NOVEMBER 2026						
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DECEMBER 2026						
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REGISTRATION FOR ELEMENTARY SCHOOLS

THE WEEK BEFORE SCHOOL BEGINS

- ♦ First Day with New Staff/Onboarding - August 3
- ♦ New Staff with Principals - August 4

- ♦ All Staff / Staff Mtgs Compliance - August 4
- ♦ Professional Development - August 5
- ♦ Hybrid - PD / Clerical - August 6
- ♦ Hybrid - PD / Clerical - August 7

CLERICAL DAYS

- ♦ August 10
- ♦ January 4

**HYBRID / PROFESSIONAL DEVELOPMENT DAYS
DURING THE SCHOOL YEAR**

- ♦ September 28
- ♦ November 9
- ♦ January 11
- ♦ April 5

PARENT TEACHER CONFERENCES

- ♦ 2 floating days determined by the Principal

Last Contract Day - May 28 (Picnic/Awards)

150 student days + 13 additional days = 163 days

Fort Morgan Middle School Continuation May ___

QUARTERS/SEMESTERS

First Quarter - 36 days	August 11 - October 9
Second Quarter - 36 days	October 13 - December 18
Third Quarter - 40 days	January 5 - March 12
Fourth Quarter - 38 days	March 23 - May 27
Total Days of School for Students	150 Days

PARENT/TEACHER CONFERENCES - Scheduled by Schools

HOLIDAY BREAKS/NO SCHOOL FOR STUDENTS/STAFF

Mondays are no school days for students	
Thanksgiving Break	November 24-27
Winter Break	December 22 - January 1
Spring Break (Same as MCC)	March 15 - 19
The Schools and District are Closed	March 26

*This calendar may be adjusted in the event
school is cancelled because of inclement
weather or other emergencies.*

Board Approved TBD

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JANUARY 2027						
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FEBRUARY 2027						
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Parent
Teacher
Conference

16 16

MARCH 2027						
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MAY 2027						
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JUNE 2027						
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150 161

STAFF INFORMATION

First Staff Contract Day for K-12 August 4		August 4	HYBRID DAYS	ALTERNATIVE LICENSURE CLASSES
Last Staff Contract Day for K-12 May 28			Building Staff Meeting .5 Day August 6 & 7	Boot Camp for Special Ed
Orientation for New Staff August 3			Required Trainings .5 Day August 6 & 7	Boot Camp for Non Sped
Professional Development August 5			AM Building PD / PM Clerical September 28	Boot Camp Make Up Classes
Clerical Day August 10 & January 4			AM Building PD / PM Clerical November 9	VACATION DAYS
Administrative Meetings See calendar			AM Building PD / PM Clerical January 11	
			AM Building PD / PM Clerical April 12	

2 PTC Days
163 Total

Morgan County School District Re-3
2027-2028 School Year Calendar
Student Days - 150 / Teacher Days - 163

S = Student
T = Teacher

T S

JULY 2027						
S	M	T	W	T	F	S
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AUGUST 2027						
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SEPTEMBER 2027						
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OCTOBER 2027						
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NOVEMBER 2027						
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DECEMBER 2027						
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THE WEEK BEFORE SCHOOL BEGINS

THESE DATES WILL BE DETERMINED BY THE ADMINISTRATIVE TEAM DURING THE 2026-2027 SCHOOL YEAR

- ♦ First Day with New Staff/Onboarding - August?
- ♦ New Staff with Principals - August?
- ♦ All Staff / Staff Mtgs Compliance - August?
- ♦ Professional Development - August?
- ♦ Hybrid - PD / Clerical - August?
- ♦ Hybrid - PD / Clerical - August?

CLERICAL DAYS

- ♦ August ?
- ♦ January ?

HYBRID / PROFESSIONAL DEVELOPMENT DAYS DURING THE SCHOOL YEAR

- ♦ September ?
- ♦ November ?
- ♦ January ?
- ♦ April ?

PARENT TEACHER CONFERENCES

- ♦ 2 floating days determined by the Principal

Last Contract Day - May 26 (Picnic/Awards)

150 student days + 13 additional days = 163 days

QUARTERS/SEMESTERS

First Quarter - 36 days	August 10 - October 8
Second Quarter - 36 days	October 12 - December 17
Third Quarter - 40 days	January 4 - March 10
Fourth Quarter - 38 days	March 21 - May 25
Total Days of School for Students	150 Days

PARENT/TEACHER CONFERENCES - Scheduled by Schools

- HOLIDAY BREAKS/NO SCHOOL FOR STUDENTS/STAFF**
- Mondays are no school days for students
 - Thanksgiving Break November __-26
 - Winter Break December __ - January __
 - Spring Break (Same as MCC) March 13-17
 - The Schools and District are Closed April 14

This calendar may be adjusted in the event school is cancelled because of inclement weather or other emergencies.

Board Approved TBD

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JANUARY 2028						
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MAY 2028						
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JUNE 2028						
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150 0

STAFF INFORMATION

First Staff Contract Day for K-12	August ?
Last Staff Contract Day for K-12	May 26
Orientation for New Staff	August __
District Professional Development	August __
Clerical Day	August __ & January __
Administrative Meetings	See calendar

HYBRID DAYS	
Building Staff Meeting .5 Day	TBD
Required Trainings .5 Day	TBD
AM Building PD / PM Clerical	TBD
AM Building PD / PM Clerical	TBD
AM Building PD / PM Clerical	TBD
AM Building PD / PM Clerical	TBD

ALTERNATIVE LICENSURE CLASSES	
Boot Camp for Special Ed	
Boot Camp for Non Sped	
Boot Camp Make Up Classes	
VACATION DAYS	
TBD	

2 PTC Days
2 Total

BOARD OF EDUCATION MEETINGS
2026-27 SCHOOL YEAR
 Meetings held at the District Support Center

<u>DATE</u>	<u>TIME</u>	<u>MEETING</u>
July 13	7:00 p.m.	Regular Meeting
August 17	7:00 p.m.	Regular Meeting
September 14	7:00 p.m.	Regular Meeting
October 5	7:00 p.m.	Regular Meeting
October 19	7:00 p.m.	Regular Meeting
November 2	7:00 p.m.	Regular Meeting
November 16	7:00 p.m.	Regular Meeting
December 14 (Mill Levy)	7:00 p.m.	Regular Meeting
January 11	7:00 p.m.	Regular Meeting
January 25 (Budget)	7:00 p.m.	Regular Meeting
February 8	7:00 p.m.	Regular Meeting
March 8	7:00 p.m.	Regular Meeting
April 5	7:00 p.m.	Regular Meeting
April 19	7:00 p.m.	Regular Meeting
May 3	7:00 p.m.	Regular Meeting
May 17	7:00 p.m.	Regular Meeting
June 21	7:00 p.m.	Regular Meeting

INFORMATION ONLY	
2026-2027 Board of Education and Administrator Conferences	
CASE Summer Conference – July 27-31, 2026	CASB Fall Conference/Delegate Assembly: Sept 11-12, 2026
CASE Superintendent Conf – Sept 16-18, 2026	CASB 86 th Annual Convention – Dec 3-5, 2026
CASE Principal Conference – Nov 5-6, 2026	CASB Winter Legislative Kick-Off at the Capitol – Jan 27-28, 2027
CASE Winter Conference – Feb 17-19, 2027	NSBA Convention – March 12-14, 2027

**DISTRICT ACCOUNTABILITY COMMITTEE
MEETING DATES FOR 2026-2027**

Meeting is Second Thursday of the Month

<u>DATE</u>	<u>TIME</u>	<u>LOCATION</u>
September 10, 2026	6:30 p.m.	District Support Center
November 12, 2026	6:30 p.m.	District Support Center
February 11, 2027	6:30 p.m.	District Support Center
April 8, 2027	6:30 p.m.	District Support Center

**MORGAN COUNTY SCHOOL DISTRICT RE-3
PERSONNEL ACTION REPORT
BOARD MEETING: MARCH 2, 2026**

ADMINISTRATIVE HIRING

NAME	POSITION	LEVEL/STEPS	LOCATION	EFFECTIVE DATE
Esther Cooley	Coordinator-Preschool (Interim)	PT-10-7	Sherman Early Childhood Center	02/18/2026
Shelly Carlson	Principal (Interim)	AD-B-1	Sherman Early Childhood Center	02/27/2026

CLASSIFIED HIRING

NAME	POSITION	LEVEL/STEPS	LOCATION	EFFECTIVE DATE
Makayla Lopez	Bus Aide	III-1	Transportation	02/12/2026
Cristina Chavez	Cook	III-1	Green Acres Elementary	02/17/2026

CERTIFIED SUBSTITUTE HIRING

NAME	POSITION	LEVEL/STEPS	LOCATION	EFFECTIVE DATE
Jose Rivas	Certified Substitute	1-year	District Wide	02/24/2026

****UPDATED ADMINISTRATIVE RESIGNATION DATE**

NAME	POSITION	LOCATION	EFFECTIVE DATE
Tara Boyer**	Principal	Sherman Early Childhood Center	02/27/2026

CERTIFIED RESIGNATION

NAME	POSITION	LOCATION	EFFECTIVE DATE
Frances Bragg	Nurse	Baker Elementary	03/13/2026

CERTIFIED RETIREMENT

NAME	POSITION	LOCATION	EFFECTIVE DATE
Elizabeth Gormish	Teacher	Green Acres Elementary	05/29/2026
Sharla Thrams	Teacher	Green Acres Elementary	05/29/2026
Stacy Baker	Teacher	Columbine Elementary	05/29/2026

CLASSIFIED RESIGNATION

NAME	POSITION	LOCATION	EFFECTIVE DATE
Julia Ayala Garcia	Custodian	Columbine Elementary	02/27/2026

CERTIFIED SUBSTITUTE RESIGNATION

NAME	POSITION	LOCATION	EFFECTIVE DATE
Bryan Ragsdale	Certified Substitute	District Wide	02/23/2026

Recommend
for Action

Signature on File

Assistant Superintendent of Human
Resources

Recommend
for Action

Signature on File

Superintendent of Schools



Morgan County School District Re-3
District Support Center
715 West Platte Avenue
Fort Morgan, Colorado 80701

From The Office of the Superintendent

To: Board of Education
From: Mr. Rob Sanders, Superintendent
Subject: Administrative Recommendations
Date: March 2, 2026

I recommend the contracts for the following District-level administrative employees be extended for one year through the 2026-2027 school year:

- Mr. Jason Frasco, Assistant Superintendent for Human Resources
- Dr. Rena Frasco, Assistant Superintendent for Curriculum and Assessment
- Mrs. Esther Cooley, Director of the Children's Center
- Mr. Clint Crose, Director of Transportation
- Mr. Michael Geist, Director of Facilities Management
- Mrs. Jennifer Kral, Director of Alternative Licensure Programs
- Ms. Toni Miller, Chief Financial Officer
- Mrs. Shelly Ocanas, Director of Culturally and Linguistically Diverse Education
- Mrs. Hallie Silz, Director of Special Services
- Mrs. Ashley Strauch, Director of Food Services
- Mr. Galen Thompson, Director of Technology

I recommend the contracts for the following building-level administrative employees, principals, and assistant principals be extended for one year through the 2026-2027 school year:

- Mr. Clint Anderson, Principal
- Ms. Simone Carruth, Principal
- Mr. Daniel Cooper, Principal
- Mr. Ty Davies, Assistant Principal
- Ms. Vicki Davis, Principal
- Mrs. Jamie Eramus, Assistant Principal
- Mrs. Carol Francone, Principal
- Mr. Nolan Meyer, Assistant Principal
- Mrs. Adrianna Nickell, Principal
- Mrs. Tara Scott, Assistant Principal
- Mr. Chad Unrein, Principal

Morgan County School District Re-3
2026-2027 School Year Calendar
Student Days - 150 / Teacher Days - 163

S = Student
T = Teacher

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JULY 2026						
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SEPTEMBER 2026						
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OCTOBER 2026						
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Parent
Teacher
Conference

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NOVEMBER 2026						
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DECEMBER 2026						
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12 12

79 72

REGISTRATION FOR ELEMENTARY SCHOOLS

THE WEEK BEFORE SCHOOL BEGINS

- ♦ First Day with New Staff/Onboarding - August 3
- ♦ New Staff with Principals - August 4

- ♦ All Staff / Staff Mtgs Compliance - August 4
- ♦ Professional Development - August 5
- ♦ Hybrid - PD / Clerical - August 6
- ♦ Hybrid - PD / Clerical - August 7

CLERICAL DAYS

- ♦ August 10
- ♦ January 4

HYBRID / PROFESSIONAL DEVELOPMENT DAYS DURING THE SCHOOL YEAR

- ♦ September 28
- ♦ November 9
- ♦ January 11
- ♦ April 5

PARENT TEACHER CONFERENCES

- ♦ 2 floating days determined by the Principal

Last Contract Day - May 28 (Picnic/Awards)

150 student days + 13 additional days = 163 days

Fort Morgan Middle School Continuation May ___

QUARTERS/SEMESTERS

- First Quarter - 36 days August 11 - October 9
- Second Quarter - 36 days October 13 - December 18
- Third Quarter - 40 days January 5 - March 12
- Fourth Quarter - 38 days March 23 - May 27
- Total Days of School for Students 150 Days

PARENT/TEACHER CONFERENCES - Scheduled by Schools

HOLIDAY BREAKS/NO SCHOOL FOR STUDENTS/STAFF

- Mondays are no school days for students
- Thanksgiving Break November 24-27
- Winter Break December 22 - January 1
- Spring Break (Same as MCC) March 15 - 19
- The Schools and District are Closed March 26

This calendar may be adjusted in the event school is cancelled because of inclement weather or other emergencies.

Board Approved TBD

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JANUARY 2027						
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Parent
Teacher
Conference

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MARCH 2027						
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MAY 2027						
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JUNE 2027						
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150 161

STAFF INFORMATION

First Staff Contract Day for K-12 August 4 Last Staff Contract Day for K-12 May 28 Orientation for New Staff August 3 Professional Development August 5 Clerical Day August 10 & January 4 Administrative Meetings See calendar	HYBRID DAYS Building Staff Meeting .5 Day August 6 & 7 Required Trainings .5 Day August 6 & 7 AM Building PD / PM Clerical September 28 AM Building PD / PM Clerical November 9 AM Building PD / PM Clerical January 11 AM Building PD / PM Clerical April 12	ALTERNATIVE LICENSURE CLASSES Boot Camp for Special Ed Boot Camp for Non Sped Boot Camp Make Up Classes VACATION DAYS
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2 PTC Days
163 Total

Morgan County School District Re-3
2027-2028 School Year Calendar
Student Days - 150 / Teacher Days - 163

S = Student
T = Teacher

T S

JULY 2027						
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SEPTEMBER 2027						
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NOVEMBER 2027						
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DECEMBER 2027						
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THE WEEK BEFORE SCHOOL BEGINS

THESE DATES WILL BE DETERMINED BY THE ADMINISTRATIVE TEAM DURING THE 2026-2027 SCHOOL YEAR

- ♦ First Day with New Staff/Onboarding - August?
- ♦ New Staff with Principals - August?
- ♦ All Staff / Staff Mtgs Compliance - August?
- ♦ Professional Development - August?
- ♦ Hybrid - PD / Clerical - August?
- ♦ Hybrid - PD / Clerical - August?

CLERICAL DAYS

- ♦ August ?
- ♦ January ?

HYBRID / PROFESSIONAL DEVELOPMENT DAYS DURING THE SCHOOL YEAR

- ♦ September ?
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JANUARY 2028						
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FEBRUARY 2028						
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MARCH 2028						
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APRIL 2028						
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MAY 2028						
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JUNE 2028						
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STAFF INFORMATION		
First Staff Contract Day for K-12 August ?		
Last Staff Contract Day for K-12 May 26		
Orientation for New Staff August __		
District Professional Development August __		
Clerical Day August __ & January __		
Administrative Meetings See calendar		
	HYBRID DAYS	ALTERNATIVE LICENSURE CLASSES
	Building Staff Meeting .5 Day TBD	Boot Camp for Special Ed
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	AM Building PD / PM Clerical TBD	Boot Camp Make Up Classes
	AM Building PD / PM Clerical TBD	
	AM Building PD / PM Clerical TBD	
	AM Building PD / PM Clerical TBD	VACATION DAYS
		TBD

2 PTC Days
2 Total

BOARD OF EDUCATION MEETINGS
2026-27 SCHOOL YEAR
 Meetings held at the District Support Center

<u>DATE</u>	<u>TIME</u>	<u>MEETING</u>
July 13	7:00 p.m.	Regular Meeting
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May 17	7:00 p.m.	Regular Meeting
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**DISTRICT ACCOUNTABILITY COMMITTEE
MEETING DATES FOR 2026-2027**

Meeting is Second Thursday of the Month

<u>DATE</u>	<u>TIME</u>	<u>LOCATION</u>
September 10, 2026	6:30 p.m.	District Support Center
November 12, 2026	6:30 p.m.	District Support Center
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