



**SPECIAL BOARD MEETING MINUTES
INSURANCE WORKSHOP
BOARD OF DIRECTORS MEETING
MALAGA COUNTY WATER DISTRICT
3580 SOUTH FRANK AVENUE
FRESNO, CALIFORNIA 93725
Wednesday, November 12, 2025, at 6:30PM**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in a District Board Meeting, please contact the District Office at 559-485-7353 at least 48 hours prior to the meeting to ensure that reasonable arrangements can be made to provide accessibility to the meeting.

Please submit all written correspondence for the Board of Directors by 12:00 pm on the Friday prior to the meeting. Deliver or mail to the District Clerk.

1. Call to Order: 6:31pm

2. Roll Call: President Charles Garabedian, Jr.; Vice President Salvador Cerrillo; Director Irma Castaneda; Director Frank Cerrillo, Jr.; Director Carlos Tovar, Jr.

All present.

Also present: Norma Melendez and Michael Slater.

3. Certification: Certification was made that the Board Meeting Agenda was posted 24 hours in advance of the meeting.

4. New Business:

- a. **Insurance Workshop.** Presentation and discussion of 2025 Open Enrollment/Policy Renewal.

Recommended action: board's pleasure.

Gina Cuttone summarized the health insurance renewal plan and provided additional plan recommendations for the board to review. After board discussion, in order to make a decision for an item included in the November 13 agenda, a closed session item needed to be added to tonight's board meeting as the discussion would pertain to personnel details.

Motion by Vice President Cerrillo, Second by Director Castaneda and by a 5-0 vote to add the closed session item regarding Health Insurance Plan.

5. Public Comment: None for this meeting.

6. Closed Session: Closed session began at 7:43pm.

The board came back to open session at 8:09pm, no reportable action.

7. Adjournment:

Motion by Vice President Cerrillo, Second by Director Tovar, Jr. and a 5-0 vote to adjourn the meeting at 8:10pm.

Certification of Posting

I, Norma Melendez, District Clerk of the Malaga County Water District, do hereby certify that the foregoing minutes for the Special Meeting of the Board of Directors of November 12, 2025, was posted for public view on the front window of the MCWD office at 3580 S. Frank Street, Fresno Ca 93725, on 11/26/2025.

Norma Melendez, District Clerk