



**SPECIAL BOARD MEETING AGENDA
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 the Wednesday prior to the meeting. Please deliver or mail to the District Clerk.

1. Call to Order:

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

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.

5. Public Comment: *The Public may address the Malaga County Water District Board on item(s) of interest within the jurisdiction of the Board, not appearing on the agenda. The Board will listen to comments presented; however, in compliance with the Brown Act, the Board cannot take action on items that are not on the agenda. The public should address the Board on agenda items at the time they are addressed by the Board. All speakers are requested to wait until recognized by the Board President. All Comments will be limited to three (3) minutes or less per individual/group per item per meeting, with a fifteen (15) minutes maximum.*

6 Adjournment:

Motion by: _____, **Second by:** _____

Certification of Posting

I, Norma Melendez, District Clerk of the Malaga County Water District, do hereby certify that the foregoing agenda 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, at or before 5:00 p.m. On 11/10/2025.

Norma Melendez, District Clerk

Group Medical Proposal

Prepared For	Effective Date	Zip (County)	Employer Contribution
City of Malaga by Gina Cuttone on October 28, 2025	January 01, 2026	93725 (Fresno)	EE: 100% Dep: 0%

Employee Rate Side by Side

	CURRENT PLAN UnitedHealthcare HMO Signature Platinum 25-50/20% w/Core Rewards (DZ-FC) Broad Network	RENEWAL PLAN UnitedHealthcare HMO Signature Platinum 30-55/20% w/Core Rewards (EP-20) Broad Network	UnitedHealthcare PPO Select Plus Platinum 15/250/20% w/Core Rewards (EP-1S) Broad Network	UnitedHealthcare HMO Signature Gold 35-70/20%/500ded w/Core Rewards (EP-2M) Broad Network
Deductible In Net	\$0	\$0	\$250	\$500
Out Net	N/A	N/A	\$1,000	N/A
PC/Specialist In Net	\$25/\$50	\$30/\$55	\$15/\$30 ded waived	\$35/\$70 ded waived
Out Net	N/A	N/A	50% after ded	N/A
Co-Insurance In Net	20%	20%	20%	20%
Out Net	N/A	N/A	50%	N/A
OOP Limit In Net	\$4,000	\$4,000	\$4,200 (incl ded)	\$8,000 (incl ded)
Out Net	N/A	N/A	\$8,400 (incl ded)	N/A
Inpatient Hospital In Net	20%	20%	20% after ded	20% after ded
Out Net	N/A	N/A	50% after ded	N/A
Urgent Care In Net	\$25/\$75 (in/out of area)	\$30/\$75 (in/out of area)	\$50 ded waived	\$35/\$100 ded waived (in/out of area)
Out Net	N/A	N/A	50% after ded	N/A
Rx Tier 1 In Net	\$5	\$5	\$10 ded waived	\$15 ded waived
Out Net	N/A	N/A	Not covered	N/A
Rx Tier 2 In Net	\$40	\$40	\$35 ded waived	\$50 after \$100
Out Net	N/A	N/A	Not covered	N/A
Rx Tier 3 In Net	\$80	\$80	\$70 ded waived	\$100 after \$100
Out Net	N/A	N/A	Not covered	N/A
Lab/X-Ray In Net	\$25	\$30	20%/30% after ded (FS/Hospital)	\$40 ded waived
Out Net	N/A	N/A	Lab-Not covered; X-ray-50% after ded	N/A

	EE/Dep/Total	EE/Dep/Total	EE/Dep/Total	EE/Dep/Total
LOPEZ, MARIA FAM 40	\$651.85 / \$1,981.89 / \$2,633.74	\$753.42 / \$2,305.06 / \$3,058.48	\$743.18 / \$2,273.74 / \$3,016.92	\$685.90 / \$2,098.51 / \$2,784.41
SIVERLING, CHARLES EE/SP 54	\$1,053.70 / \$1,258.76 / \$2,312.46	\$1,258.65 / \$1,502.12 / \$2,760.77	\$1,241.55 / \$1,481.71 / \$2,723.26	\$1,145.85 / \$1,367.51 / \$2,513.36
SWACKER, JODY EE 65	\$1,549.56 / \$0.00 / \$1,549.56	\$1,768.59 / \$0.00 / \$1,768.59	\$1,744.56 / \$0.00 / \$1,744.56	\$1,610.10 / \$0.00 / \$1,610.10
TOVAR, CARLOS FAM 51	\$922.50 / \$1,345.53 / \$2,268.03	\$1,099.47 / \$1,595.27 / \$2,694.74	\$1,084.53 / \$1,573.59 / \$2,658.12	\$1,000.95 / \$1,452.31 / \$2,453.26
EE's Included	4/4	4/4	4/4	4/4
EE Cost	\$4,177.61	\$4,880.13	\$4,813.82	\$4,442.80
Dep Cost	\$4,586.18	\$5,402.45	\$5,329.04	\$4,918.33
Total	\$8,763.79	\$10,282.58	\$10,142.86	\$9,361.13
ER Total	\$4,177.61	\$4,880.13	\$4,813.82	\$4,442.80
Increase		\$1,518.79	\$1,379.07	\$597.34
Change		17%	16%	7%

Use of this site constitutes acceptance of HealthConnect's Terms of service and Privacy Policy. The rates and benefits displayed within are for discussion and estimation purposes only and is not a substitute for an insurance quote prepared by an insurance carrier. Final benefits and rates must be based on insurance carrier confirmation and final enrollment.

Group Medical Proposal

Prepared For	Effective Date	Zip (County)	Employer Contribution
City of Malaga by Gina Cuttone on October 28, 2025	January 01, 2026	93725 (Fresno)	EE: 100% Dep: 0%

Employee Rate Side by Side

UnitedHealthcare PPO Select Plus Gold 30/30% w/Core Rewards (EP-1V) Broad Network				
Deductible	In Net	\$0		
	Out Net	\$1,000		
PC/Specialist	In Net	\$30/\$60		
	Out Net	50% after ded		
Co-Insurance	In Net	30%		
	Out Net	50%		
OOP Limit	In Net	\$8,800		
	Out Net	\$17,600 (incl ded)		
Inpatient Hospital	In Net	30%		
	Out Net	50% after ded		
Urgent Care	In Net	\$50		
	Out Net	50% after ded		
Rx Tier 1	In Net	\$20		
	Out Net	Not covered		
Rx Tier 2	In Net	\$50		
	Out Net	Not covered		
Rx Tier 3	In Net	\$90		
	Out Net	Not covered		
Lab/X-Ray	In Net	30%/50% (FS/Hospital)		
	Out Net	Lab-Not covered; X-ray-50% after ded		

	EE/Dep/Total		
LOPEZ, MARIA FAM 40	\$664.43 / \$2,032.80 / \$2,697.23		
SIVERLING, CHARLES EE/SP 54	\$1,109.99 / \$1,324.71 / \$2,434.70		
SWACKER, JODY EE 65	\$1,559.70 / \$0.00 / \$1,559.70		
TOVAR, CARLOS FAM 51	\$969.61 / \$1,406.85 / \$2,376.46		
EE's Included	4/4		
EE Cost	\$4,303.73		
Dep Cost	\$4,764.36		
Total	\$9,068.09		
ER Total	\$4,303.73		
Increase	\$304.30		
Change	3%		

Use of this site constitutes acceptance of HealthConnect's Terms of service and Privacy Policy. The rates and benefits displayed within are for discussion and estimation purposes only and is not a substitute for an insurance quote prepared by an insurance carrier. Final benefits and rates must be based on insurance carrier confirmation and final enrollment.