

Commack School District Case Study

Commack School District (the District) is an innovative, high-achieving district that is committed to preparing their students for life beyond the classroom. Home to eight public schools, more than 5,500 students and 460 teachers, the District has set itself apart through innovation and reimagining what the educational experience could look like.



At A Glance

- Client since 2018
- 8 public schools
- Educating more than 5,500 students
- Employing more than 460 teachers
- 96% graduates move on to some form of post high school education

“At Commack High School, what we’re really doing is transforming what a traditional educational experience looks like,” stated Dr. Jordan Cox, Commack School District’s Superintendent. “We want [students] to think about how their coursework connects to future professions.” And that’s clear to see when you walk through the doors. From a financial literacy lab and mock courtroom to a greenhouse and fully-functioning, 9-acre historic farm—Commack School District is setting students up for real-world success.

Ensuring Student Success by Taking Care of School Staff

One of the biggest factors in a student’s success lies with the connection they form with their teacher, so it makes sense that the District dedicates the time and resources to offer competitive employee benefits and retirement plans to attract and retain the best talent.

“We recognize that the benefits packages we offer to people are important and they should be low cost, and they should also provide the best possible quality and care for our members,” stated Scott Oshrin, Commack School District’s Assistant Superintendent for Human Resources.

As the District continues to evolve and grow, so does their employee benefit and retirement plan needs—and it can be a lot to keep up, especially when you’re committed to finding opportunities to excel.

The Opportunities

Increase Plan Participation & Reduce Benefit Costs

Look for opportunities to reduce cost of benefits while strengthening overall benefits package to encourage enrollment and participation.

Simplify Benefits Administration and Maintenance

Offload Human Resources tasks like benefit negotiations, employee benefits and retirement plan education, and compliance oversight.

Dedicated Advocate for District and its Benefits Plans

Continuously look for unique opportunities to structure the District’s benefit offerings and advocate for the best coverage and options at the best possible rates.



Commack School District’s Current Benefit Lineup

Employee Benefits

High-Deductible Health Plan with Health Savings Account
Dental Insurance
Vision Insurance
Life Insurance
Long-Term Disability
Aflac

Retirement Plan Solutions

403(b) Plan Administration
457(b) Plan Administration

Individual Financial Planning

Investment Advisory

Building Relationships that Last

To help them uncover—and tackle—the District’s employee benefit opportunities, Scott leans on a trusted duo from Daybright Financial (Daybright), along with support from NYBEST.

Katy Dermady, a Daybright Account Manager, and Eric Gilbert, a Daybright Managing Partner, worked to strategically address Commack School District’s opportunities and were able to implement benefits that really made the District stand out—and stay true to their innovative spirit.

“We brought in a supplemental insurance policy to be able to offer to our staff members, which wasn’t in place beforehand. Teachers and employees had the opportunity to go and seek that out on their own, but we wanted to bring that in-house to offer that,” explained Scott, before adding, “Eric and Katy are constantly finding new ways to help support us in what we’re doing here...they’re the experts, so I lean on them a lot. I lean on them to be able to do that research for us.”

The Results

Mitigated Significant Cost Increases on Dental Plan

Negotiated on behalf of the District to prevent a substantial increase to premiums and have ensured ongoing stabilization of costs.

Increased Plan Participation

Increased participation in Aflac policy—went from 2 policies to over 200 due to education and support.

Implemented an Alternative to the NYSHIP Program

Staff have options—can choose to enroll in a High-Deductible Health Plan with an HSA.

The District funds a substantial amount of the HSA for their employees.

Commack School District is one of the only districts in New York to offer this.

About Daybright Financial

Simply put, we are one of the nation’s largest independent, privately held firms specializing in employee benefits, retirement plans and all their associated compliance needs. Since 2008, we have grown by acquiring over 60 local and national firms that have been trusted members of their communities for decades. Independently certified as a “Best Places to Work - USA” company, we currently serve more than 18,000 employer groups and 3.6 million plan participants nationally.

For additional information, visit daybright.com

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