

2026 Report from the OEA Choice Trust (dba Oregon Well-Being)

History of the OEA Choice Welfare Benefit Trust

1980: OEA Choice Trust Founded

OEA Choice Welfare Benefit Trust (the Trust) was founded by the Oregon Education Association in July 1980, for the sole purpose of providing service oriented, cost effective, comprehensive benefit programs for participating members. The Trust's Plan is an "Employee Welfare Benefit Plan" as defined by the Employee Retirement Income Security Act of 1974, amended (ERISA). The Plan and the Trust Agreement are interdependent and together constitute a voluntary employee beneficiary association within the meaning of Section 501(c)(9) of the Internal Revenue Code of 1954, as amended.

1980 - early 2000s: Insurance Benefits Provided Statewide

The Trust provided insurance benefits statewide to safeguard, improve, and assure the health and economic welfare of participants and their families. Public school districts, community colleges and education services districts could purchase these benefits for their employees and the premiums paid to the Trust to purchase insurance were put into the Trust and invested, which is the money that sustains the work of the Trust to this day.

2007: Senate Bill 426 Passed

Because the cost of health inflation was dramatically increasing while diminishing the availability of quality health benefits especially for small and medium school districts, the OEA championed the creation of the Oregon Educators Benefit Board (OEBB) – a mandatory statewide health insurance pool. Effective Oct. 1, 2008, most Oregon public K-12 school districts, education service districts and community colleges were required to join OEBB at the end of their contract year. Consequently, OEA Choice Trust ceased administration of medical, vision, dental and long-term disability insurance and later Section 125 administration by the end of 2010.

In the years following, the Trust developed new programs, benefits and resources to continue the mission of providing flexible benefits to Oregon public school employees to safeguard, improve, and assure the health and economic welfare of participants.

2009 – 2025: OEA Choice Trust Implements Wellness Grant Program & Resources

In February 2009, the Trust began offering wellness grants and supportive resources using existing investment resources. The Trust was able to do this work while using its existing 501c9 tax status and Plan. Over time, the prior focus on physical health broadened to address a holistic model of well-being, also including social, emotional, financial and sense of purpose.

2025 to present: A New Direction

Sensing a shift in public educator needs, the Trust embarked on its first-ever journey of discovery to ensure that the Trust is truly guided by the people they serve. Our goal was to build programming from the ground up to ensure it truly reflects the needs of educators. We abandoned any pre-conceived notions and let educators have a seat at the table early and often. We were guided by 5 key questions as we investigated new possibilities:

- Does it improve educator health or well-being individually or collectively?
- Is it scalable and equitable statewide?
- Does it offer measurable long-term impact?

- Is it aligned with ERISA and Plan requirements?
- Does it deliver value for the educators who funded it?

Step One: Three-day online qualitative research in December with 30 educators to tell us in their own words what they needed and why.

Step Two: Online survey of 1,019 OEA members to provide statistical accuracy around wellness priorities and possible programming. The margin of error at the 95% confidence level is +/- 3.03 percentage points at the 95% level of confidence, giving us certainty in the results.

Step Three: Online survey of roughly 600 Oregon educators to get more granular in the Trust's objectives, approach, and potential programs to meet their needs. The survey link was distributed through OEA, OSEA, COSA, ODE and other partner organizations who made multiple asks of their memberships.

The margin of error at the 95% confidence level for this work is +/- 3.97 percentage points at the 95% level of confidence, giving us certainty in the results.

Based on the feedback from the data collected, we are developing new programs like:

- Access to grants and other resources to help address the mental and emotional health of educators, including tools to address student disrupted learning and student violent behavior (39% "very interested")
- Help all educators access meaningful professional development for greater earning power and job satisfaction (37% "very interested")
- Offer services and trainings from recognized health and wellness experts to address burnout, foster belonging, and promote resilience (32% "very interested")
- Provide crisis response toolkits and trauma-informed experts after tragic events, natural disasters, and other threats to educators and students. (31% "very interested")
- Teach and train in proven programs like Mental Health First Aid, suicide prevention, and trauma response (25% "very interested")
- Health and nutrition guidance, access to wellness coaches (24% "very interested")

Transparency & Rigor

As we work on developing new programs, we are also revising and improving our data collection and ensuring that our equity promise is actionable and measurable for all grantees.

We look forward to working with OEA as the Trust's Plan Sponsor to approve and improve the Trust's Strategic Direction and working with Trustees to operationalize the work. Stay tuned! More information soon. Please come talk to us at our table at the OEA Representative Assemble and in the Trust's Lo-Fi Space for socializing Friday evening.