



LITTLE SILVER PUBLIC SCHOOLS

124 Willow Drive
Little Silver, NJ 07739

Tel: 732-741-2188
Fax: 732-741-3644

March 30, 2026

Dear Little Silver Community Members,

We write to acknowledge the deep concern many of you have expressed regarding the recent changes to our district's health care benefits. We understand this decision has caused confusion, frustration, and distress among our teachers and community members, and we want you to know your voices are being heard.

Our commitment has always been to provide the best possible educational experience for our students while supporting the dedicated teachers who make that mission possible. This is one of the most difficult decisions we've faced because it directly impacts the people who support our students every day. At the same time, the Board has a responsibility to maintain a fiscally sound district for the benefit of both students and staff. Healthcare benefits are vital and represent one of the largest portions of our budget.

This year, the cost of our current plan increased by 23.5%, or \$938,186.82. While we anticipated an increase, this rate was unprecedented. Absorbing this expense would require strategic and creative budget adjustments, one of which is eliminating approximately eight teaching and instructional positions along with additional reductions. This would result in fewer resources for students and larger class sizes.

Over the past month, we evaluated multiple plans with our broker, reviewed cost projections, and consulted legal counsel on compliance and labor considerations. Due to current contract limitations and the broader statewide rise in health care costs, only a small number of alternatives met both coverage and budget requirements. The AmeriHealth plan, which most closely mirrors our current coverage, represents a 9.11% increase or \$574,374.78 less than the current plan's increase. As we have considered the options available, this is the best option to both preserve staffing levels and protect the overall integrity of our district.

We recognize that any transition may create disruption and concern for our staff and their families. Our goal is to provide comparable health care while minimizing those disruptions as much as possible. Our insurance broker has committed to ongoing support, including helping staff navigate changes, expand provider access where possible, and assist with claims or questions.

We have heard our teachers' concerns, as well as statements from parents in support, and will continue gathering feedback through meetings, direct outreach, and the upcoming budget session. We are re-evaluating all options to ensure nothing has been overlooked and will carefully consider any viable alternatives that may emerge.



LITTLE SILVER PUBLIC SCHOOLS

124 Willow Drive
Little Silver, NJ 07739

Tel: 732-741-2188
Fax: 732-741-3644

This has been a serious and thoughtful process, guided by our commitment to both students and educators. We are required to meet state budget timelines, which does not allow us to delay the vote to adopt the budget even as discussions continue. We encourage all community members to attend our budget presentation on April 30 at 7:00 p.m. in the Markham cafeteria, where details of the budget and this situation will be shared and questions can be addressed.

Sincerely,

Little Silver Board of Education

Alicia Aninowsky, President
Jeanne Lauro, Vice President
Kathryn Galbavy
Lucianna Greer
Vincent Lenza
Lisa Logan
Maria Wood