

CHILDREN'S TRUST HUMAN RESOURCES COMMITTEE MEETING

Taken on: April 3rd, 2019 at 9:30 a.m.

Location: The Children's Trust  
3150 S.W. 3rd Avenue, Conference RM A,  
Miami, Florida 33129

Taken before FERNANDO SUBIRATS, Court Reporter and  
Notary Public in and for Miami-Dade County, State of  
Florida at Large.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

APPEARANCES:

CHILDREN'S TRUST HR COMMITTEE BOARD

MARK TROWBRIDGE, CHAIR

GILDA FERRADAZ, VICE CHAIR

JAMES R. HAJ, CEO

WILLIAM KIRTLAND, CFO

JOANNA REVELO, HR STAFF

MURIEL JEANTY, BOARD CLERK

KENNETH HOFFMAN

LOURDES GIMENEZ

MINDY GRIMES-FESTE

VIVIANNE BOHORQUES

IMRAN ALI

1 MR. TROWBRIDGE: I know Lori was supposed  
2 to join us, but we do have a quorum, so  
3 without objection we will call our meeting to  
4 order, The Human Resources Committee,  
5 Wednesday, April 3rd, 9:30 a.m. Welcome  
6 everybody.

7 Muriel, do we have any public comments?

8 MS. JEANTY: No comment, chair.

9 MR. TROWBRIDGE: Thank you very much.

10 With no public comments to be shared, we will  
11 move into our discussion. We do have a number  
12 of those items for your review today. I think  
13 the first thing we're going to start with is  
14 some of the revisions to the employee handbook.  
15 We talked about this very briefly at our last  
16 Joint HR Executive Committee Meeting that this  
17 would be forthcoming, and so if you have a  
18 chance, there is a summary sheet. If I could  
19 direct your attention to sort of the executive  
20 summary, to look through that. And certainly  
21 Jim and Joanna are here if you have any  
22 questions. Some of these are rather  
23 administerial as you look at them. Obviously,  
24 you know, we've added some things, like the  
25 vision mission and operational value. That's

1 appropriate too because we've just gone through  
2 a strategic plan, significant update. We've  
3 updated an equal employment opportunity to be  
4 reflective of kind of today, if you will, in  
5 the modern workplace. The language on  
6 political activity and political campaign, I  
7 think a lot of organizations are doing that,  
8 especially non-profits and NPO, updated the  
9 anti-harassment, anti-discrimination policy,  
10 revised the nepotism policy, the whistleblower  
11 policy has just been tightened up, the very  
12 exciting nursing mothers policy --

13 MS. REVELO: That is important.

14 MR. TROWBRIDGE: --

15 MR. HAJ: It is important.

16 MR. TROWBRIDGE: It's sort of, you know,  
17 HR, you know, 2019, a little bit more  
18 reflective of our sensitivity and also  
19 providing an appropriate location, a private  
20 location. Smoke-free work environment does now  
21 include vapes and cigarettes. That's obviously  
22 something new that we're seeing in the  
23 workplace. I guess a question I would have  
24 about that relates to the direction that we're  
25 going in terms of medical marijuana, edibles,

1 and now the State is looking to allow smoking for medical  
2 reasons. Is there any addressing of that or do  
3 you consider that under the --

4 MS. REVELO: At the moment, no, because  
5 the state hasn't done anything. We're  
6 following --

7 MR. TROWBRIDGE: Okay.

8 MS. REVELO: If and when things change,  
9 then we would -- make that addition in the  
10 handbook.

11 MR. TROWBRIDGE: Okay. Great.

12 MR. ALI: I could test it for you.

13 MR. TROWBRIDGE: Well, I do think that  
14 there is a move afoot at the state level to allow to  
15 move from edibles to actually smoking, and so  
16 we just need to see how that works. A lot of  
17 organizations will continue to follow the  
18 federal law, and so it just becomes a "no", so  
19 it's just something to keep and I thank you for  
20 that update.

21 Employee classification. This is related  
22 to the FRS -- holiday adding  
23 Columbus Day, so congratulations to the Trust  
24 for an additional holiday in October. PTO,  
25 that's just been kind of tightened up as well

1 as the annual leave having a cap on it. Is  
2 that a new cap at 30 days?

3 MS. REVELO: Yes.

4 MR. TROWBRIDGE: Okay. Other types of  
5 leave, you have the standard bereavement and what  
6 is the definition of immediate family, but the paid  
7 parental leave I think has been updated significantly to  
8 be more reflective of what we would expect  
9 obviously of our organizations that we're --  
10 maybe Joanna you want to mention that or Jim a  
11 little bit more about what we talked about?

12 MR. HAJ: Yeah, we talked about -- we  
13 started looking at this a couple years ago. We  
14 had FMLA initially, but we thought as the  
15 leader of children and families' issues in this  
16 county that we should probably walk the walk  
17 and lead with it, so we added -- policy for  
18 employees for the first four weeks at 100  
19 percent, and this goes for both the mother and  
20 the father, and the following two weeks at 75  
21 percent. Again, and this isn't really a cost  
22 to the Trust, we don't backfill, it's just we  
23 all pick up the slack during this time.

24 MR. TROWBRIDGE: First off, I want to  
25 commend you all for doing that. I think it was

1 a wonderful way to really hold a lot of our  
2 funded organizations accountable and encourage  
3 them to the same as we, you know, showcasing  
4 those best practices, not only to run Children  
5 & Families, but, you know, HR policies that we  
6 can -- because I think a lot of the smaller  
7 CBO's look to the Trust for some of those best  
8 practices, while they may not -- certainly  
9 large enough to do all those things that we do  
10 and it's tougher when you're smaller to do that  
11 I think because that is a  
12 wonderful process, so thank you for doing that.  
13 Voting, I think that's pretty self-explanatory.  
14 Employee benefits, we're actually going to talk  
15 a little bit more about that later in the  
16 agenda about some of the other types of plans  
17 that we can more -- greater benefit for our  
18 team here. And then technology, of course you  
19 know we have a pretty robust kind of way  
20 forward technology and IT plan that's  
21 multi-year and I think this is reflective of  
22 those updates and changes. You also have  
23 obviously an entire copy with the red line if  
24 you will with those changes if you want to look  
25 at how it fits in and the consistency of the

1 language, but just wanted to walk through that.  
2 Any questions, any thoughts, anything you think  
3 that we're missing that you would like us to  
4 drill down further into?

5 MR. HOFFMAN: Is this up for vote?

6 MR. TROWBRIDGE: I think we will take  
7 approval of that, yes.

8 MR. HOFFMAN: And I think --

9 MR. TROWBRIDGE: Great question.

10 MR. HOFFMAN: -- we're doing the right  
11 thing, progressive thing and a lot of  
12 families --

13 MS. FERRADAZ: I have a question. On the  
14 parental leave policy it says that --

15 MS. JEANTY: Which page --

16 MR. TROWBRIDGE: This is 40 through 45.

17 MS. FERRADAZ: Yeah, except on my iPad  
18 it's 52.

19 MR. HAJ: On the iPad it's 52. It's Page  
20 45 on the paper.

21 MS. FERRADAZ: It says: Placement of a  
22 child to an employee in connection with an  
23 adoption or foster care. Foster care there  
24 could be multiple. I mean, if you're a foster  
25 care you could have a child for a week, a



1 month, or a year so how many times --

2 MR. HAJ: Yeah, we had discussed it.

3 MS. FERRADAZ: -- would that be because  
4 that's an ongoing -- it's a temporary  
5 arrangement, not meant to be long term. So if  
6 every time a child gets placed, you get six  
7 weeks leave, is -- if they're an active foster  
8 care, they have a lot of children --

9 MR. HAJ: Yeah. No, we had discussed  
10 that. I don't -- do you remember the details  
11 of that --

12 MS. REVELO: Well, and remember we  
13 discussed if somebody had multiple births, if  
14 they had twins, that it would still be limited  
15 to the one time. So then for the foster care  
16 to the adoption would be for each adoption.

17 MS. FERRADAZ: Adoption I can see, but I  
18 mean for foster care it could be where a family  
19 has -- a turnover. Foster care is intended to  
20 be short term, so they could have a child for a  
21 few months and then they can get another one.  
22 I mean, that -- the same thing, you know.

23 MS. REVELO: Yeah.

24 MS. FERRADAZ: So I just wondered how that  
25 would --

1 MR. TROWBRIDGE: Gilda, what page are you  
2 looking at, I apologize?

3 MS. FERRADAZ: 52.

4 MS. REVELO: 52.

5 MR. TROWBRIDGE: 52, thank you.

6 MS. JEANTY: -- 45.

7 MS. FERRADAZ: 52 on the iPad. I'm sorry.  
8 On the iPad it's 52.

9 MR. TROWBRIDGE: No worries.

10 MS. REVELO: Don't worry right now, Gilda  
11 -- you're right.

12 MS. FERRADAZ: You know, sometimes if they  
13 are placements that are pre-adoption, you have  
14 a foster care that's pre-adoption because  
15 they're on the track, you know, of adopting,  
16 something like that, but if it's just regular  
17 foster care it could be multiple children in a  
18 year.

19 MS. REVELO: I think the way that we were  
20 looking at it is the adoption as the result of  
21 a foster care, not necessarily -- as you know,  
22 there's not necessarily ongoing foster care --  
23 each and every time. It could feasibly each  
24 and every time that somebody is fostering a  
25 child.

1 MS. FERRADAZ: That's what I mean.

2 MS. REVELO: Right, yeah.

3 MS. FERRADAZ: The way it's written it  
4 says: Adoption or --

5 MR. ALI: It doesn't conform with what  
6 the Florida law -- federal law says it's just adoption.  
7 You get the IRS benefits with the adoption, not  
8 with foster care. I don't know if you want to  
9 remove foster care from there.

10 MR. TROWBRIDGE: Let's take a look at  
11 that. Do you have a thought on that in terms  
12 of leaving it as is and --

13 MS. FERRADAZ: I mean, I don't think it  
14 matters, adoption associated with foster care  
15 or otherwise, so I think, you know, if it's  
16 appropriate with a foster child, that's fine,  
17 it's still an adoption.

18 MR. TROWBRIDGE: Correct.

19 MS. FERRADAZ: You know?

20 MR. TROWBRIDGE: But you're right in  
21 raising the point that a lot of these folks who  
22 are in the fostering --

23 MS. FERRADAZ: It's a temporary --

24 MR. TROWBRIDGE: -- temporary situation  
25 could lead to adoption, but not always.

1 MS. FERRADAZ: Right.

2 MS. REVELO: Right, so the intent was  
3 really --

4 MR. TROWBRIDGE: Leading to adoption.

5 MS. REVELO: -- leading to adoption,  
6 correct.

7 MR. TROWBRIDGE: I think you all want to  
8 make sure that that's clear. That's a good  
9 point. Thank you for pointing that out.

10 How about other questions related to some  
11 of the changes? You can look at the  
12 highlights or look at the copied ones.

13 All right. So you know we have a motion  
14 to approve the approval of the revisions to the  
15 employee handbook 2019?

16 MS. FERRADAZ: So moved.

17 MR. TROWBRIDGE: So moved. Thank you,  
18 Gilda. Is there a second?

19 MS. GRIMES-FESTE: I'll second it, but  
20 with a caveat --

21 MR. TROWBRIDGE: Absolutely.

22 MS. GRIMES-FESTE: -- of the fixing of  
23 that --

24 MR. TROWBRIDGE: So it's so noted that we  
25 will go back and address that portion of the

1 revision with the intent and understanding that  
2 it's foster care leading to adoption. So that  
3 is accepted.

4 Any additional discussion?

5 MR. HAJ: No, I kind of -- before you  
6 take the -- the last two bullets on the kind of  
7 cheat sheet, the revisions, the employee  
8 benefits -- these are both new. I know we're  
9 going to talk about it, but they're embedded in  
10 the handbook, so do you want to review that  
11 before you approve the handbook in its entirety  
12 or?

13 MR. TROWBRIDGE: I looked at that.  
14 Anybody have any -- Page 52 in the printed  
15 version.

16 MS. GRIMES-FESTGE: I mean, the entire  
17 section is new; is that what you're saying, for  
18 those two?

19 MR. HAJ: The entire except the IT section  
20 is new, the --

21 MR. TROWBRIDGE: It starts off at Page 59.  
22 It's an entirely new --

23 MR. HAJ: 59. Except for the use of IT,  
24 we had run this by our attorneys quite some  
25 time ago, so we had this ready to go, it was

1 just never embedded in the handbook, so we're  
2 just taking this opportunity to put --

3 MR. TROWBRIDGE: Was it in separate --  
4 just a separate policy that was never included?

5 MR. HAJ: Yeah.

6 MR. TROWBRIDGE: All right -- that,  
7 please.

8 MR. HAJ: We just included that.

9 MR. TROWBRIDGE: So staff is familiar with  
10 this, but it was in a different format before.

11 MR. HAJ: Yes.

12 MR. TROWBRIDGE: Okay. I think it's fine  
13 to include it. I don't believe anybody has  
14 concerns about that. Thank you for the  
15 clarification.

16 All right. Seeing no other discussion, or  
17 questions, or comments, all in favor say, aye.

18 THE BOARD: Aye.

19 MR. TROWBRIDGE: The opposed? Okay.  
20 Thank you for that lukewarm support --  
21 appreciate all of their hard work. All right.  
22 Let's say congratulations on the additional day  
23 off. Now, we didn't take anything away, did  
24 we?

25 MR. HAJ: No.

1 MR. TROWBRIDGE: It was --

2 MR. HAJ: It was just, you know, we  
3 followed the county's --

4 MR. TROWBRIDGE: Yes.

5 MR. HAJ: -- county of Columbus Day.  
6 Imran granted it, so it's really known as Imran  
7 Day around here.

8 MR. TROWBRIDGE: Very benevolent of --

9 MS. FERRADAZ: They also took our voting  
10 hours --

11 MR. TROWBRIDGE: Yes. So I'll just  
12 mention, you know, chamber gets 13 days. Not  
13 to create a problem here -- everybody their  
14 birthday off, and we give them an extra day at  
15 Christmas, depending on where it falls on the  
16 calendar the day before or the day after, so we  
17 are extremely -- all right. We'll move on to  
18 some of the additional bullets. I wanted you  
19 to ask Ken and to give an update. You know  
20 last week we asked him to liaise between the  
21 executive committee and the HR committee to  
22 talk with Jim about his annual review and so I  
23 just wanted to give an opportunity to give us  
24 an update of where they are with that. Ken?

25 MR. HOFFMAN: Jim and I met and must have

1 talked several times since the last HR  
2 committee meeting, went over his review which  
3 as you recall I think wasn't quite five stars,  
4 but it was four point nine something stars --

5 MR. TROWBRIDGE: Better than my Uber  
6 rating.

7 MR. HOFFMAN: -- and I think everybody  
8 was, you know, not only pleased on paper with  
9 Jim's performance, but we do have, you know,  
10 good discussion about Jim's compensation and  
11 how it should be rewarded. In looking back  
12 with Joanna about Jim's salary history, he had  
13 gotten a 10 percent increase last year, but  
14 this year since he really benchmarked, I think,  
15 as we talked about at the meeting -- the range  
16 of salary increases that was given to other  
17 employees, I've decided to give him a five  
18 percent increase which is the highest level  
19 that employees got this year, and Jim and I  
20 have talked about -- he's happy with that. I think  
21 that the other benefits, there's car allowance,  
22 there's business expense allowance are in line  
23 with that as well -- so the only other thing  
24 that I talked to Jim about, and again, I  
25 considered it for this year, but in light of



1 the salary increase from last year, it probably  
2 wasn't appropriate, is that maybe in a future  
3 year if we could consider a bonus as part of an  
4 achievement of goals rather than going ahead  
5 and doing a large increase going forward  
6 because I think it's more reflective of, again,  
7 we set goals at the beginning of the year, we  
8 decide whether you achieved them, and again,  
9 maybe give a bonus consignment to your  
10 compensation. So for now we'll stick with the  
11 five percent increase.

12 MR. TROWBRIDGE: Thank you very much.  
13 And, Jim, I know when you and I spoke that the  
14 next step I think for you is to finalize  
15 everything you can and then look at goals for  
16 2019/2020, so let us know if we can be any  
17 assistance to you of that. And I would just  
18 suggest as you are suggesting that it ties into  
19 a possible bonus opportunity in the coming  
20 year. Okay.

21 MR. HAJ: Thank you.

22 MR. TROWBRIDGE: Congratulations. Thank  
23 you very much. We'll step back and talk a  
24 little bit about the deferred compensation  
25 plan. The idea here is to add the State of

1 Florida plan as an option. There's no  
2 additional cost obviously to the Trust, but  
3 gives an additional benefit to our employees  
4 that they would be normally entitled to. So I  
5 don't know if either one of you wants to talk a  
6 little bit more about that because it's more of  
7 an administrative opportunity and a great  
8 benefit for our employees who'd like to  
9 participate in that.

10 MR. HAJ: I'm sorry. You have a  
11 PowerPoint. On your second tab it says,  
12 deferred comp. This is offered through the  
13 State of Florida. So what we want to do, as  
14 you know, that since our inception AXA has  
15 been the provider, so we don't want to take  
16 away AXA, we just want to give the employees  
17 options so that they can either use AXA or use  
18 a Florida deferred compensation plan. So we  
19 also have someone from the plan that we can  
20 reach out to on the phone, right, that would be  
21 available if want to go through the PowerPoint,  
22 but I think the PowerPoint is self-explanatory,  
23 but if you wanted to dive into more details, we  
24 could get the person from the State of Florida  
25 on the phone.

1 MR. HOFFMAN: Just a clarification, is  
2 this -- this is an option for employees to  
3 defer part of their salary to this plan --

4 MR. HAJ: Yes, correct.

5 MR. HOFFMAN: -- on that basis I don't see  
6 if it's available to us and attractive why we  
7 wouldn't want to -- to have that option.

8 MR. TROWBRIDGE: Do you get an indication  
9 if we move forward with the hope that we'd  
10 participate?

11 MR. HAJ: --

12 MR. TROWBRIDGE: --

13 MR. HAJ: I don't know who would --

14 MR. TROWBRIDGE: -- additional menu item.

15 MR. HAJ: It's just an additional menu  
16 item -- option to the employees.

17 MR. TROWBRIDGE: And then the program we  
18 have with AXA, is that a 401K?

19 MR. HAJ: It's a 403B.

20 MR. TROWBRIDGE: 403B.

21 MR. HAJ: 457, I'm sorry.

22 MR. TROWBRIDGE: Okay. And then do we do  
23 any match with that?

24 MR. HAJ: No.

25 MR. TROWBRIDGE: No. So employees would

1 elect as they -- contribute to it. Okay. All  
2 right. Any questions? Does anybody want to  
3 talk with a resource or an administrator? You  
4 want to look at the PowerPoint? I mean, there  
5 are 800,000 people participate in this, and  
6 that's across the state; is that correct?

7 MR. HAJ: Yes.

8 MS. GIMENEZ: Just an additional option  
9 for the employees, so I think it's --

10 MR. TROWBRIDGE: I assume the county  
11 offers this, Miami-Dade County Public Schools?

12 MR. HAJ: The schools -- the school does  
13 offer it. It's a different group, but they  
14 leverage through the school board association  
15 and all the different school systems.

16 MR. TROWBRIDGE: Got you.

17 MR. HAJ: It's a leverage --

18 MR. TROWBRIDGE: It's a similar --

19 MR. HAJ: Yeah, similar.

20 MR. TROWBRIDGE: Program.

21 MR. HAJ: And it's actually the same  
22 providers, mostly the same --

23 MR. TROWBRIDGE: Okay. All right. I  
24 don't think you necessarily need a motion here,  
25 but just that we're comfortable with that.

1 MR. HOFFMAN: -- motion for --

2 MR. TROWBRIDGE: Yeah, right. Newly  
3 re-elected. Great. Well, we'll move forward  
4 then. Thank you.

5 The IT policy, I think we've already  
6 addressed that as the earlier motion related to  
7 the overall handbook, but if anybody wanted to  
8 discuss anything more on that, I'll certainly  
9 give that option as well. All right.

10 And then the big item which we've really  
11 been working on. I want to thank Joanna and  
12 the team. You know, one of the roles of the HR  
13 committee is to review the health insurance  
14 renewal each year. We're in that cycle now.  
15 And I think you have some data in front of you.  
16 Which I want to say thank you for the orange  
17 and blue. Very nicely done. The Children's  
18 Trust here we are looking at two companies, the  
19 first is Florida Blue which I would refer to as  
20 the incumbent, and the other is a proposal from  
21 Cigna. And I think that as you look at that  
22 the staff is recommending a change over to  
23 Cigna for two reasons I think. The first is a  
24 significant savings of 12 percent over the  
25 current year. And I think -- is there a second

1 item, Jim, that was --

2 MR. HAJ: They also threw a small -- they  
3 gave us \$4,000 for wellness opportunities and  
4 things that help promote wellness throughout --  
5 for the staff.

6 MR. TROWBRIDGE: So an additional  
7 incentive for employee wellness. And then is  
8 that at your direction, how you all would want  
9 to spend those --

10 MR. HAJ: Yes. I think we would work with  
11 the -- to see because we do a wellness fair and  
12 we always look for incentives who give their  
13 \$25 gift cards, who get your blood pressure,  
14 cholesterol and everything checked, so instead of us  
15 scrouging up and beg the community for things, this can  
16 assist. And this is also a level funded plan.  
17 So a level funded means that if we -- if we do  
18 our wellness right and we don't have heavy  
19 utilization, there is a refund portion that  
20 comes back to the Trust at the end of the year.

21 MR. TROWBRIDGE: Okay. So a percentage  
22 and "up to" number?

23 MR. HAJ: We don't have the details on the  
24 up to, it just depends on the utilization.

25 MR. TROWBRIDGE: Okay.

1 MR. HAJ: And then we'd have to figure  
2 out --

3 MR. TROWBRIDGE: Well, I think having  
4 Columbus day off is immediately going to  
5 help --

6 MR. HAJ: --

7 MS. GIMENEZ: Can you explain the bottom  
8 of the note that says: This is a -- review  
9 rates illustrated on the final and they depend  
10 on final enrollment, who is that for --

11 MS. BOHORQUES: -- right now, we either  
12 have six -- it's based on our current  
13 enrollment where you have six in one plan and  
14 69 in the other --

15 MS. GIMENEZ: Okay.

16 MS. BOHORQUES: -- so that's how they go  
17 based on --

18 MS. GIMENEZ: So that when it jumps over --

19 MR. HAJ: -- FMLA or some of this moves  
20 around. It's just --

21 MS. GIMENEZ: Okay, so there's --

22 MR. HAJ: -- benefit.

23 MS. GIMENEZ: Okay.

24 MR. HAJ: But the dollar amounts stay the  
25 same --

1 MS. GIMENEZ: Okay.

2 MR. HAJ: So there's two on the left. The  
3 Florida Blue is what we currently have. They  
4 first came with I think a 12 percent increase,  
5 and they docked it down to 5, and then they  
6 came with the -- 0 percent. But Cigna -- there  
7 was other people who provided -- who also gave  
8 quotes, but these are the best. Cigna was the  
9 one that gave the best rate. It's the same  
10 exact plan. There's no plan design changes.  
11 It's the exact same thing as we're offering now  
12 with the level funding, so there's opportunity  
13 to get discounts on the back end. As well as  
14 the 12 percent -- it's a 12 percent reduction  
15 from what we're paying now, so.

16 MR. KIRTLAND: Just to supplement a little bit of what you're saying as  
17 far as utilization, looking for opportunities  
18 to save money going forward. I think that  
19 maybe what we were struggling to receive in the  
20 past is a better understanding of how our plan  
21 was being currently utilized in Florida Blue  
22 and Cigna was going to offer a lot of  
23 additional reporting back to us on how we can better  
24 educate our staff personnel on how to better  
25 utilize the plan that we have, so what -- we



1 discussed other possibilities of how to enroll maybe any  
2 payback to the Trust as a result of utilizing  
3 the plan effectively into future savings or  
4 into other possible employee benefits.

5 MS. FERRADAZ: The network of providers is  
6 comparable?

7 MR. HAJ: Yes, it's even larger --

8 MS. BOHORQUES: -- they have 1,000 more  
9 providers and there's a 90 percent overlap of  
10 providers and --

11 MR. HAJ: -- we've been trying to work on  
12 Florida Blue to see our utilizations and start  
13 driving wellness, but they -- because we're  
14 less than 100 they won't give us that  
15 information. Cigna will give us this  
16 information, and because they couldn't give us  
17 this information, we couldn't see the disruption factor by doctor for each  
18 employee, but there is a thousand more doctors  
19 but I think we're pretty  
20 well covered.

21 MR. KIRTLAND: I think some of our concern  
22 may be with -- any time you're reaching out or  
23 approached with other providers that perhaps  
24 they're, you know, baiting you into a  
25 relationship, so when we spoke with our

1 representative -- office staff was very highly  
2 complimentary of what Cigna is doing in the  
3 healthcare provider field and that they think  
4 they're doing a lot of great things and as a  
5 large network -- only ones that were able to  
6 offer us the same plan with this type of cost  
7 savings.

8 MR. TROWBRIDGE: Yeah, that was a question  
9 I had asked Jim yesterday was, you know, that  
10 overlap -- Mr. Chairman?

11 MR. HOFFMAN: I have two questions. One  
12 is, is any of the risk here self-insured or is  
13 this fully insured?

14 MR. HAJ: It's fully insured.

15 MR. HOFFMAN: The second question is, I  
16 mean, obviously the coverage levels are both  
17 comparable and in some occasions a little  
18 better. What about the -- not important to  
19 many people, but the lifetime sort of benefit  
20 because some of these plans have a cap on how  
21 much benefits an employee can get which is  
22 obviously important if somebody gets a serious  
23 illness? Are they comparable, do you know?

24 MS. REVELO: It was comparable and from  
25 what I recall it was comparable and it --

1 because of the change to the law with the  
2 Affordable Care Act it didn't apply to -- it  
3 didn't matter because it didn't apply to our  
4 plan.

5 MR. TROWBRIDGE: In terms of the cap?

6 MS. REVELO: In terms of the cap.

7 MR. TROWBRIDGE: What do the employees  
8 contribute to their insurance?

9 MR. HAJ: 10 percent.

10 MR. KIRTLAND: So every time we save a  
11 little bit on the premium and our staff also  
12 saves on the premium.

13 MR. TROWBRIDGE: -- see a little bit of a  
14 cost savings there.

15 MR. HAJ: And we've been lucky. The last  
16 two years we only had a 1.8 percent increase.  
17 Last year was 0, and this year it was negative  
18 12, so -- in years past they were in double  
19 digits, so -- continue this trend.

20 MR. TROWBRIDGE: Okay. Are there  
21 questions about the proposal, the recommended  
22 plan, and obviously it's a big change. How  
23 long have we been with Florida Blue?

24 MS. REVELO: The last five or seven  
25 years.

1 MR. TROWBRIDGE: Okay. Great. I'm sure  
2 they will be sorry to lose a good customer, but  
3 it's over \$100,000 in savings -- any other  
4 questions? Would you like us to make motion to  
5 approve it? Your recommendation.

6 MR. HAJ: I don't think you need to get  
7 approval as long we review it.

8 MR. TROWBRIDGE: Okay. I think  
9 everybody's comfortable. As part of role, as  
10 you know, HR committee is to look at that and  
11 support what you all are doing and I -- anytime  
12 there's a savings and there's a greater  
13 opportunity for wellness and engagement that that's well done.  
14 So, Joanna, thank you for your diligence. And to our team  
15 that works with you as well going out to the  
16 market and finding us a great product. And the  
17 open enrollment will come quickly I understand,  
18 so it looks like we'll move on that. All  
19 right. We've gotten through most of our  
20 agenda. Does anybody have anything else that  
21 they would like to discuss while we're  
22 together? I think we'll have one other  
23 follow-up HR meeting at some point, but nothing  
24 pressing at the moment. We will give an update  
25 at the board once we finalized everything --

1 all right.

2 MR. HAJ: Thank you.

3 MR. TROWBRIDGE: With no additional  
4 business, is there a Motion to Adjourn?

5 MS. GIMENEZ: So moved.

6 MR. TROWBRIDGE: Great.

7 MS. GRIMES-FESTE: Second.

8 MR. TROWBRIDGE: All in favor say, aye.

9

10 THE BOARD: Aye.

11 MR. TROWBRIDGE: We stand adjourned.

12 (This concludes the Children's  
13 Trust HR Committee Meeting)

14

15

16

17

18

19

20

21

22

23

24

25

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

TRANSCRIPT CERTIFICATE

STATE OF FLORIDA        )  
COUNTY OF MIAMI-DADE )

I, FERNANDO SUBIRATS, Reporter, certify that  
I was authorized to and did digitally  
report the foregoing proceedings and that the  
transcript is a true and complete record of my  
digital notes.

DATED this 23rd day of April, 2019.



---

FERNANDO SUBIRATS, REPORTER  
Notary Public - State of Florida  
Commission No.: FF 236385  
Expires: June 15, 2019

<b>\$</b>	17:16	<b>7</b>	<b>adding</b> 5:22	<b>agenda</b> 7:16 28:20
<b>\$100,000</b> 28:3	<b>3</b>	<b>75</b> 6:20	<b>addition</b> 5:9	<b>ahead</b> 17:4
<b>\$25</b> 22:13	<b>30</b> 6:2	<b>8</b>	<b>additional</b> 5:24 13:4 14:22 15:18 18:2,3 19:14, 15 20:8 22:6 24:23 29:3	<b>ALI</b> 5:12 11:5
<b>\$4,000</b> 22:3	<b>4</b>	<b>800,000</b> 20:5	<b>address</b> 12:25	<b>allowance</b> 16:21,22
<b>0</b>	<b>40</b> 8:16	<b>9</b>	<b>addressed</b> 21:6	<b>amounts</b> 23:24
<b>0</b> 24:6 27:17	<b>401K</b> 19:18	<b>90</b> 25:9	<b>addressing</b> 5:2	<b>annual</b> 6:1 15:22
<b>1</b>	<b>403B</b> 19:19,20	<b>A</b>	<b>Adjoin</b> 29:4	<b>anytime</b> 28:11
<b>1,000</b> 25:8	<b>45</b> 8:16,20 10:6	<b>Absolutely</b> 12:21	<b>adjourned</b> 29:11	<b>apologize</b> 10:2
<b>1.8</b> 27:16	<b>457</b> 19:21	<b>accepted</b> 13:3	<b>administerial</b> 18:7	<b>apply</b> 27:2,3
<b>10</b> 16:13 27:9	<b>5</b>	<b>accountable</b> 7:2	<b>administrator</b> 20:3	<b>approached</b> 25:23
<b>100</b> 6:18 25:14	<b>52</b> 8:18,19 10:3,4, 5,7,8 13:14	<b>achieved</b> 17:8	<b>adopting</b> 10:15	<b>approval</b> 8:7 12:14 28:7
<b>12</b> 21:24 24:4,14 27:18	<b>59</b> 13:21,23	<b>achievement</b> 17:4	<b>adoption</b> 8:23 9:16,17 10:20 11:4,6,7, 14,17,25 12:4, 5 13:2	<b>approve</b> 12:14 13:11 28:5
<b>13</b> 15:12	<b>6</b>	<b>Act</b> 27:2	<b>Affordable</b> 27:2	<b>arrangement</b> 9:5
<b>2</b>	<b>69</b> 23:14	<b>active</b> 9:7	<b>afoot</b> 5:14	<b>assist</b> 22:16
<b>2019</b> 12:15		<b>add</b> 17:25		<b>assistance</b> 17:17
<b>2019/2020</b>		<b>added</b> 6:17		<b>association</b> 20:14

<b>assume</b> 20:10	23:22 26:19	13:6 15:18	<b>child</b> 8:22,25 9:6,20 10:25 11:16	<b>community</b> 22:15
<b>attorneys</b> 13:24	<b>benefits</b> 7:14 11:7 13:8 16:21 25:4 26:21	<b>business</b> 16:22 29:4	<b>children</b> 6:15 7:4 9:8 10:17	<b>comp</b> 18:12
<b>attractive</b> 19:6	<b>benevolent</b> 15:8	<hr/> <b>C</b> <hr/>	<b>Children's</b> 21:17 29:12	<b>companies</b> 21:18
<b>AXA</b> 18:14,16,17 19:18	<b>bereavement</b> 6:5	<b>calendar</b> 15:16	<b>cholesterol</b> 22:14	<b>comparable</b> 25:6 26:17,23, 24,25
<b>aye</b> 14:17,18 29:8, 10	<b>big</b> 21:10 27:22	<b>cap</b> 6:1,2 26:20 27:5,6	<b>Christmas</b> 15:15	<b>compensation</b> 16:10 17:10,24 18:18
<hr/> <b>B</b> <hr/>	<b>birthday</b> 15:14	<b>car</b> 16:21	<b>Cigna</b> 21:21,23 24:6, 8,22 25:15 26:2	<b>complimentary</b> 26:2
<b>back</b> 12:25 16:11 17:23 22:20 24:13,23	<b>births</b> 9:13	<b>cards</b> 22:13	<b>clarification</b> 14:15 19:1	<b>concern</b> 25:21
<b>backfill</b> 6:22	<b>bit</b> 6:11 7:15 17:24 18:6 24:16 27:11,13	<b>care</b> 8:23,25 9:8,15, 18,19 10:14, 17,21,22 11:8, 9,14 13:2 27:2	<b>classification</b> 5:21	<b>concerns</b> 14:14
<b>baiting</b> 25:24	<b>blood</b> 22:13	<b>caveat</b> 12:20	<b>clear</b> 12:8	<b>concludes</b> 29:12
<b>based</b> 23:12,17	<b>blue</b> 21:17,19 24:3, 21 25:12 27:23	<b>CBO's</b> 7:7	<b>Columbus</b> 5:23 15:5 23:4	<b>conform</b> 11:5
<b>basis</b> 19:5	<b>board</b> 14:18 20:14 28:25 29:10	<b>Chairman</b> 26:10	<b>comfortable</b> 20:25 28:9	<b>congratulation s</b> 5:23 14:22 17:22
<b>beg</b> 22:15	<b>BOHORQUES</b> 23:11,16 25:8	<b>chamber</b> 15:12	<b>commend</b> 6:25	<b>connection</b> 8:22
<b>beginning</b> 17:7	<b>bonus</b> 17:3,9,19	<b>change</b> 5:8 21:22 27:1, 22	<b>comments</b> 14:17	<b>considered</b> 16:25
<b>benchmarked</b> 16:14	<b>bottom</b> 23:7	<b>cheat</b> 13:7	<b>committee</b> 15:21 16:2 21:13 28:10 29:13	<b>consignment</b> 17:9
<b>benefit</b> 7:17 18:3,8	<b>bullets</b>	<b>checked</b> 22:14		<b>consistency</b> 7:25



<b>continue</b> 5:17 27:19	<hr/> <b>D</b> <hr/>	<b>diligence</b> 28:14	<hr/> <b>E</b> <hr/>	<b>entire</b> 7:23 13:16,19
<b>contribute</b> 20:1 27:8	<b>data</b> 21:15	<b>direction</b> 22:8	<b>earlier</b> 21:6	<b>entirety</b> 13:11
<b>copied</b> 12:12	<b>day</b> 5:23 14:22	<b>discounts</b> 24:13	<b>edibles</b> 5:15	<b>entitled</b> 18:4
<b>copy</b> 7:23	15:5,7,14,16 23:4	<b>discuss</b> 21:8 28:21	<b>educate</b> 24:24	<b>everybody's</b> 28:9
<b>correct</b> 11:18 12:6 19:4 20:6	<b>days</b> 6:2 15:12	<b>discussed</b> 9:2,9,13 25:1	<b>effectively</b> 25:3	<b>exact</b> 24:10,11
<b>cost</b> 6:21 18:2 26:6 27:14	<b>decide</b> 17:8	<b>discussion</b> 13:4 14:16 16:10	<b>elect</b> 20:1	<b>executive</b> 15:21
<b>county</b> 6:16 15:5 20:10,11	<b>decided</b> 16:17	<b>disruption</b> 25:17	<b>embedded</b> 13:9 14:1	<b>expect</b> 6:8
<b>county's</b> 15:3	<b>defer</b> 19:3	<b>dive</b> 18:23	<b>employee</b> 5:21 7:14 8:22 12:15 13:7 22:7 25:4,18 26:21	<b>expense</b> 16:22
<b>couple</b> 6:13	<b>deferred</b> 17:24 18:12,18	<b>docked</b> 24:5	<b>employees</b> 6:18 16:17,19 18:3,8,16 19:2, 16,25 20:9 27:7	<b>explain</b> 23:7
<b>coverage</b> 26:16	<b>definition</b> 6:6	<b>doctor</b> 25:17		<b>extra</b> 15:14
<b>covered</b> 25:20	<b>depend</b> 23:9	<b>doctors</b> 25:18		<b>extremely</b> 15:17
<b>create</b> 15:13	<b>depending</b> 15:15	<b>dollar</b> 23:24	<b>encourage</b> 7:2	<hr/> <b>F</b> <hr/>
<b>current</b> 21:25 23:12	<b>depends</b> 22:24	<b>double</b> 27:18	<b>end</b> 22:20 24:13	<b>factor</b> 25:17
<b>customer</b> 28:2	<b>design</b> 24:10	<b>drill</b> 8:4	<b>engagement</b> 28:13	<b>fair</b> 22:11
<b>cycle</b> 21:14	<b>details</b> 9:10 18:23 22:23	<b>driving</b> 25:13	<b>enroll</b> 25:1	<b>falls</b> 15:15
	<b>digits</b> 27:19		<b>enrollment</b> 23:10,13 28:17	<b>familiar</b> 14:9
				<b>families</b>

7:5 8:12	7:25	<b>funded</b> 7:2 22:16,17	<b>greater</b> 7:17 28:12	26:3
<b>families'</b> 6:15	<b>fixing</b> 12:22	<b>funding</b> 24:12	<b>GRIMES-FESTE</b> 12:19,22 29:7	<b>heavy</b> 22:18
<b>family</b> 6:6 9:18	<b>Florida</b> 11:6 18:1,13, 18,24 21:19 24:3,21 25:12 27:23	<b>future</b> 17:2 25:3	<b>GRIMES-FESTGE</b> 13:16	<b>highest</b> 16:18
<b>father</b> 6:20		<hr/> <b>G</b> <hr/>	<b>group</b> 20:13	<b>highlights</b> 12:12
<b>favor</b> 14:17 29:8	<b>FMLA</b> 6:14 23:19	<b>gave</b> 22:3 24:7,9	<hr/> <b>H</b> <hr/>	<b>highly</b> 26:1
<b>feasibly</b> 10:23	<b>folks</b> 11:21	<b>gift</b> 22:13	<b>H AJ</b> 6:12 8:19 9:2,9 13:5,19,23 14:5,8,11,25 15:2,5 17:21 18:10 19:4,11, 13,15,19,21,24 20:7,12,17,19, 21 22:2,10,23 23:1,6,19,22, 24 24:2 25:7, 11 26:14 27:9, 15 28:6 29:2	<b>history</b> 16:12
<b>federal</b> 5:18 11:6	<b>follow</b> 5:17	<b>Gilda</b> 10:1,10 12:18	<b>HOFFMAN</b> 8:5,8,10 15:25 16:7 19:1,5 21:1 26:11,15	
<b>FERRADAZ</b> 8:13,17,21 9:3, 17,24 10:3,7, 12 11:1,3,13, 19,23 12:1,16 15:9 25:5	<b>follow-up</b> 28:23	<b>GIMENEZ</b> 20:8 23:7,15, 18,21,23 24:1 29:5	<b>hold</b> 7:1	
<b>field</b> 26:3	<b>format</b> 14:10	<b>give</b> 15:14,19,23 16:17 17:9 18:16 21:9 22:12 25:14, 15,16 28:24	<b>holiday</b> 5:22,24	
<b>figure</b> 23:1	<b>forward</b> 7:20 17:5 19:9 21:3 24:18	<b>goals</b> 17:4,7,15	<b>hope</b> 19:9	
<b>final</b> 23:9,10	<b>foster</b> 8:23,24 9:7,15, 18,19 10:14, 17,21,22 11:8, 9,14,16 13:2	<b>good</b> 12:8 16:10 28:2	<b>hours</b> 15:10	
<b>finalize</b> 17:14	<b>fostering</b> 10:24 11:22	<b>granted</b> 15:6	<b>HR</b> 7:5 15:21 16:1 21:12 28:10,23 29:13	
<b>finalized</b> 28:25	<b>front</b> 21:15	<b>great</b> 5:11 8:9 18:7 21:3 26:4 28:1, 16 29:6	<hr/> <b>I</b> <hr/>	
<b>finding</b> 28:16	<b>FRS</b> 5:22		<b>idea</b> 17:25	
<b>fine</b> 11:16 14:12	<b>fully</b> 26:13,14		<b>illness</b> 26:23	
<b>fits</b>			<b>healthcare</b>	

<b>illustrated</b> 23:9	<b>insured</b> 26:13,14	<b>kind</b> 5:25 7:19 13:5, 6	<b>leverage</b> 20:14,17	27:3
<b>immediately</b> 23:4	<b>intended</b> 9:19	<b>KIRTLAND</b> 24:16 25:21 27:10	<b>liaise</b> 15:20	<b>matters</b> 11:14
<b>important</b> 26:18,22	<b>intent</b> 12:2 13:1	<hr/>	<b>lifetime</b> 26:19	<b>means</b> 22:17
<b>Imran</b> 15:6	<b>ipad</b> 8:17,19 10:7,8	<hr/> <b>L</b> <hr/>	<b>light</b> 16:25	<b>meant</b> 9:5
<b>incentive</b> 22:7	<b>IRS</b> 11:7	<b>language</b> 8:1	<b>limited</b> 9:14	<b>medical</b> 5:1
<b>incentives</b> 22:12	<b>issues</b> 6:15	<b>large</b> 7:9 17:5 26:5	<b>long</b> 9:5 27:23 28:7	<b>meeting</b> 16:2,15 28:23 29:13
<b>inception</b> 18:14	<b>item</b> 19:14,16 21:10 22:1	<b>larger</b> 25:7	<b>looked</b> 13:13	<b>mention</b> 6:10 15:12
<b>include</b> 14:13	<hr/>	<b>law</b> 5:18 11:6 27:1	<b>lose</b> 28:2	<b>menu</b> 19:14,15
<b>included</b> 14:4,8	<hr/> <b>J</b> <hr/>	<b>lead</b> 6:17 11:25	<b>lot</b> 5:16 7:1,6 8:11 9:8 11:21 24:22 26:4	<b>met</b> 15:25
<b>increase</b> 16:13,18 17:1, 5,11 24:4 27:16	<b>JEANTY</b> 8:15 10:6	<b>leader</b> 6:15	<b>lucky</b> 27:15	<b>Miami-dade</b> 20:11
<b>increases</b> 16:16	<b>Jim</b> 6:10 15:22,25 16:19,24 17:13 22:1 26:9	<b>leading</b> 12:4,5 13:2	<b>lukewarm</b> 14:20	<b>missing</b> 8:3
<b>incumbent</b> 21:20	<b>Jim's</b> 16:9,10,12	<b>leave</b> 6:1,5,7 8:14 9:7	<hr/>	<b>moment</b> 5:4 28:24
<b>indication</b> 19:8	<b>Joanna</b> 6:10 16:12 21:11 28:14	<b>leaving</b> 11:12	<hr/> <b>M</b> <hr/>	<b>money</b> 24:18
<b>information</b> 25:15,16,17	<b>jumps</b> 23:18	<b>left</b> 24:2	<b>make</b> 5:9 12:8 28:4	<b>month</b> 9:1
<b>initially</b> 6:14	<hr/>	<b>level</b> 5:14 16:18 22:16,17 24:12	<b>market</b> 28:16	<b>months</b> 9:21
<b>insurance</b> 21:13 27:8	<hr/> <b>K</b> <hr/>	<b>levels</b> 26:16	<b>match</b> 19:23	<b>mother</b> 6:19
	<b>Ken</b> 15:19,24		<b>matter</b>	<b>motion</b>

12:13 20:24 21:1,6 28:4 29:4	<hr/> <b>O</b> <hr/>	<b>orange</b> 21:16	22:21	6:17 8:14 14:4 21:5
<b>move</b> 5:14,15 15:17 19:9 21:3 28:18	<b>occasions</b> 26:17	<b>organizations</b> 5:17 6:9 7:2	<b>performance</b> 16:9	<b>portion</b> 12:25 22:19
<b>moved</b> 12:16,17 29:5	<b>October</b> 5:24	<b>overlap</b> 25:9 26:10	<b>person</b> 18:24	<b>possibilities</b> 25:1
<b>moves</b> 23:19	<b>offer</b> 20:13 24:22 26:6	<hr/> <b>P</b> <hr/>	<b>personnel</b> 24:24	<b>Powerpoint</b> 18:11,21,22 20:4
<b>multi-year</b> 7:21	<b>offered</b> 18:12	<b>paid</b> 6:6	<b>phone</b> 18:20,25	<b>practices</b> 7:4,8
<b>multiple</b> 8:24 9:13 10:17	<b>offering</b> 24:11	<b>paper</b> 8:20 16:8	<b>Placement</b> 8:21	<b>pre-adoption</b> 10:13,14
<hr/> <b>N</b> <hr/>	<b>offers</b> 20:11	<b>parental</b> 6:7 8:14	<b>placements</b> 10:13	<b>premium</b> 27:11,12
<b>necessarily</b> 10:21,22 20:24	<b>office</b> 26:1	<b>part</b> 17:3 19:3 28:9	<b>plan</b> 7:20 17:25 18:1,18,19 19:3 22:16 23:13 24:10, 20,25 25:3 26:6 27:4,22	<b>pressing</b> 28:24
<b>negative</b> 27:17	<b>ongoing</b> 9:4 10:22	<b>participate</b> 18:9 19:10 20:5		<b>pressure</b> 22:13
<b>network</b> 25:5 26:5	<b>open</b> 28:17	<b>past</b> 24:20 27:18		<b>pretty</b> 7:13,19 25:19
<b>Newly</b> 21:2	<b>opportunities</b> 22:3 24:17	<b>payback</b> 25:2	<b>plans</b> 7:16 26:20	<b>printed</b> 13:14
<b>nicely</b> 21:17	<b>opportunity</b> 14:2 15:23 17:19 18:7 24:12 28:13	<b>paying</b> 24:15	<b>pleased</b> 16:8	<b>problem</b> 15:13
<b>note</b> 23:8	<b>opposed</b> 14:19	<b>people</b> 20:5 24:7 26:19	<b>point</b> 11:21 12:9 16:4 28:23	<b>process</b> 7:12
<b>noted</b> 12:24	<b>option</b> 18:1 19:2,7,16 20:8 21:9	<b>percent</b> 6:19,21 16:13, 18 17:11 21:24 24:4,6,14 25:9 27:9,16	<b>pointing</b> 12:9	<b>product</b> 28:16
<b>number</b> 22:22	<b>options</b> 18:17	<b>percentage</b>	<b>policies</b> 7:5	<b>program</b> 19:17 20:20
			<b>policy</b>	<b>progressive</b> 8:11

<b>promote</b> 22:4	<b>range</b> 16:15	<b>refer</b> 21:19	16:2 21:13 23:8 28:7	<b>schools</b> 20:11,12
<b>proposal</b> 21:20 27:21	<b>rate</b> 24:9	<b>reflective</b> 6:8 7:21 17:6	<b>revision</b> 13:1	<b>scrouging</b> 22:15
<b>provided</b> 24:7	<b>rates</b> 23:9	<b>refund</b> 22:19	<b>revisions</b> 12:14 13:7	<b>section</b> 13:17,19
<b>provider</b> 18:15 26:3	<b>rating</b> 16:6	<b>regular</b> 10:16	<b>rewarded</b> 16:11	<b>self-explanatory</b> 7:13 18:22
<b>providers</b> 20:22 25:5,9, 10,23	<b>re-elected</b> 21:3	<b>related</b> 5:21 12:10 21:6	<b>risk</b> 26:12	<b>self-insured</b> 26:12
<b>PTO</b> 5:24	<b>reach</b> 18:20	<b>relationship</b> 25:25	<b>robust</b> 7:19	<b>separate</b> 14:3,4
<b>Public</b> 20:11	<b>reaching</b> 25:22	<b>remember</b> 9:10,12	<b>role</b> 28:9	<b>set</b> 17:7
<b>put</b> 14:2	<b>ready</b> 13:25	<b>remove</b> 11:9	<b>roles</b> 21:12	<b>sheet</b> 13:7
<hr/>	<b>reasons</b> 5:2 21:23	<b>renewal</b> 21:14	<b>run</b> 7:4 13:24	<b>short</b> 9:20
<hr/> <b>Q</b> <hr/>	<b>recall</b> 16:3 26:25	<b>reporting</b> 24:23	<hr/> <b>S</b> <hr/>	<b>showcasing</b> 7:3
<b>question</b> 8:9,13 26:8,15	<b>receive</b> 24:19	<b>representative</b> 26:1	<b>salary</b> 16:12,16 17:1 19:3	<b>significant</b> 21:24
<b>questions</b> 8:2 12:10 14:17 20:2 26:11 27:21 28:4	<b>recommendati on</b> 28:5	<b>resource</b> 20:3	<b>save</b> 24:18 27:10	<b>significantly</b> 6:7
<b>quickly</b> 28:17	<b>recommended</b> 27:21	<b>result</b> 10:20 25:2	<b>saves</b> 27:12	<b>similar</b> 20:18,19
<b>quotes</b> 24:8	<b>recommending</b> 21:22	<b>REVELO</b> 5:4,8 6:3 9:12, 23 10:4,10,19 11:2 12:2,5 26:24 27:6,24	<b>savings</b> 21:24 25:3 26:7 27:14 28:3,12	<b>situation</b> 11:24
<hr/> <b>R</b> <hr/>	<b>red</b> 7:23	<b>review</b> 13:10 15:22	<b>school</b> 20:12,14,15	<b>slack</b> 6:23
<b>raising</b> 11:21	<b>reduction</b> 24:14			<b>small</b> 22:2

<b>smaller</b> 7:6,10	17:10	<b>term</b> 9:5,20	<b>trend</b> 27:19	<b>understand</b> 28:17
<b>smoking</b> 5:1,15	<b>struggling</b> 24:19	<b>terms</b> 11:11 27:5,6	<b>TROWBRIDGE</b> 5:7,11,13 6:4, 24 8:6,9,16	<b>understanding</b> 13:1 24:20
<b>sort</b> 26:19	<b>suggest</b> 17:18	<b>test</b> 5:12	10:1,5,9 11:10, 18,20,24 12:4, 7,17,21,24	<b>update</b> 5:20 15:19,24 28:24
<b>spend</b> 22:9	<b>suggesting</b> 17:18	<b>thing</b> 8:11 9:22 16:23 24:11	13:13,21 14:3, 6,9,12,19 15:1, 4,8,11 16:5	<b>updated</b> 6:7
<b>spoke</b> 17:13 25:25	<b>supplement</b> 24:16	<b>things</b> 5:8 7:9 22:4,15 26:4	17:12,22 19:8, 12,14,17,20, 22,25 20:10, 16,18,20,23	<b>updates</b> 7:22
<b>staff</b> 14:9 21:22 22:5 24:24 26:1 27:11	<b>support</b> 14:20 28:11	<b>thought</b> 6:14 11:11	21:2 22:6,21, 25 23:3 26:8 27:5,7,13,20 28:1,8 29:3,6, 8,11	<b>utilization</b> 22:19,24 24:17
<b>stand</b> 29:11	<hr/> <b>T</b> <hr/>	<b>thoughts</b> 8:2	<b>Trust</b> 5:23 6:22 7:7 18:2 21:18 22:20 25:2 29:13	<b>utilizations</b> 25:12
<b>standard</b> 6:5	<b>tab</b> 18:11	<b>thousand</b> 25:18	<b>turnover</b> 9:19	<b>utilize</b> 24:25
<b>stars</b> 16:3,4	<b>taking</b> 14:2	<b>threw</b> 22:2	<b>twins</b> 9:14	<b>utilized</b> 24:21
<b>start</b> 25:12	<b>talk</b> 7:14 13:9 15:22 17:23 18:5 20:3	<b>ties</b> 17:18	<b>type</b> 26:6	<b>utilizing</b> 25:2
<b>started</b> 6:13	<b>talked</b> 6:11,12 16:1, 15,20,24	<b>tightened</b> 5:25	<b>types</b> 6:4 7:16	<hr/> <b>V</b> <hr/>
<b>starts</b> 13:21	<b>team</b> 7:18 21:12 28:14	<b>time</b> 6:23 9:6,15 10:23,24 13:25 25:22 27:10	<hr/> <b>U</b> <hr/>	<b>version</b> 13:15
<b>state</b> 5:1,5,14 17:25 18:13,24 20:6	<b>technology</b> 7:18,20	<b>times</b> 9:1 16:1	<b>Uber</b> 16:5	<b>vote</b> 8:5
<b>stay</b> 23:24	<b>temporary</b> 9:4 11:23,24	<b>tougher</b> 7:10		<b>voting</b> 7:13 15:9
<b>step</b> 17:14,23		<b>track</b> 10:15		<hr/> <b>W</b> <hr/>
<b>stick</b>				<b>walk</b> 6:16 8:1

<b>wanted</b>	17:1,3,7,20	
8:1 15:18,23	21:14,25 22:20	
18:23 21:7	27:17	
<b>week</b>	<b>years</b>	
8:25 15:20	6:13 27:16,18,	
<b>weeks</b>	25	
6:18,20 9:7	<b>yesterday</b>	
<b>wellness</b>	26:9	
22:3,4,7,11,18		
25:13 28:13		
<b>who'd</b>		
18:8		
<b>wondered</b>		
9:24		
<b>wonderful</b>		
7:1,12		
<b>work</b>		
14:21 22:10		
25:11		
<b>working</b>		
21:11		
<b>works</b>		
5:16 28:15		
<b>worries</b>		
10:9		
<b>worry</b>		
10:10		
<b>written</b>		
11:3		
<hr/>		
<b>Y</b>		
<hr/>		
<b>year</b>		
9:1 10:18		
16:13,14,19,25		