

Spring 2026



RETIRED



# Action Newsletter

## From Your President – Wes Tessman

Some have heard me say this before, but it bears repeating: there are a lot of concerning things at our doorstep – gas prices, inflation, health care, the judicial system and even our weather. But now more than ever, retirees must persevere and focus on what we believe in, both as a society and as a democracy.

With that in mind, I'm asking you to continue in servant leadership. Education Minnesota Retired members spent their career serving children, their families, and our communities. Day after day, year after year, we continued to make people's lives better and create a pathway to success for young people. This fight carries on in retirement.

We can still be an influential voice by being an informed, active member of our community. The truth can be harder to find with misinformation and artificial intelligence taking over. Be prudent in your research and double check your sources before repeating or sharing information. Speaking the truth is more important than ever. Be a positive voice for justice, whether talking to your neighbors, meeting people at the store, or writing to your legislators.

Finally, I encourage you to never miss an opportunity to be kind: say hello, good morning, or offer a compliment. Small gestures can have a large impact, especially when you let a child know how much you care about them. What you say and do for someone else may mean a world of difference to them. Visit [www.educationminnesotaretired.org](http://www.educationminnesotaretired.org) - a great resource for retirees.

### EDUCATION MINNESOTA RETIRED STAFF

There are two new staff members working with Education Minnesota Retired. Deb Johnson has retired, and Curt Rock has been assigned to replace her. We wish Deb the best in her retirement! Bridget Moore has temporarily replaced Christine Thornborrow while she works as a political organizer within the Public Affairs Department.

Curt is an Education Minnesota field staff who works with Rochester, Byron and Stewartville representing teachers, ESPs and administrative assistants. Curt has spent most of his life in Minnesota and has worked as a teacher, principal, for the MN Department of Education and for the Florida Education Association before landing at Education Minnesota in 2018. He was an IO leader, a Governing Board member and attended the NEA Representative Convention.

Both Curt and Bridget are excited to be working with Education Minnesota Retired. Feel free to reach out and say hello.



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# 2026 Retired Election Results

by Jayne Schwalbach

Over 1,600 ballots were scanned and hand counted on March 9, 2026. Results from the election were as follows:

## Uncontested Elections

President – Wes Tessman  
Vice-President – Sharon Kjellberg  
District 2 – Wes Hanna, Jeannie Ness  
District 4 – Kim Thole, Judy Rohde  
District 6 – Susan Witt, Mary Mohr-Scinocca  
District 8 – Kathy Hegstrom, Bobbie Margo

## Contested Elections:

At-Large Director – Jody Anderson



## 2026 Education Minnesota Representative Convention (10 representatives)

Wes Tessman, Sharon Kjellberg, Dan Larson, Bobbie Margo, Judy Rohde, Jayne Schwalbach, Wes Hanna, Andrew Moen, Jeanne Brown-Kruesel, Diane Larson

**Alternates:** Kim Thole, Kathy Hegstrom, Jeannie Ness, Kimberly Colbert, Paula Braun, Valarie McWilliams-Jones, Cathy Stringfield, Mary Mohr-Scinocca, Kelly Wilson

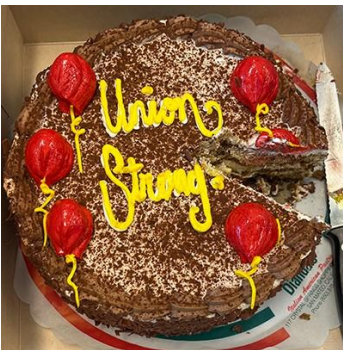
## 2026 NEA-Retired Annual Meeting & NEA Representative Assembly (11 representatives)

Wes Tessman, Bobbie Margo, Sharon Kjellberg, Dan Larson, Judy Rohde, Jayne Schwalbach, Jeanne Brown-Kruesel, Diane Larson, Jeannie Ness, Paula Braun, Jill Nysse

**Alternates:** Cathy Stringfield, Kimberly Colbert, Kim Thole, Kelly Wilson, Arlyce Anderson, Valarie McWilliams-Jones, Mary Mohr-Scinocca

The results were reported to the Education Minnesota Retired Governing Board on March 16, 2026. The board ratified the election results. All elected positions for the governing board and delegates for the Education Minnesota Representative Conventions will take effect after certification at the Education Minnesota Retired Annual Meeting on April 24, 2026.

## Edina Local Chapter by Elaine Rothman



The Edina Local Chapter formed as a local chapter of Education Minnesota Retired with assistance in drafting a constitution and initial organization included the election of officers.

Their organization meets four times a year with a summer picnic as a special annual event. This past year a financial expert shared ideas for wise use of money in retirement. Over 50 retirees attended and shared their financial experiences. A special social event was held to celebrate their retired superintendent's 80<sup>th</sup> birthday.

The Edina active teacher organization provides free meeting space and provides a connection to the school district.

# PENSIONS

## Pension Improvements for Public Employees

by Sharon Kjellberg

Education Minnesota Retired is a member of the Public Employees Retirement Coalition (PERC). This is a coalition of 14 public employee retiree labor unions. The primary purpose of the coalition is to work together to find common ground and support for a unified position to present to the Legislature for pension COLA (cost of living adjustment) improvement. The PERC has been meeting since November 2025 to establish a starting point for discussion with legislators to actually advocate for retirees' pension stability.

The monthly meetings include a session with the plan administrators of the public employee pension plans and many subsequent discussions of group members about the best direction to take. Because this is a bonding year, the PERC goal for this year is to heighten knowledge and support for a bigger push next year, a funding year. We are currently looking at trying to change the calculation of increases to COLAs from a percentage basis to being based on CPI (consumer price index) with minimums and maximums.

Now with the legislature in session, we will also be monitoring the Legislative Commission on Pensions and Retirement (LCPR), a powerful Legislative group comprised of members from the House and Senate. Its primary purpose is to consider and recommend for passage legislation relating to the pensions and defined contribution plans that provide retirement benefits for public employee groups across the state whose plans are set forth in statute.

## PERA

by Doug Anderson

The 2025 legislature approved Public Employee Retirement Association's (PERA) proposed legislation to change the General Plan postretirement increase formula to 100% of CPI (consumer price index), with a 1% minimum and a 1.75% maximum. Prior to the legislation, the formula was 50% of CPI, with a 1% minimum and a 1.5% maximum.

The legislation was effective with the 2026 increases provided in January. The change in legislation improved the 2026 increase from 1.4% (50% of the 2.8% CPI rate) to 1.75% (the new cap).

PERA's Board has identified improving retiree inflation protection as a priority for our General Plan. The long-term goal is to continue to raise the cap on the formula. However, a benefit increase must not significantly compromise progress towards being fully funded. The step taken in 2025 was possible because the Plan has been making good progress towards reaching full funding status.

Despite the significant cost of this benefit increase, the Plan still made funding progress in the past year due to good investment returns. The annual actuarial valuation as of July 1, 2025 included information that the Plan is now 91% funded with an expected full funding date of 2031. This is an improvement from the prior year status of 89% funded with an expected full funding date of 2034. No significant legislative change is expected this year. Given current elevated inflation levels, it is likely that the 1.75% annual increase maximum will be what is provided to retirees for at least the next few years.

**"Alone we can  
do so little;  
together we  
can do so  
much."**

- HELEN KELLER





## TRA Board of Trustees Retiree Representative Report

January 7, 2026, and March 11, 2026 meetings

**January 7, 2026:** The Board heard a member appeal.

- We heard from Jill Schurtz, the Executive Director and Chief Investment Officer of the State Board of Investment who provided an overview of SBI. This presentation is always fascinating, information-packed, and very helpful to understanding how investments work for the state-wide public pension plans in Minnesota. The return on investment for 2025 was 10.9%.
- The Board then heard from our actuarial firm, CavMac. They presented the July 1, 2025, Actuarial Valuation Results for TRA. The actuarial funded status of the plan was 81.6% on July 1, 2025, an improvement from 79.9% on July 1, 2024. The market value funded status for those same dates was 84.5% for 2025 and 82.1% for 2024. A couple of interesting tidbits from the presentation were that there are less than 2,000 “Tier 1” (Rule-of-90 eligible) active members left, and that the oldest retiree receiving a TRA pension is 108 years old!
- The Board discussed some implications of the Minnesota Paid Leave law and how it could affect leaves and service credit. The Board approved seeking legislation (through the administrative bill) to exclude payments from the Minnesota Paid Leave program from the TRA definition of “salary.”
- We had a lengthy discussion about strategic planning and Board development for 2026.
- The Board moved into closed session to conduct the Executive Director Performance Review and Goal Setting.

**March 11, 2026:** The Board heard another appeal.

The Office of the Legislative Auditor gave their report on the annual audit of TRA’s financial statements for 2025. There were no findings regarding the financial statements, no internal control weaknesses, and no instances of non-compliance noted in the audit.

- The Board had an education session on early retirement reduction factors, discussed upcoming legislative proposals, completed the Executive Director performance review and goal setting process, and set meeting dates for 2026-27.

If you have any questions or thoughts to share, please contact me. The next meeting of the TRA Board of Trustees will be held on May 13, 2026.

Mary Broderick | TRA Board of Trustees Retired Representative | [mary.broderick99@gmail.com](mailto:mary.broderick99@gmail.com)

## Access to Voting Under Threat – SAVE Act by Bridget Moore

On its surface, the Safeguard American Voter Eligibility (SAVE) Act claims to protect election integrity by only allowing citizens to vote. In reality, it is threatening to completely overhaul how elections are run and who will be able to vote.

Minnesota has often led the nation in voter turnout, in part due to accessibility. In 2023, we saw legislation that expanded access with automatic voter registration, allowing for voting at assisted living facilities, paid time off to vote, and several other changes.

The SAVE Act threatens to infringe on states' rights by making both registering to vote and exercising the right to vote increasingly difficult.

## SAVE Act continued...

The SAVE Act has already passed the House of Representatives and President Trump has increased pressure on the Senate to pass this bill. This legislation includes the following:

- Prohibits mail voting.
- Eight states currently allow all elections to be conducted by mail. Minnesota conducts mail elections for small jurisdictions.
- Requires a birth certificate or passport to register to vote.
- Women who changed their name after marriage (86%) could not use their original birth certificate as proof of citizenship, without supplemental documentation to match birth name with changed name.
- 146 million citizens do not have a passport; 153 million Americans voted in the last election.
- Requires photo ID to vote – excludes most student IDs and tribal IDs.
- Requires voter rolls be purged every 30 days unless the state regularly hands over voter rolls to the Department of Homeland Security (DHS).
- Does not include any funding for implementation – costs would fall on the states and citizens.

This is a costly, unnecessary ploy to disenfranchise millions of Americans from exercising their right to vote. We must continue to organize to protect each other. Talk to your friends, family and neighbors: encourage early voting; coordinate local ride shares; monitor polls on Election Day; or help folks get IDs. We will continue to have our voices heard.

### RECOGNITION



Education Minnesota Retired would like to publicly thank and recognize a very special staff person who works with us!

STEPHANIE BERG always has a smile on her face and anticipates nearly every need. She is always there for us and our organization.  
THANK YOU, STEPHANIE!!!

### Upcoming Events

- April 24: Retired Annual Meeting, DoubleTree Hotel, Bloomington, MN
- April 24-25: Education Minnesota Representative Convention, DoubleTree Hotel, Bloomington, MN
- May 11: Governing Board meeting
- May 16: MN State Retiree Council, AFL-CIO Fundraiser, Sheet Metal Workers Hall, Maplewood,
- June 30-July 1: NEA Retired Annual Meeting, Denver, CO
- July 3-7: NEA Representative Assembly, Denver, CO
- August 3: Retired Governing Board, St. Paul, MN
- September 14-16: Fall Conference, TBD
- October 13: Fall Bruch, Jimmy's, Vadnais Heights, MN

Retired Board Members	Position	Term Expires
Wess Tessman	President	2026
Sharon Kjellberg	Vice President	2026
Dan Larson	Secretary	2027
Jayne Schwalbach	Treasurer	2027
Julie Jagusch	Past President	
Diane Larson	District 1 Director	2027
Cathy Stringfield	District 1 Director	2027
Wes Hanna	District 2 Director	2026
Jeannie Ness	District 2 Director	2026
Janet Kujat	District 3 Director	2027
Elaine Rothman	District 3 Director	2027
Joan Beaver	District 4 Director	2026
Judy Rohde	District 4 Director	2026
Myrna Doran	District 5 Director	2027
Robert Astrup	District 5 Director	2027
Bob Nystrom	District 6 Director	2026
Susan Witt	District 6 Director	2026
Roger Josephson	District 7 Director	2027
Lisa Schoeleman	District 7 Director	2027
Bobbie Margo	District 8 Director	2026
Kathy Hegstrom	District 8 Director	2026
Jeanne Brown-Kruesel	At-Large Director	2027
Walt Munsterman	At-Large Director	2026
John Lipke	At-Large ESP Director	2028
Chuck Lyons	At-Large MSCF Director	2028
Mary Broderick	TRA Representative	
Susan Witt	EdMN PAC Representative	
Nancy Cordes	EMAC-Retired Representative	

Retired Standing Committees	Chair
Constitution and Bylaws	Walt Munsterman and Julie Jagusch
Communications	Myrna Doran and Jeanne Brown-Kruesel
Finance	Jayne Schwalbach
Legislative Action	Joan Beaver
Membership	Judy Rohde
Nominations and Elections	Jayne Schwalbach
Program	Jeannie Ness
Statements of Principle	Bob Nystrom
Executive Committee	Wes Tessman
Local Chapters	Wes Hanna
Social Justice	Julie Jagusch
Retired Special Committees	Chair
Grants	Sharon Kjellberg
Regional Meetings	Sharon Kjellberg

*\*Indicates newly elected members.*

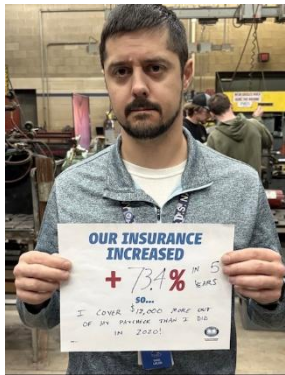
**If you are not receiving Education Minnesota Retired emails, please send us your up-to-date information by emailing [retired@edmn.org](mailto:retired@edmn.org) with your name, address, phone number and email. If you have any questions, please contact Stephanie Berg at [stephanie.berg@edmn.org](mailto:stephanie.berg@edmn.org)**

# Educator Group Insurance Plan (EGIP)

As health care costs continue their exponential climb, the push for a statewide mandatory health insurance pool is a top of mind for thousands of educators across the state. At the 2024 Representative Convention, members approved an action item that directs Education Minnesota to “address the health care crisis by developing, organizing and advocating for the successful passage of a statewide mandatory educator health insurance pool in the 2025 legislative session and beyond, if necessary.”



According to the National Council on Teacher Quality, while the overall cost of living in the United States has increased by 17% since 2018, the cost of health insurance premiums has increased by 45%. Minnesota educators are feeling the squeeze. Public school employees are paying more of their paychecks toward health insurance premiums, and school districts are paying larger portions of their budgets toward health insurance costs.



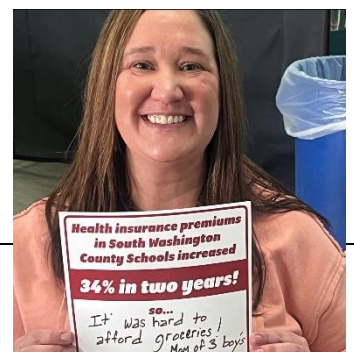
Currently, school districts across the state pay over \$1.5 billion in health insurance—not including employee contributions or cost-sharing measures such as high-deductible plans. The cost that educators pay out of pocket for premiums can be more than \$9,000 a year for single plans and more than \$34,000 a year for family plans.

Education Minnesota’s proposal is to create a statewide mandatory insurance pool, mirroring that of the State Employee Group Insurance Program (SEGIP). The plans would be separate but EGIP would also have a tiered/cost level design, which is estimated to save 10% over the same commercial products without a tiered/cost level design.

The proposed statewide pool would include all public-school employees and their dependents, over 100K in total. Moving all school employees into one large state-run insurance pool would give the state leverage and management efficiency to reduce costs, maintain strong health insurance coverage and free up district-level resources from navigating health insurance. It would reduce millions of dollars of waste and stabilize insurance for school districts of every size and in every region of the state.

Under this proposal, districts would be required to pay 95% of the premium for single plans and 85% for family plans; higher contribution levels could be bargained by the local. This would reduce strain at the bargaining table and provide some relief to educators who are considering whether to leave the profession. Education Minnesota believes that the most effective way to bring down health care costs for educators is through passage of our one large pool plan (EGIP), bringing every public school employee in Minnesota into one insurance pool.

Restoring the promise of a good health care plan would mark a big step forward in solving the educator shortage in our state by creating a powerful recruitment and retention tool for employers. We can move this policy forward if we work together.





**RETIRED**

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## Spring 2026

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### Education Minnesota Retired Members in Action



Starting top left: Education Minnesota Political Conference, NEA Retired Conference dinner, NEA Retired Conference, Education Minnesota Retired Legislative Conference, Education Minnesota Retired Lobby Day, NEA Retired Conference dinner.