

AGENDA
IRVINE RANCH WATER DISTRICT
FINANCE AND PERSONNEL COMMITTEE MEETING
TUESDAY, AUGUST 4, 2026

This meeting will be held in-person at the District's headquarters located at 15600 Sand Canyon Avenue, Irvine, California. The meeting will also be broadcasted via Webex for those wanting to observe the meeting virtually.

To observe this meeting virtually, please join online using the link and information below:

Via Web: <https://irwd.webex.com/irwd/j.php?MTID=mff0a9ffa8f304f262de4e51c22e04a69>

Meeting number (access code): 2495 478 9377

Meeting password: bRBBRdhj984

As courtesy to the other participants, please mute your phone when you are not speaking.

PLEASE NOTE: Participants joining the meeting will be placed into the Webex lobby when the Committee enters closed session. Participants who remain in the "lobby" will automatically be returned to the open session of the Committee once the closed session has concluded. Participants who join the meeting while the Committee is in closed session will receive a notice that the meeting has been locked. They will be able to join the meeting once the closed session has concluded.

CALL TO ORDER 3:30 p.m.

<u>ATTENDANCE</u>	Committee Chair:	Dan Ferons	_____
	Committee Member:	Doug Reinhart	_____

<u>ALSO PRESENT</u>	Paul Cook	_____	Neveen Adly	_____
	Wendy Chambers	_____	Kevin Burton	_____
	Paul Weghorst	_____	Christopher Smithson	_____
	Lance Kaneshiro	_____	Tiffany Mitcham	_____
	Eileen Lin	_____	Jennifer Davis	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

PUBLIC COMMENT NOTICE

If you wish to address the Committee orally on any item, you may attend the meeting in person and submit a "speaker slip" to the Committee Chair. Forms are provided at the front of the Committee Room. Public comments are limited to three minutes per speaker on each subject. If you wish to submit written comments to the Committee, please submit your public comment in advance of the meeting by emailing comments@irwd.com before 10:30 a.m. on Tuesday, August 4, 2026, and your remarks will be added to the record at the meeting.

COMMUNICATIONS

1. Notes: Adly
2. Public Comments
3. Determine the need to discuss and/or take action on item(s) introduced, which came to the attention of the District subsequent to the agenda being posted.
4. Determine which items may be approved without discussion.

INFORMATION

- | | |
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| <p>5. <u>EMPLOYEE POPULATION AND RETENTION REPORT – SRADER / MITCHAM</u></p> <p>Recommendation: Receive and file.</p> <p>6. <u>MONTHLY INVESTMENT AND DEBT REVIEW – ROCHA / DAVIS / ADLY</u></p> <p>Recommendation: Receive and file</p> <p>7. <u>EXPENSES AND FEES OF BOARD MEMBERS AND GENERAL MANAGER PAID THROUGH THE FOURTH QUARTER OF FISCAL YEAR 2025-2026 – ULMER / ADLY</u></p> <p>Recommendation: Receive and file.</p> <p>8. <u>EXECUTIVE DIRECTORS’ AND DEPARTMENT DIRECTORS’ BUSINESS EXPENSE REIMBURSEMENTS FOR FISCAL YEAR 2025-2026 – ULMER / ADLY</u></p> <p>Recommendation: Receive and file.</p> | |
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ACTION

- | | |
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| <p>9. <u>RENEWAL OF GROUP MEDICAL, DENTAL, VISION, AND ANCILLARY PLAN SERVICES FOR CALENDAR YEAR 2027 – INZUNZA / MITCHAM</u></p> <p>Recommendation: That the Board authorize the continuation of IRWD’s health insurance coverage with CalPERS with changes in District and employee contribution rates as outlined in Exhibit “A”, authorize the continuation of the District’s dental insurance coverage with Delta Dental, authorize the continuation of the District’s vision insurance coverage with EyeMed, authorize the renewal of the District’s Employee Assistance Program with REACH, authorize the Term Life, Accidental Death and Dismemberment, Long-term Disability and Employee Assistance Program coverage with Reliance Standard, and authorize the continuation of the Flexible Spending Account, Lifestyle Savings Account, Health Reimbursement Arrangement, COBRA and Commuter Benefits administrator Inspira Financial.</p> | |
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OTHER BUSINESS

10. Directors' Comments

11. Adjourn

Availability of agenda materials: Agenda exhibits and other writings that are disclosable public records distributed to all or a majority of the members of the above-named Committee in connection with a matter subject to discussion or consideration at an open meeting of the Committee are available for public inspection in the District's office, 15600 Sand Canyon Avenue, Irvine, California ("District Office"). If such writings are distributed to members of the Committee less than 72 hours prior to the meeting, they will be available from the District Secretary of the District Office at the same time as they are distributed to Committee Members, except that if such writings are distributed one hour prior to, or during, the meeting, they will be available at the entrance of the meeting room at the District Office. The Irvine Ranch Water District Committee Room is wheelchair accessible. If you require any special disability-related accommodations (e.g., access to an amplified sound system, etc.), please contact the District Secretary at (949) 453-5300 during business hours at least seventy-two (72) hours prior to the scheduled meeting. This agenda can be obtained in an alternative format upon written request to the District Secretary at least seventy-two (72) hours prior to the scheduled meeting.

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August 4, 2026
Prepared by: L. Srader
Submitted by: T. Mitcham
Approved by: Paul A. Cook 

FINANCE AND PERSONNEL COMMITTEE

EMPLOYEE POPULATION AND RETENTION REPORT

SUMMARY:

Staff have prepared various population status reports for the Committee's review.

FISCAL IMPACTS:

None.

ENVIRONMENTAL COMPLIANCE:

Not applicable.

RECOMMENDATION:

Receive and file.

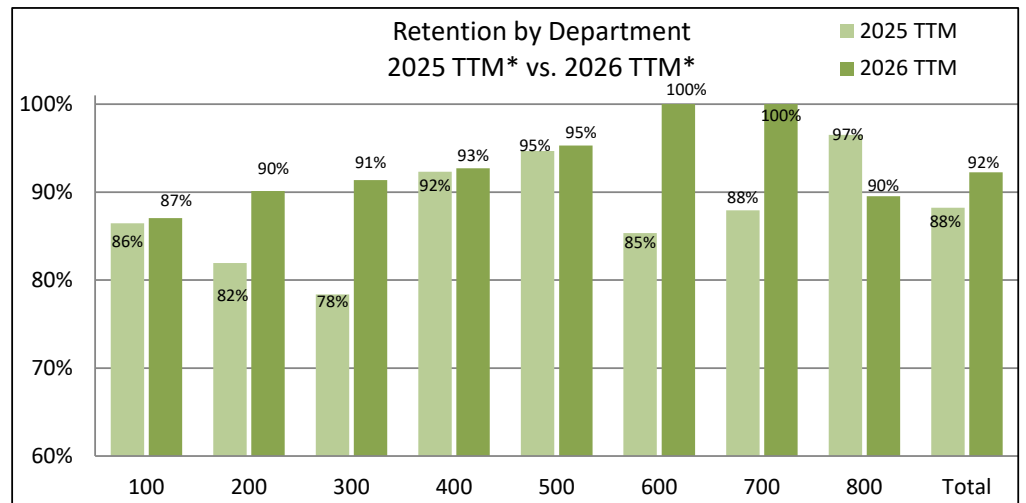
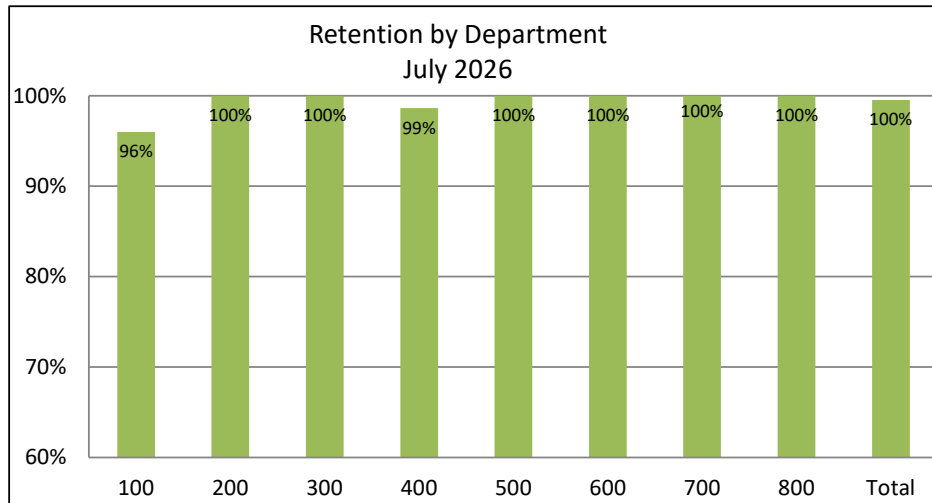
LIST OF EXHIBITS:

Exhibit "A" – Employee Population & Retention Report

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EXHIBIT A
IRVINE RANCH WATER DISTRICT
EMPLOYEE POPULATION AND RETENTION REPORT
JULY 2026

@07/01/26		Current Month Activity							@07/31/26		FY 26/27	Avg TTM*	Avg	Avg TTM*	Retention	
Dept	Positions Filled	New Hires	Terms Vol	Invol	Promo Trnsfr In	Out	Lateral Trnsfr In	Out	Positions Filled	Positions Unfilled	Budgeted Positions	Filled Budget Positions	Temp Emp FTE	Total Filled Positions	Current	2026 TTM*
100	25		1						24	1	25	23	-	23	96%	87%
200	92	1							93	9	102	91	7	98	100%	90%
300	48								48	1	49	46	5	51	100%	91%
400	73		1						72	4	76	69	-	69	99%	93%
500	66	2							68	3	71	64	2	66	100%	95%
600	36								36	-	36	36	3	39	100%	100%
700	27								27	1	28	26	1	27	100%	100%
800	57								57	11	68	57	-	58	100%	90%
Totals	425	3	2	-	-	-	-	-	426	30	455	412	19	431	100%	92%
7/25	398	5	5	-	-	-	-	-	398	55	452	390	19	409	99%	88%



100-GM, HR, Safety, Commun; 200-Fin., Cust. Serv., IS, Purch.; 300-Eng.; 400-Water Ops; 500-Recycling Ops; 600-WQ&RC; 700-Water Res., Recyc. Water; 800-Adm. & Maint. Ops

*Trailing Twelve (12) Months

**IRVINE RANCH WATER DISTRICT
EMPLOYEE POPULATION AND RETENTION REPORT
JULY 2026**

NEW HIRES				
Date	Department	Employee Name	Position	Prior Company/Agency
07/04/26	500-Collections	Eduardo Hernandez	Collection Systems Technician I	City of Orange
07/04/26	500-Collections	Jonathan Castro	Collection Systems Technician I	Innerline Engineering
07/27/26	200-Finance	Christine Thompson	Controller	City of Corona

TERMINATIONS					
Date	Department	Employee Name	Position	Reason	Comments
07/13/24	100-Human Resources			P/F	
07/23/26	400-Construction Services			NO	

RETIREMENTS					
Date	Department	Employee Name	Position	Reason	Comments

PROMOTIONS					
Effective Date	Departing Department	Employee Name	Departing Position	New Dept	New Position
07/04/26	500-MWRP Operations	Jorge Figueroa	Operator II	500-MWRP Operations	Operator III
07/18/26	300-Engineering	Luzmila Jaramillo	Associate Engineer	300-Engineering	Engineer
07/18/26	400-Construction Services	Jose Ornelas Monroy	Utility Construction Technician Trainee	400-Construction Services	Utility Maintenance Technician I
07/18/26	800-Fleet Services	David Dutton	Vehicle and Equipment Maint. Mechanic	800-Fleet Services	Senior Vehicle and Equipment Maint. Mechanic
07/18/26	800-Fleet Services	Matthew LaBar	Vehicle and Equipment Maint. Mechanic	800-Fleet Services	Senior Vehicle and Equipment Maint. Mechanic

TRANSFERS					
Effective Date	Departing Dept	Employee Name	Departing Position	New Dept	New Position

CROSS TRAINING					
Effective Date	Departing Dept	Employee Name	Departing Position	New Dept	New Position

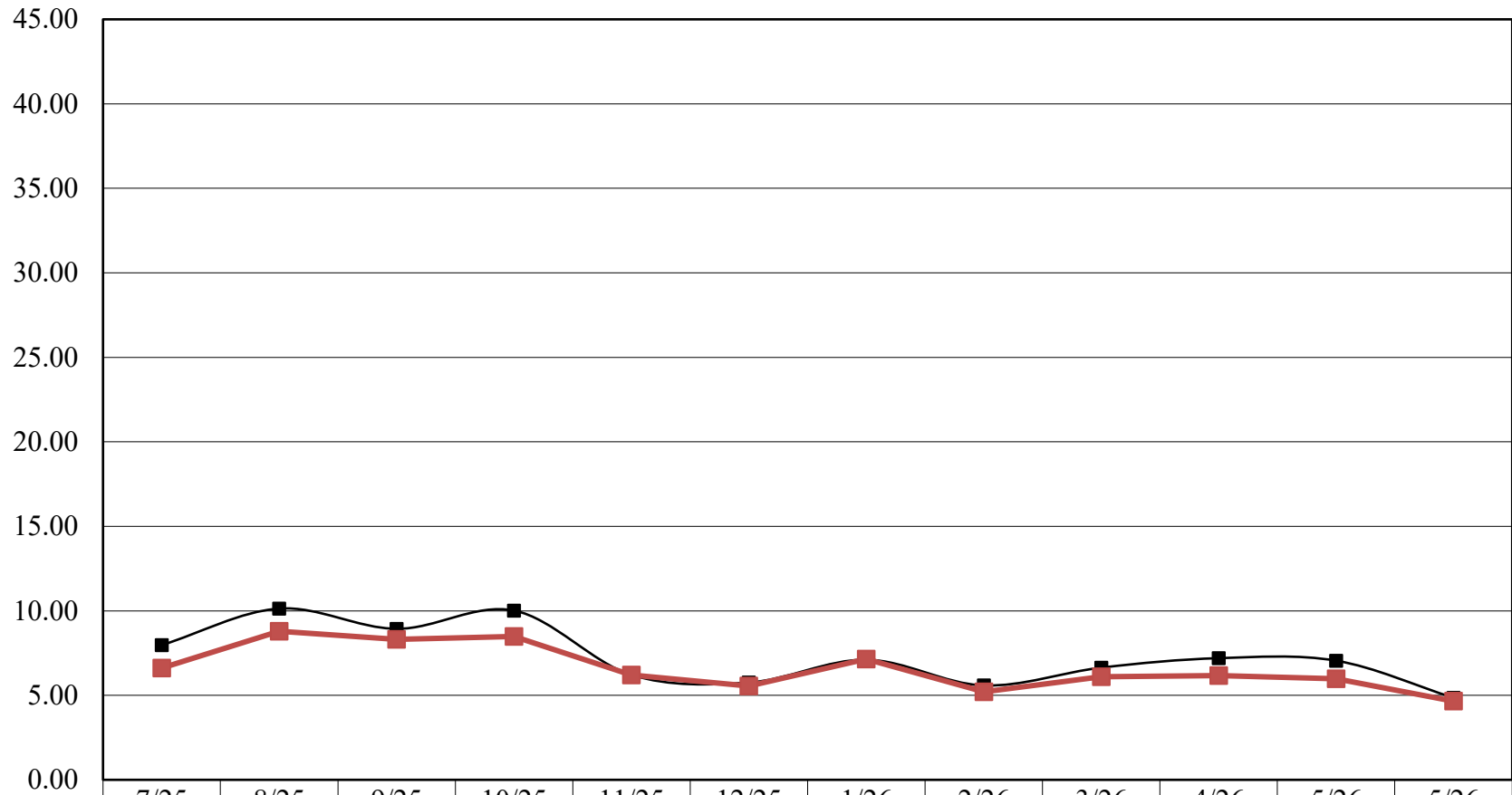
Change in status = CS
Retirement = RET
No Reason Given = NRG

Personal/Family = P/F
Relocation = REL
New Opportunity = NO

**IRVINE RANCH WATER DISTRICT
EMPLOYEE POPULATION AND RETENTION REPORT
JULY 2026**

UNFILLED POSITIONS			
Dept	Position	Salary Grade	Comments
100	Human Resources Technician	U25.N	Recruiting
200	Data Analyst	U11.E	
200	Purchasing Manager	U19.E	
200	Accounting Supervisor	U15.E	Start Date Pending
200	Accounting Supervisor	U15.E	Recruiting
200	Accountant	27.N	Recruiting
200	Accountant	27.N	Recruiting
200	Purchasing Coordinator	21.N	
200	Senior Purchasing Coordinator	23.N	
200	Senior GIS Technician	30.N	
300	Construction Inspector	29.N	Interviewing
400	Utility Construction Technician II	25.N	
400	Utility Construction Technician II	25.N	
400	Utility Construction Technician I	19.N	Interviewing
400	Utility Construction Technician I	19.N	Interviewing
500	Operator III	32.N	
500	Operator III	32.N	
500	Operator II	29.N	
700	Water Resources Engineer/Planner	U17.E	Interviewing
800	Asset Maintenance Coordinator	32.N	
800	Senior Electrical & Instrumentation Technician	33.N	
800	Electrical & Instrumentation Technician	30.N	Interviewing
800	Electrical & Instrumentation Technician	30.N	Interviewing
800	Electrical & Instrumentation Technician	30.N	Interviewing
800	Electrical & Instrumentation Technician	30.N	Interviewing
800	Senior Facilities Services Technician	29.N	Start Date Pending
800	Facilities Services Technician	24.N	Recruiting
800	Maintenance Mechanic	25.N	
800	Senior Maintenance Mechanic	29.N	
800	Senior Maintenance Mechanic	29.N	Start Date Pending

**Temporary Employees
Full Time Equivalency
District Totals as of June 30, 2026**



Temp Total	7.97	10.13	8.94	10.02	6.21	5.76	7.11	5.58	6.64	7.20	7.05	4.86
Intern Totals	6.61	8.79	8.32	8.48	6.20	5.56	7.14	5.21	6.11	6.18	5.98	4.65

August 4, 2026

Prepared by: D. Rocha / J. Davis

Submitted by: N. Adly

Approved by: Paul A. Cook 

FINANCE AND PERSONNEL COMMITTEE

MONTHLY INVESTMENT AND DEBT REVIEW

SUMMARY:

The following items are submitted for the Committee's review and consideration:

- The Investment Portfolio Summary Report as of July 24, 2026, as outlined in Exhibit "A";
- The U.S. Treasury Yield Curve as of July 24, 2026, as shown in Exhibit "B";
- The Summary of Fixed and Variable Debt as of July 24, 2026, as outlined in Exhibit "C"; and
- The Summary of Variable Rate Debt Rates as of July 24, 2026, as outlined in Exhibit "D".

BACKGROUND:

Investment Portfolio:

Due to the timing of the Committee meeting, the final rate of return for July is not available. Preliminary calculations indicate a rate of return for the fixed income investment portfolio was 3.95%, which was a 0.02% increase from June's rate of return.

Debt Portfolio:

As of July 24, 2026, IRWD's weighted average all-in variable rate for debt was 2.23%, which is a 0.21% decrease from June's rate of 2.44%. Including IRWD's weighted average fixed rate bond issues of 3.03% and the negative cash accruals from fixed payer interest rate swaps (which hedge a portion of the District's variable rate debt), the total average debt rate was 2.80%, a 0.11% decrease from June's rate of 2.91%. The decrease is due to lower average rates for the District's variable rate debt.

FISCAL IMPACTS:

Fiscal impacts are outlined above and included in the exhibits provided.

ENVIRONMENTAL COMPLIANCE:

This item is not a project as defined in the California Environmental Quality Act Code of Regulations, Title 14, Chapter 3, Section 15378.

RECOMMENDATION:

Receive and file.

LIST OF EXHIBITS:

Exhibit “A” – Investment Portfolio Summary as of July 24, 2026

Exhibit “B” – Yield Curve as of July 24, 2026

Exhibit “C” – Summary of Fixed and Variable Debt as of July 24, 2026

Exhibit “D” – Summary of Variable Rate Debt Rates as of July 24, 2026



Dashboard

07/01/2026 - 07/24/2026

Irvine Ranch Water District (491783)

Dated: 07/27/2026

Portfolio Summary

	<i>Irvine Ranch Water District</i>	<i>Grand Total</i>
Par Value	410,774,518.32	410,774,518.32
Principal Cost	408,345,502.42	408,345,502.42
Book Value	408,345,502.42	408,345,502.42
Market Value	405,047,540.69	405,047,540.69
Unrealized Gain/Loss	-3,297,961.73	-3,297,961.73
Accrued Interest	2,418,585.67	2,418,585.67

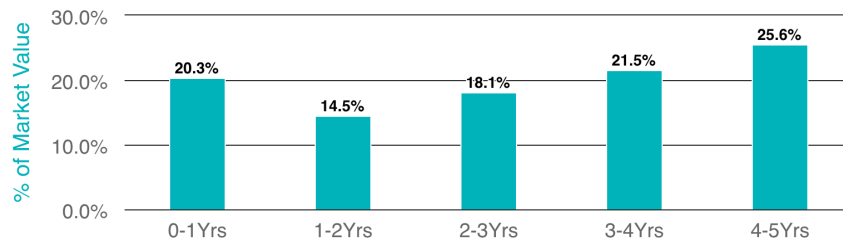
Footnotes: 1,2,3

Portfolio Characteristics

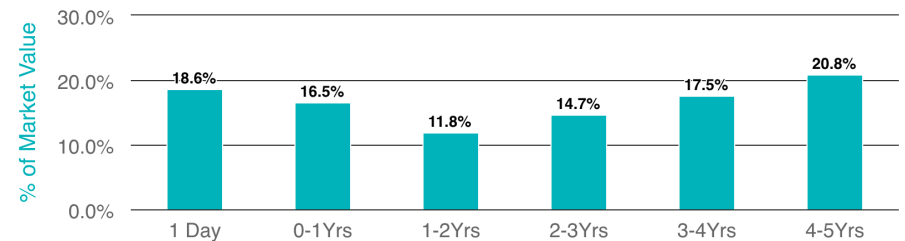
	<i>Irvine Ranch Water District</i>	<i>Grand Total</i>
Weighted Average Maturity	2.108	2.108
Portfolio Effective Duration	1.810	1.810
Weighted Average Life	1.953	1.953
Average Credit Rating	AA	AA
Yield at Cost	3.95	3.95

Footnotes: 1,2,3

Maturity Distribution (Excl. Cash & Equiv.)



Maturity Distribution (All)





Dashboard

07/01/2026 - 07/24/2026

Irvine Ranch Water District (491783)

Dated: 07/27/2026

Asset Allocation

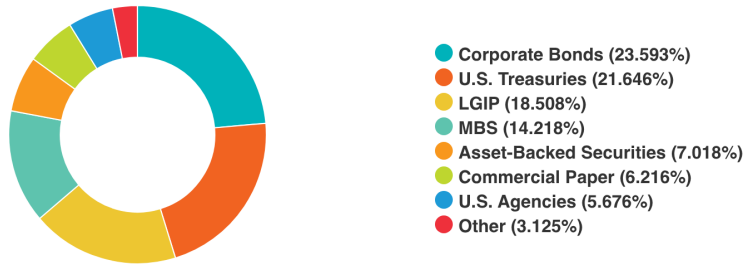


Chart calculated by: % of Market Value

Credit Quality



Chart calculated by: % of Market Value

Issuer Concentration

Issuer Concentration	Ending Current Units	Ending Book Value	% of Ending Book Value
Other	152,261,108.21	151,488,779.30	37.082%
United States	93,900,000.00	92,901,328.92	22.741%
(CALAIF) California LAIF	74,999,807.18	74,999,807.18	18.359%
Federal Home Loan Mortgage Corporation	33,892,842.88	33,618,199.59	8.229%
Federal National Mortgage Association	27,498,000.00	26,865,075.32	6.576%
New York Life Insurance Company	16,900,000.00	17,061,113.00	4.176%
Citigroup Inc.	11,500,000.00	11,588,439.06	2.837%

Total	410,951,758.27	408,522,742.37	100.000%
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*Other is the total of individual issuer concentrations below 2.0%

** Total includes receivable \$177,239.95 not reflected in portfolio summary



Portfolio Detail Committee and Board

Irvine Ranch Water District (491783)

Base Currency: USD As of 07/24/2026

Dated: 07/27/2026

Identifier	Description	Asset Type	Yield at Cost	Average Credit Rating	Par Value	Principal Cost	Book Value	Market Value	Unrealized Gain/Loss	Final Maturity
262006307	BNY DREYFUS GVT CM INV	Money Market Funds	3.31	AAA	138,595.85	138,595.85	138,595.85	138,595.85	0.00	07/24/2026
CALAIF	California LAIF	LGIP	3.81	NA	74,999,807.18	74,999,807.18	74,999,807.18	74,999,807.18	0.00	07/24/2026
CCYUSD	Receivable	Receivable	0.00	AAA	177,239.95	177,239.95	177,239.95	177,239.95	0.00	07/24/2026
11042MHA9	Britannia Funding Company, LLC	Commercial Paper	3.88	A-1+	6,815,000.00	6,761,066.85	6,761,066.85	6,803,338.78	42,271.93	08/10/2026
21687BJ10	Coöperatieve Rabobank U.A., New York Branch	Commercial Paper	3.73	A-1	5,000,000.00	4,880,183.33	4,880,183.33	4,980,788.89	100,605.56	09/01/2026
52953HJA9	Lexington Parker Capital Co. LLC	Commercial Paper	3.99	A-1	5,525,000.00	5,472,865.49	5,472,865.49	5,496,507.88	23,642.39	09/10/2026
46625HRV4	JPMORGAN CHASE & CO	Corporate Bonds	3.76	A	3,000,000.00	2,982,990.00	2,982,990.00	2,992,950.00	9,960.00	10/01/2026
923078CW7	VENTURA CNTY CALIF PUB FING AUTH LEASE REV	Municipal Bonds	3.79	AA+	3,000,000.00	2,946,540.00	2,946,540.00	2,979,735.00	33,195.00	11/01/2026
53948BLH0	Lloyds Bank Corporate Markets plc	Commercial Paper	3.76	A-1	8,000,000.00	7,782,840.00	7,782,840.00	7,906,466.67	123,626.67	11/17/2026
17325FBC1	CITIBANK NA	Corporate Bonds	3.75	A+	5,000,000.00	5,069,650.00	5,069,650.00	5,015,800.00	-53,850.00	12/04/2026
74274TAL4	PRIVATE EXPORT FUNDING CORP	U.S. Agencies	3.72	AA	6,500,000.00	6,553,209.00	6,553,209.00	6,492,590.00	-60,619.00	02/07/2027
06055JPX1	BANK OF AMERICA CORP	Corporate Bonds	3.86	A-	5,000,000.00	5,000,000.00	5,000,000.00	4,966,800.00	-33,200.00	03/23/2027
64952WEQ2	NEW YORK LIFE GLOBAL FUNDING	Corporate Bonds	3.71	AA+	5,000,000.00	4,972,150.00	4,972,150.00	4,961,750.00	-10,400.00	04/07/2027
68609TWF1	OREGON ST	Municipal Bonds	3.67	AA+	2,395,000.00	2,323,341.60	2,323,341.60	2,343,967.34	20,625.74	05/01/2027
91282CKV2	UNITED STATES TREASURY	U.S. Treasuries	4.22	AA+	5,000,000.00	5,044,921.88	5,044,921.88	5,018,554.70	-26,367.18	06/15/2027
446201AF2	HUNTINGTON BEACH CALIF PENSION OBLIG	Municipal Bonds	3.73	AA+	2,100,000.00	2,040,360.00	2,040,360.00	2,050,421.10	10,061.10	06/15/2027
91282CKZ3	UNITED STATES TREASURY	U.S. Treasuries	4.16	AA+	5,000,000.00	5,027,343.75	5,027,343.75	5,006,835.95	-20,507.80	07/15/2027
91282CFH9	UNITED STATES TREASURY	U.S. Treasuries	4.30	AA+	5,000,000.00	4,854,687.50	4,854,687.50	4,940,039.05	85,351.55	08/31/2027
91282CFM8	UNITED STATES TREASURY	U.S. Treasuries	4.19	AA+	5,000,000.00	4,988,476.57	4,988,476.57	4,991,210.95	2,734.39	09/30/2027
857477CP6	STATE STREET CORP	Corporate Bonds	3.71	A	5,000,000.00	5,050,750.00	5,050,750.00	4,996,400.00	-54,350.00	10/22/2027
64952WFL2	NEW YORK LIFE GLOBAL FUNDING	Corporate Bonds	3.87	AA+	3,000,000.00	3,028,860.00	3,028,860.00	2,990,130.00	-38,730.00	12/13/2027
64952WEY5	NEW YORK LIFE GLOBAL FUNDING	Corporate Bonds	3.88	AA+	3,000,000.00	3,055,260.00	3,055,260.00	3,007,800.00	-47,460.00	01/09/2028
14913UBF6	CATERPILLAR FINANCIAL SERVICES CORP	Corporate Bonds	3.72	A	5,000,000.00	4,998,250.00	4,998,250.00	4,947,050.00	-51,200.00	01/10/2028
9128283W8	UNITED STATES TREASURY	U.S. Treasuries	4.23	AA+	5,000,000.00	4,783,593.75	4,783,593.75	4,882,617.20	99,023.45	02/15/2028
66815L2V0	NORTHWESTERN MUTUAL GLOBAL FUNDING	Corporate Bonds	3.91	AA+	5,000,000.00	5,059,750.00	5,059,750.00	4,990,900.00	-68,850.00	03/21/2028
6944PL2S7	PACIFIC LIFE GLOBAL FUNDING II	Corporate Bonds	3.96	AA-	2,450,000.00	2,498,485.50	2,498,485.50	2,456,027.00	-42,458.50	04/04/2028
91282CBZ3	UNITED STATES TREASURY	U.S. Treasuries	4.15	AA+	5,000,000.00	4,496,484.38	4,496,484.38	4,740,820.30	244,335.92	04/30/2028
806851AK7	SCHLUMBERGER HOLDINGS CORP	Corporate Bonds	4.25	A-	5,000,000.00	4,965,650.00	4,965,650.00	4,930,800.00	-34,850.00	05/17/2028
91282CHQ7	UNITED STATES TREASURY	U.S. Treasuries	4.39	AA+	10,000,000.00	9,900,000.00	9,900,000.00	9,958,593.80	58,593.80	07/31/2028
9128284V9	UNITED STATES TREASURY	U.S. Treasuries	3.85	AA+	5,000,000.00	4,820,312.50	4,820,312.50	4,855,859.40	35,546.90	08/15/2028
3137HB3D4	FHMS K-510 A2	MBS	4.31	AA+	3,440,203.00	3,488,446.47	3,488,446.47	3,461,330.32	-27,116.15	10/25/2028
923078CY3	VENTURA CNTY CALIF PUB FING AUTH LEASE REV	Municipal Bonds	3.79	AA+	4,000,000.00	3,806,760.00	3,806,760.00	3,773,016.00	-33,744.00	11/01/2028
742651EA6	PRIVATE EXPORT FUNDING CORP	U.S. Agencies	3.57	AA+	5,000,000.00	5,100,100.00	5,100,100.00	4,978,700.00	-121,400.00	12/15/2028
3137FKUP9	FHMS K-087 A2	MBS	3.74	AA+	4,162,291.70	4,155,462.98	4,155,462.98	4,080,423.71	-75,039.26	12/25/2028
3137FKUP9	FHMS K-087 A2	MBS	3.77	AA+	129,736.27	129,736.27	129,736.27	127,513.24	-2,223.03	12/25/2028
713448GL6	PEPSICO INC	Corporate Bonds	3.82	A+	5,000,000.00	5,038,350.00	5,038,350.00	4,949,750.00	-88,600.00	01/15/2029
91282CJW2	UNITED STATES TREASURY	U.S. Treasuries	3.85	AA+	5,000,000.00	5,025,585.94	5,025,585.94	4,956,250.00	-69,335.94	01/31/2029
3133ER6D8	FEDERAL FARM CREDIT BANKS FUNDING CORP	U.S. Agencies	3.87	AA+	5,000,000.00	5,022,850.00	5,022,850.00	4,947,200.00	-75,650.00	03/07/2029
92970QAK1	WFCIT 2026-1 A	Asset-Backed Securities	4.08	AAA	5,000,000.00	4,999,299.00	4,999,299.00	4,935,575.20	-63,723.80	04/16/2029
3137FMCR1	FHMS K-093 A2	MBS	3.70	AA+	4,888,452.85	4,767,578.25	4,767,578.25	4,686,887.18	-80,691.07	05/25/2029
59217GDC0	METROPOLITAN LIFE GLOBAL FUNDING I	Corporate Bonds	4.11	AA-	1,000,000.00	966,290.00	966,290.00	952,970.00	-13,320.00	06/17/2029
89236TKD6	TOYOTA MOTOR CREDIT CORP	Corporate Bonds	3.97	A+	3,000,000.00	3,046,320.00	3,046,320.00	2,976,810.00	-69,510.00	06/29/2029
3137FNX54	FHMS K-097 A2	MBS	3.79	AA+	5,000,000.00	4,780,078.13	4,780,078.13	4,705,212.80	-74,865.33	07/25/2029
16144YAC2	CHAOT 244 A3	Asset-Backed Securities	3.85	AAA	3,122,760.98	3,154,354.54	3,154,354.54	3,133,582.69	-20,771.85	07/25/2029



Portfolio Detail Committee and Board

Irvine Ranch Water District (491783)

Base Currency: USD As of 07/24/2026

Dated: 07/27/2026

Identifier	Description	Asset Type	Yield at Cost	Average Credit Rating	Par Value	Principal Cost	Book Value	Market Value	Unrealized Gain/Loss	Final Maturity
532457CQ9	ELI LILLY AND CO	Corporate Bonds	3.89	AA-	5,000,000.00	5,049,950.00	5,049,950.00	4,942,250.00	-107,700.00	08/14/2029
16144QAC9	CHAOT 245 A3	Asset-Backed Securities	3.84	AAA	4,037,511.43	4,051,390.37	4,051,390.37	4,033,668.36	-17,722.01	08/27/2029
14041NGE5	COMET 2024-1 A	Asset-Backed Securities	3.77	AAA	5,000,000.00	5,012,500.00	5,012,500.00	4,973,098.05	-39,401.95	09/17/2029
91282CFT3	UNITED STATES TREASURY	U.S. Treasuries	4.01	AA+	5,000,000.00	4,997,656.25	4,997,656.25	4,941,406.25	-56,250.00	10/31/2029
3137FWHK9	FHMS K-X04 A2X	MBS	3.52	AA+	901,823.71	829,360.77	829,360.77	828,100.58	-1,260.19	11/25/2029
91282CMA6	UNITED STATES TREASURY	U.S. Treasuries	3.97	AA+	5,000,000.00	5,031,250.00	5,031,250.00	4,959,375.00	-71,875.00	11/30/2029
3132XKXL6	FH WN5182	MBS	4.22	AA+	5,000,000.00	5,065,039.06	5,065,039.06	4,967,311.15	-97,727.91	12/01/2029
64952WFK4	NEW YORK LIFE GLOBAL FUNDING	Corporate Bonds	4.10	AA+	5,900,000.00	6,004,843.00	6,004,843.00	5,857,992.00	-146,851.00	12/05/2029
3137HKKJ8	FHMS K-539 A2	MBS	3.89	AA+	5,000,000.00	5,082,421.88	5,082,421.88	4,951,644.20	-130,777.68	01/25/2030
91282CGQ8	UNITED STATES TREASURY	U.S. Treasuries	3.98	AA+	5,000,000.00	5,004,687.50	5,004,687.50	4,935,546.90	-69,140.60	02/28/2030
91282CMU2	UNITED STATES TREASURY	U.S. Treasuries	3.99	AA+	5,000,000.00	5,002,148.44	5,002,148.44	4,932,812.50	-69,335.94	03/31/2030
166764BY5	CHEVRON CORP	Corporate Bonds	4.04	AA-	6,000,000.00	5,572,080.00	5,572,080.00	5,483,700.00	-88,380.00	05/11/2030
91282CNK3	UNITED STATES TREASURY	U.S. Treasuries	3.82	AA+	7,500,000.00	7,519,628.91	7,519,628.91	7,357,617.22	-162,011.68	06/30/2030
3137HMC8	FHMS K-544 A2	MBS	4.44	AA+	5,370,000.00	5,320,075.78	5,320,075.78	5,283,562.22	-36,513.56	07/25/2030
91282CHR5	UNITED STATES TREASURY	U.S. Treasuries	3.68	AA+	5,000,000.00	5,069,726.56	5,069,726.56	4,925,390.65	-144,335.91	07/31/2030
880591FE7	TENNESSEE VALLEY AUTHORITY	U.S. Agencies	3.95	AA+	5,000,000.00	4,984,075.00	4,984,075.00	4,893,750.00	-90,325.00	08/01/2030
3140Q0CX8	FN BZ4585	MBS	4.00	AA+	2,588,000.00	2,599,221.41	2,599,221.41	2,537,029.68	-62,191.73	08/01/2030
223093VT9	COVINA-VALLEY CALIF UNI SCH DIST	Municipal Bonds	3.94	AA	1,300,000.00	1,222,039.00	1,222,039.00	1,200,358.90	-21,680.10	08/01/2030
3140Q0KP6	FN BZ4801	MBS	4.04	AA+	6,410,000.00	6,459,076.56	6,459,076.56	6,294,085.53	-164,991.03	09/01/2030
24422EYF0	JOHN DEERE CAPITAL CORP	Corporate Bonds	4.11	A	5,000,000.00	5,057,600.00	5,057,600.00	4,920,200.00	-137,400.00	10/15/2030
17305EGS8	CCCIT 2018-A7 A7	Asset-Backed Securities	3.85	AAA	6,500,000.00	6,518,789.06	6,518,789.06	6,417,022.17	-101,766.89	10/15/2030
3140JBFJ0	FN BM6468	MBS	4.00	AA+	5,500,000.00	4,868,359.38	4,868,359.38	4,799,238.29	-69,121.09	11/01/2030
3140Q06A5	FN BZ5364	MBS	4.03	AA+	5,250,000.00	5,236,464.84	5,236,464.84	5,097,666.89	-138,797.95	11/01/2030
30303MAB8	META PLATFORMS INC	Corporate Bonds	4.17	AA-	5,000,000.00	5,005,950.00	5,005,950.00	4,844,150.00	-161,800.00	11/15/2030
14320HAD8	CARMX 2025-4 A3	Asset-Backed Securities	3.91	AAA	5,000,000.00	5,011,132.81	5,011,132.81	4,944,532.00	-66,600.81	12/16/2030
59217GFU8	METROPOLITAN LIFE GLOBAL FUNDING I	Corporate Bonds	4.35	AA-	5,000,000.00	5,001,100.00	5,001,100.00	4,873,650.00	-127,450.00	01/12/2031
3136GCG90	FEDERAL NATIONAL MORTGAGE ASSOCIATION	U.S. Agencies	3.88	AA+	1,750,000.00	1,750,000.00	1,750,000.00	1,688,697.50	-61,302.50	01/27/2031
3140Q2C97	FN BZ6395	MBS	4.01	AA+	6,000,000.00	5,951,953.13	5,951,953.13	5,795,726.46	-156,226.67	02/01/2031
66989HBG2	NOVARTIS CAPITAL CORP	Corporate Bonds	4.33	AA-	4,700,000.00	4,714,946.00	4,714,946.00	4,614,930.00	-100,016.00	03/18/2031
74368CCE2	PROTECTIVE LIFE GLOBAL FUNDING	Corporate Bonds	4.72	AA-	5,000,000.00	5,023,650.00	5,023,650.00	4,930,650.00	-93,000.00	04/14/2031
91282CQX2	UNITED STATES TREASURY	U.S. Treasuries	4.30	AA+	6,400,000.00	6,350,750.00	6,350,750.00	6,314,000.00	-36,750.00	06/30/2031
---	---	---	3.95	AA	410,951,758.27	408,522,742.37	408,522,742.37	405,224,780.64	-3,297,961.73	09/01/2028

* Weighted by: Market Value. * Holdings Displayed by: Lot.



MEEDER

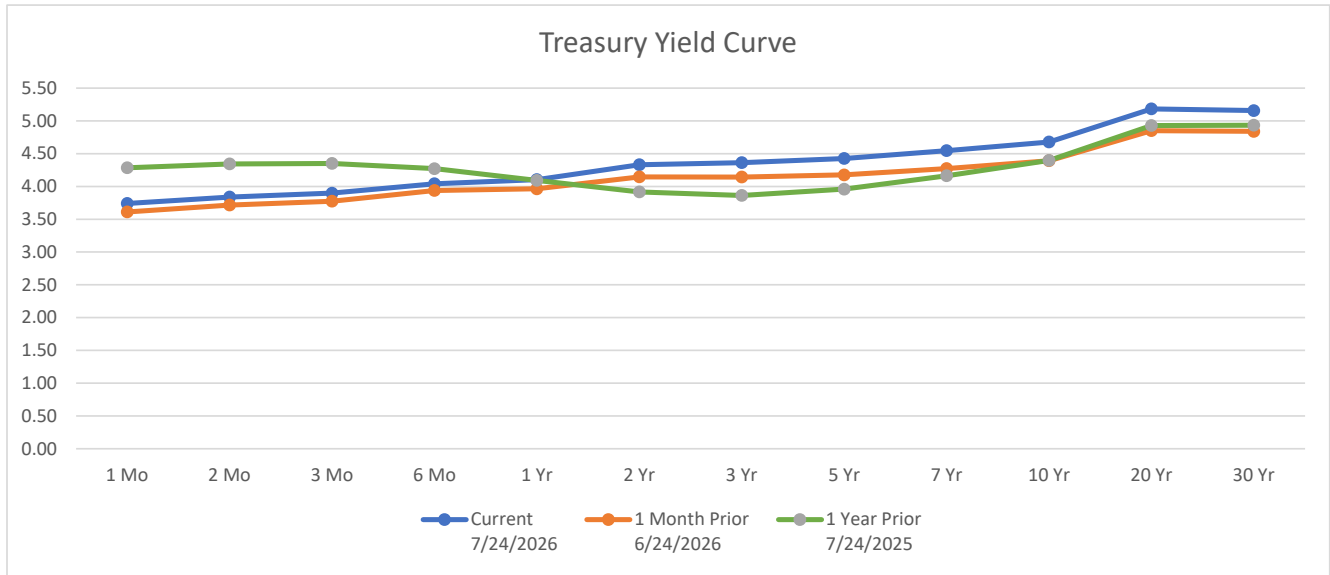
PUBLIC FUNDS

Report: Investment Activity Committee and Board Report
Account: Irvine Ranch Water District (491783)
Date: 07/01/2026 - 07/24/2026

Identifier	Security Description	Yield to Maturity	Coupon Rate	Trade Date	Settle Date	Final Maturity	Amount	Transaction Type
262006307	BNY DREYFUS GVT CM;INV	---	3.310	---	---	07/24/2026	(10,195,970.50)	Buy
262006307	BNY DREYFUS GVT CM;INV	---	3.310	---	---	07/24/2026	11,432,563.54	Sell
3137FKUP9	FH-K087-A2	---	3.771	07/01/2026	07/01/2026	12/25/2028	4,769.86	Principal Paydown
3137FKUP9	FH-K087-A2	---	3.771	07/01/2026	07/01/2026	12/25/2028	149.06	Principal Paydown
3137FMCR1	FH-K093-A2	---	2.982	07/01/2026	07/01/2026	05/25/2029	6,089.50	Principal Paydown
3137FWHK9	FH-KX04-A2X	---	1.088	07/01/2026	07/01/2026	11/25/2029	2,316.08	Principal Paydown
55458FGA9	Mackinac Funding Company, LLC 0.0 07/10/2026	0.000	0.000	07/10/2026	07/10/2026	07/10/2026	5,000,000.00	Maturity
91282CQX2	US TREASURY 4.125 06/30/31	4.314	4.125	07/14/2026	07/15/2026	06/30/2031	(6,361,510.87)	Buy
3137HMCE8	FHMS K-544 A2 4.266 07/25/2030	---	4.266	07/16/2026	07/21/2026	07/25/2030	(5,332,802.68)	Buy
9128286B1	US TREASURY 2.625 02/15/29	4.209	2.625	07/17/2026	07/20/2026	02/15/2029	4,866,159.14	Sell

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Exhibit "B"

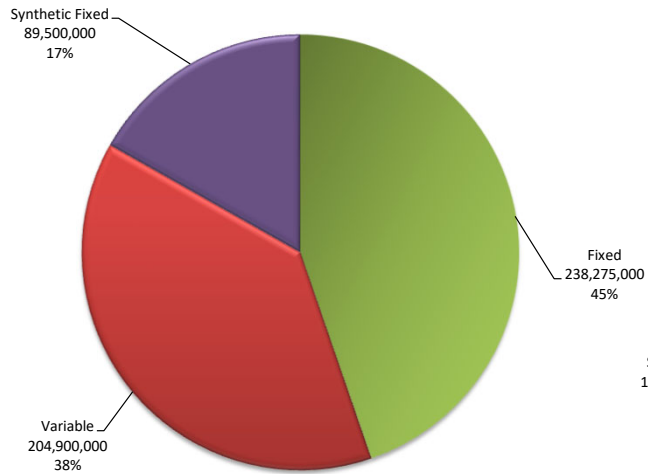


Tenor	Current 7/24/2026	1 Month Prior 6/24/2026	1 Year Prior 7/24/2025
1 Mo	3.74	3.61	4.28
2 Mo	3.84	3.72	4.34
3 Mo	3.90	3.77	4.35
6 Mo	4.04	3.94	4.27
1 Yr	4.11	3.96	4.09
2 Yr	4.33	4.15	3.92
3 Yr	4.36	4.14	3.86
5 Yr	4.43	4.18	3.96
7 Yr	4.55	4.27	4.16
10 Yr	4.68	4.39	4.40
20 Yr	5.18	4.85	4.93
30 Yr	5.16	4.84	4.94

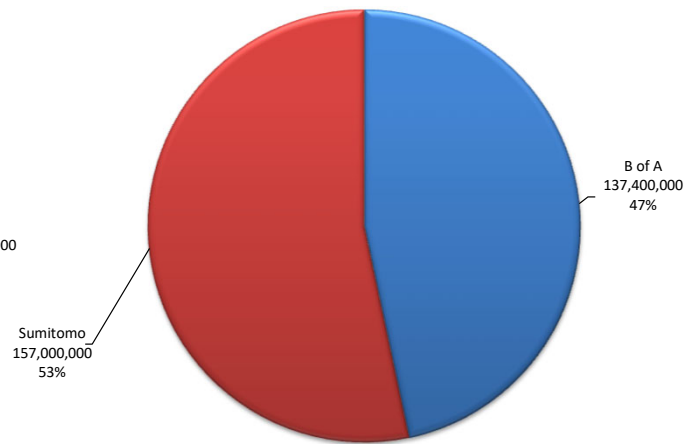
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Irvine Ranch Water District Summary of Fixed and Variable Rate Debt July 2026

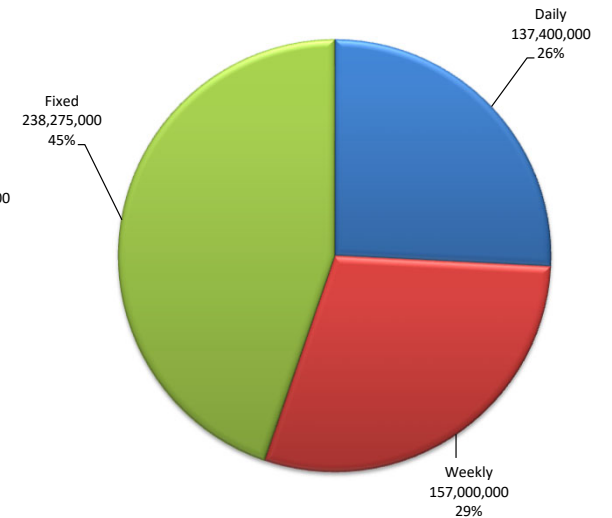
Current Debt Mix By Type



Letters of Credit / Support



Current Debt Rate Reset



Outstanding Par by Series

Series	Issue Date	Maturity Date	Remaining Principal	Percent	Letter of Credit/Support	Rmkt Agent	Mode	Reset
Series 2008-A Refunding	04/24/08	07/01/35	\$32,000,000	6.01%	Sumitomo	BAML	Variable	Weekly
Series 2025-A Refunding	07/15/25	05/01/40	\$125,000,000	23.47%	Sumitomo	BAML	Variable	Weekly
Series 2011-A-1 Refunding	04/15/11	10/01/37	\$34,440,000	6.47%	B of A	Goldman	Variable	Daily
Series 2011-A-2 Refunding	04/15/11	10/01/37	\$22,960,000	4.31%	B of A	Goldman	Variable	Daily
Series 2009 - A	06/04/09	10/01/41	\$40,000,000	7.51%	B of A	US Bank	Variable	Daily
Series 2009 - B	06/04/09	10/01/41	\$40,000,000	7.51%	B of A	Goldman	Variable	Daily
2016 COPS	09/01/16	03/01/46	\$92,030,000	17.28%	N/A	N/A	Fixed	Fixed
Series 2025-B Refunding	07/25/25	05/01/35	\$54,755,000	10.28%	N/A	N/A	Fixed	Fixed
Series 2016	10/12/16	02/01/46	\$91,490,000	17.18%	N/A	N/A	Fixed	Fixed
Total			\$532,675,000	100.00%				

IRVINE RANCH WATER DISTRICT
SUMMARY OF FIXED & VARIABLE RATE DEBT

July-26

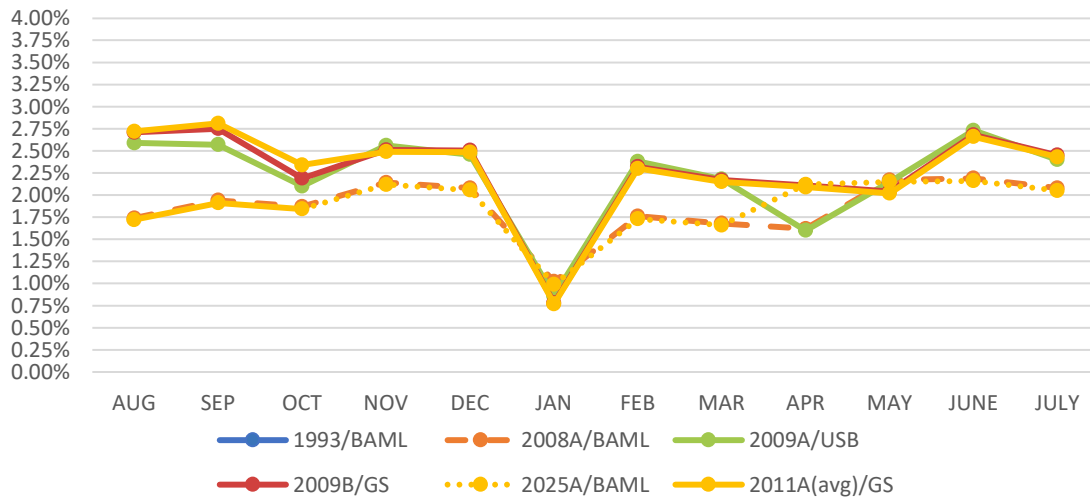
Daily																					
Weekly																					
GENERAL BOND INFORMATION							LETTER OF CREDIT INFORMATION										TRUSTEE INFORMATION				
VARIABLE RATE ISSUES	Issue Date	Maturity Date	Principal Payment Date	Payment Date	Original Par Amount	Remaining Principal	Letter of Credit	Reimbursement Agreement Date	L/C Exp. Date	Prior Letter of Credit Bank	MOODY'S	S&P	FITCH	LOC Stated Amount	LOC Fee	Annual LOC Cost	Rmkt Agent	Reset	Rmkt Fees	Annual Cost	Trustee
SERIES 2008-A Refunding	04/24/08	07/01/35	Jul 1	5th Bus. Day	\$60,215,000	\$32,000,000	SUMITOMO	04/01/11	03/13/28	SUMITOMO	A1/P-1	A/A-1	A/F1	\$32,473,425	0.3400%	\$110,410	BAML	WED	0.07%	\$22,400	BANK OF NY
SERIES 2025-A Refunding	07/15/25	05/01/40	May 1, 2035	1st Bus. Day	\$125,000,000	\$125,000,000	SUMITOMO	07/01/25	07/25/29	SUMITOMO	NA	A/A	A/F1	\$127,054,795	0.3150%	\$400,223	BAML	WED	0.07%	\$87,500	US BANK
SERIES 2011-A-1 Refunding	04/15/11	10/01/37	Oct 1	1st Bus. Day	\$60,545,000	\$34,440,000	B of A	02/01/24	02/08/27	B of A	Aa1/VMIG1	A+/A-1	AAA/F1+	\$34,824,973	0.3200%	\$111,440	Goldman	DAILY	0.07%	\$24,108	BANK OF NY
SERIES 2011-A-2 Refunding	04/15/11	10/01/37	Oct 1	1st Bus. Day	\$40,370,000	\$22,960,000	B of A	02/01/24	02/08/27	B of A	Aa1/VMIG1	A+/A-1	AAA/F1+	\$23,216,649	0.3200%	\$74,293	Goldman	DAILY	0.07%	\$16,072	BANK OF NY
SERIES 2009 - A	06/04/09	10/01/41	Oct 1	1st Bus. Day	\$75,000,000	\$40,000,000	B of A	04/01/25	05/01/28	US BANK	Aa1/VMIG1	A+/A-1	AAA/F1+	\$40,447,123	0.3400%	\$137,520	US Bank	DAILY	0.07%	\$28,000	US BANK
SERIES 2009 - B	06/04/09	10/01/41	Oct 1	1st Bus. Day	\$75,000,000	\$40,000,000	B of A	04/01/11	05/01/28	B of A	Aa1/VMIG1	A+/A-1	AAA/F1+	\$40,447,123	0.3400%	\$137,520	Goldman	DAILY	0.07%	\$28,000	US BANK
					\$436,130,000	\$294,400,000	SUB-TOTAL VARIABLE RATE DEBT							\$298,464,088	0.3255%	\$971,406					
																(Wt. Avg)	(Wt. Avg)				
FIXED RATE ISSUES																					
2016 COPS	09/01/16	03/01/46	Mar 1	Mar/Sept	\$116,745,000	\$92,030,000	N/A	N/A	N/A	N/A	NR	AAA	AAA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	US BANK
SERIES 2016	10/12/16	02/01/46	Feb 1	Feb/Aug	\$103,400,000	\$91,490,000	N/A	N/A	N/A	N/A	NR	AAA	AAA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	BANK OF NY
SERIES 2025B Refunding	07/15/25	05/01/35	May 1	May/Nov	\$57,890,000	\$54,755,000	N/A	N/A	N/A	N/A	NR	AAA	AAA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	US BANK
					\$278,035,000	\$238,275,000	SUB-TOTAL FIXED RATE DEBT														
					\$714,165,000	\$532,675,000	TOTAL- FIXED & VARIABLE RATE DEBT														

Remarketing Agents			GO VS COP's		
Goldman	97,400,000	33%	GO:	440,645,000	83%
BAML	157,000,000	53%	COPS:	92,030,000	17%
US Bank	40,000,000	14%	Total	<u>532,675,000</u>	
<u>294,400,000</u>					

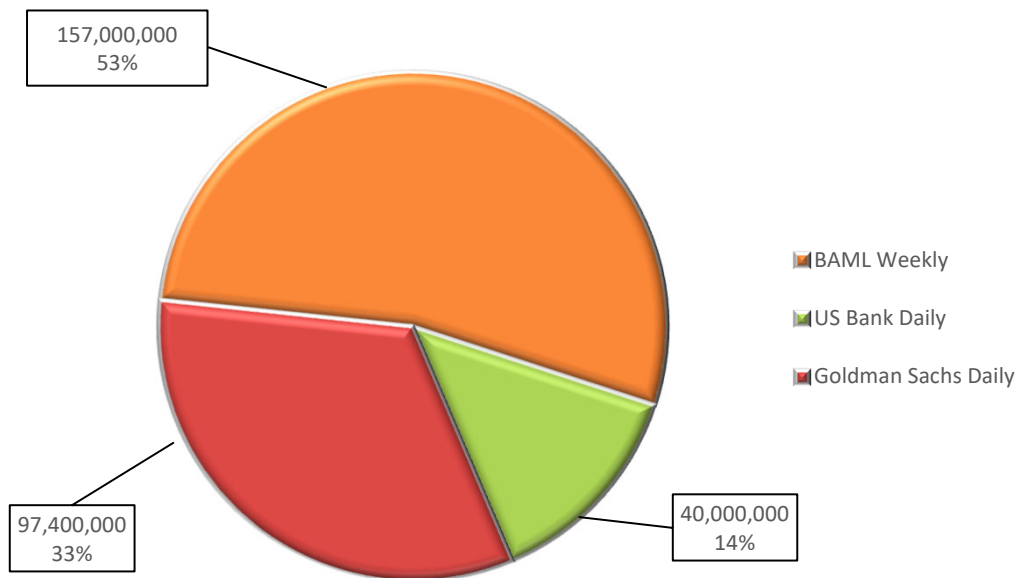
LOC Banks			Breakdown Between Variable & Fixed Rate Mode		
SUMITOMO	157,000,000	53%	Daily Issues	137,400,000	26%
BANK OF AMERICA	137,400,000	47%	Weekly Issues	157,000,000	29%
			Sub-Total	<u>294,400,000</u>	
			Fixed Rate Issues	\$238,275,000	45%
			Sub-Total - Fixed	<u>238,275,000</u>	
			TOTAL DEBT		
			FIXED & VAR.	<u>532,675,000</u>	100%
<u>294,400,000</u>					

Irvine Ranch Water District Summary of Remarketing Performance July 2026

All-in Variable Rate



Total Outstanding Principal By
Remarketing Agent



SUMMARY OF DEBT RATES

Jul-26

Cusips	4636324K2	4636324Q9	4636324R7	4636324D8	4636325R6	4636324H9
Rmkt Agent Mode	GOLDMAN DAILY	GOLDMAN DAILY	GOLDMAN DAILY	MERRILL LYNCH WEEKLY	MERRILL LYNCH WEEKLY	US BANK DAILY
Bond Issue	2009 - B	2011 A-1	2011 A-2	2008-A	2025 - A	2009-A
Par Amount	40,000,000	34,440,000	22,960,000	32,000,000	125,000,000	40,000,000
LOC Bank Reset	BOFA	BOFA	BOFA	Sumitomo Wednesday	Sumitomo Wednesday	BOFA
7/1/2026	0.95%	0.95%	0.95%	2.05%	2.05%	1.00%
7/2/2026	0.50%	0.50%	0.50%	1.05%	1.05%	0.60%
7/3/2026	0.50%	0.50%	0.50%	1.05%	1.05%	0.60%
7/4/2026	0.50%	0.50%	0.50%	1.05%	1.05%	0.60%
7/5/2026	0.50%	0.50%	0.50%	1.05%	1.05%	0.60%
7/6/2026	0.10%	0.10%	0.10%	1.05%	1.05%	0.50%
7/7/2026	0.50%	0.50%	0.50%	1.05%	1.05%	0.39%
7/8/2026	1.00%	1.00%	1.00%	1.05%	1.05%	0.90%
7/9/2026	2.55%	2.55%	2.55%	1.35%	1.35%	2.30%
7/10/2026	3.05%	3.05%	3.05%	1.35%	1.35%	3.05%
7/11/2026	3.05%	3.05%	3.05%	1.35%	1.35%	3.05%
7/12/2026	3.05%	3.05%	3.05%	1.35%	1.35%	3.05%
7/13/2026	3.05%	3.05%	3.05%	1.35%	1.35%	3.05%
7/14/2026	3.10%	3.10%	3.10%	1.35%	1.35%	3.05%
7/15/2026	2.70%	2.70%	2.70%	1.35%	1.35%	2.70%
7/16/2026	2.90%	2.90%	2.90%	2.44%	2.44%	2.75%
7/17/2026	3.05%	3.05%	3.05%	2.44%	2.44%	2.60%
7/18/2026	3.05%	3.05%	3.05%	2.44%	2.44%	2.60%
7/19/2026	3.05%	3.05%	3.05%	2.44%	2.44%	2.60%
7/20/2026	2.35%	2.35%	2.35%	2.44%	2.44%	2.55%
7/21/2026	2.25%	2.25%	2.25%	2.44%	2.44%	2.25%
7/22/2026	2.00%	2.00%	2.00%	2.44%	2.44%	2.15%
7/23/2026	2.60%	2.60%	2.60%	2.05%	2.05%	2.35%
7/24/2026	2.65%	2.65%	2.65%	2.05%	2.05%	2.45%
Avg Interest Rates	2.04%	2.04%	2.04%	1.67%	1.67%	1.99%
Rmkt Fee	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
LOC Fee	0.34%	0.32%	0.32%	0.34%	0.32%	0.34%
All-In Rate	2.45%	2.43%	2.43%	2.08%	2.05%	2.40%
Par Amount	97,400,000			157,000,000		40,000,000

Interest Rate Mode	Percent of Total Variable Rate Debt	Par Outstanding	Weighted All-In Average Rate	Base Rate Average
Daily	46.67%	137,400,000	2.43%	2.03%
Weekly	53.33%	157,000,000	2.06%	1.67%
	100.00%	\$294,400,000	2.23%	1.84%
Fixed				
COPS 2016	38.62%	92,030,000	2.90%	
SERIES 2025 B	22.98%	54,755,000	2.77%	
SERIES 2016	38.40%	91,490,000	3.32%	
	100.00%	\$238,275,000	3.03%	
All-In Debt Rate Including \$60 Million Notional Amount of Swaps				2.80%

REMARKETING AGENT PERFORMANCE COMPARISON

Jul-26

Date	Daily Variable Rate Comparison
	Goldman Sachs vs US Bank
7/1/2026	-0.05%
7/2/2026	-0.10%
7/3/2026	-0.10%
7/4/2026	-0.10%
7/5/2026	-0.10%
7/6/2026	-0.40%
7/7/2026	0.11%
7/8/2026	0.10%
7/9/2026	0.25%
7/10/2026	0.00%
7/11/2026	0.00%
7/12/2026	0.00%
7/13/2026	0.00%
7/14/2026	0.05%
7/15/2026	0.00%
7/16/2026	0.15%
7/17/2026	0.45%
7/18/2026	0.45%
7/19/2026	0.45%
7/20/2026	-0.20%
7/21/2026	0.00%
7/22/2026	-0.15%
7/23/2026	0.25%
7/24/2026	0.20%
Average Spread	0.05%

Rmkt Agent	GS / US Bank
Mode	Daily
Bond Issue	2011A & 2009B / 2009A
Par Amount	\$61.1MM & \$42.5MM / \$42.5MM
LOC Bank	Bank of America / Bank of America ⁽¹⁾

(1) The Letter of Credit bank for the Series 2009A was substituted from US Bank to Bank of America on April 3, 2025.

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August 4, 2026

Prepared by: A. Ulmer

Submitted by: N. Adly

Approved by: Paul A. Cook 

FINANCE AND PERSONNEL COMMITTEE

EXPENSES AND FEES OF BOARD MEMBERS AND GENERAL MANAGER PAID THROUGH THE FOURTH QUARTER OF FISCAL YEAR 2025-2026

SUMMARY:

Pursuant to the policy regarding Business Expense Reimbursement, Travel, Meeting Compensation, and Representation, staff has assembled for Committee review an Expense Summary, as provided in Exhibits “A” and “B”, for IRWD’s Board members and the General Manager through the fourth quarter of Fiscal Year (FY) 2025-26.

FISCAL IMPACTS:

Meeting fees throughout the fourth quarter totaled \$159,873 compared with the fiscal year budget of \$219,000 (through the fourth quarter). Conference and meeting-related travel expenses for both the Board of Directors and the General Manager totaled \$74,792 versus a budget of \$120,000. The remaining balance for travel expenses is \$45,208 for FY 2025-26.

The total cost for Board and General Manager conference, travel, and other District-related expenses, including meeting fees, throughout the fourth quarter FY 2025-26 is \$234,666 with a remaining budget of \$104,334 for the fiscal year.

ENVIRONMENTAL COMPLIANCE:

This item is not a project as defined in the California Environmental Quality Act (CEQA), Code of Regulations, Title 14, Chapter 3, Section 15378.

RECOMMENDATION:

Receive and file.

LIST OF EXHIBITS:

Exhibit “A” – Expense Summary Overview for the Board Members and General Manager
Exhibit “B” – Expense Summaries by Individual

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Exhibit A



**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

All Board Members/General Manager

Name	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. To District	Total
								# Miles	Amount		
Board Members:											
Dan Ferons	2,923	617	1,278	-	-	120	-	552	396	-	5,334
Steven LaMar	6,745	3,871	5,737	300	778	715	5	902	634	-	18,785
Doug Reinhart	4,763	496	1,840	223	39	60	-	564	400	-	7,820
Peer Swan	18,380	2,749	5,283	90	41	591	-	1,027	732	-	27,867
John Withers	4,036	-	1,278	-	-	195	(608)	825	590	-	5,491
											-
											-
											-
											-
											-
General Manager:											
Paul Cook	3,793	2,253	1,259	1,138	246	85	722	-	-	-	9,496
											-
											-
Total	\$ 40,641	\$ 9,986	\$ 16,674	\$ 1,750	\$ 1,104	\$ 1,766	\$ 119	3,870	\$ 2,752	\$ -	\$ 74,792

Note: This page is intentionally left blank.

Exhibit B



Dan Ferons

**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

Paid	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. By ACWA	Total
										# Miles	Amount		
Monthly Expense Reports													
Paid	July 2025	Monthly Expense Report (no activity this period)											\$ -
	August 2025	Monthly Expense Report (no activity this period)											-
	September 2025	Monthly Expense Report (no activity this period)											-
	October 2025	Monthly Expense Report (no activity this period)											-
	November 2025	Monthly Expense Report (no activity this period)											-
	December 2025	Monthly Expense Report (no activity this period)											-
Paid	January 2026	Monthly Expense Report (981527)	160.00										160.00
	February 2026	Monthly Expense Report (no activity this period)											-
	March 2026	Monthly Expense Report (no activity this period)											-
	April 2026	Monthly Expense Report (no activity this period)											-
	May 2026	Monthly Expense Report (989460)	170.00							149	108.03		278.03
	June 2026	Monthly Expense Report (no activity this period)											-
Conferences/Seminars and Other Non-local Travel													
Paid	12/2/2025	ACWA Fall Conference Registration- San Diego, CA December 2-4, 2025	999.00		503.48			60.00		171	119.98		1,682.46
Paid	12/22/2025	Urban Water Institute Conference, Indian Wells, CA February 25-27, 2026	595.00		774.06			60.00		232	168.20		1,597.26
Paid	2/20/2026	ACWA Spring Conference, Sacramento, CA May 5-7, 2026	999.00	616.80									1,615.80
													-
													-
													-
Total			\$ 2,923.00	\$ 616.80	\$ 1,277.54	\$ -	\$ -	\$ 120.00	\$ -	552	\$ 396.21	\$ -	\$ 5,333.55

*Detail of Description/Location provided on Expense Report



Steven LaMar

**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

Date		Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. By ACWA	Total
Paid	Incurred									# Miles	Amount		
Monthly Expense Reports													
Paid	July 2025	Monthly Expense Report (no activity this period)	160.00										\$ -
	August 2025	Monthly Expense Report (no activity this period)										-	
	September 2025	Monthly Expense Report (no activity this period)										-	
	October 2025	Monthly Expense Report (no activity this period)										-	
	November 2025	Monthly Expense Report (no activity this period)										-	
	December 2025	Monthly Expense Report (no activity this period)										-	
	January 2026	Monthly Expense Report (981527)								99	71.85	231.85	
	February 2026	Monthly Expense Report (no activity this period)										-	
	March 2026	Monthly Expense Report (no activity this period)										-	
	April 2026	Monthly Expense Report (no activity this period)										-	
	May 2026	Monthly Expense Report (no activity this period)										-	
	June 2026	Monthly Expense Report (no activity this period)										-	
Conferences/Seminars and Other Non-local Travel													
Paid	07/14/2025	CCEEB Summer Issues Seminar Olympic Valley, CA July 14-17, 2025	2,075.00	580.96	977.10	24.58	367.26	130.00	-	54	37.80		4,192.70
Paid	08/05/2025	2025 Annual FIRO Workshop, La Jolla, CA August 5-7, 2025	-	-	742.60	9.14	-	84.00	-	149	104.09		939.83
Paid	08/20/2025	Urban Water Institute 2025 Conf., San Diego, CA August 20-22, 2025	595.00	-	584.48	66.02	-	30.00	-	166	116.20		1,391.70
Paid	10/01/2025	WEF Annual Water Summit, Sacramento, CA	275.00	324.96			82.86	30.00		53	37.10		749.92
Paid	11/13/2025	Association of CA Water Agencies' Regions 8,9, &10 Irvine, CA 11/13-14/25	150.00					50.00					200.00
Paid	11/20/2025	California Foundation on the Environment and the Economy Water Conference, Palm Springs, CA 11/20-21/2025			360.53					208	145.60		506.13
		Association of California Water Agencies' 2025 Fall Conference & CW3E WAG, San Diego, CA 12/1-4/2025			755.22	85.76		102.99		173	120.89		1,064.86
Paid	12/16/2025	CRWUA 2025 Annual Conference, Las Vegas, NV December 16-18,2025	600.00	441.96	417.24	49.24	38.51	80.00					1,626.95
Paid	12/30/2025	CFEE Abundance Forum, Sacramento, CA February 25-26, 2026		608.06	549.96	32.92	58.18	90.00					1,339.12
Paid	12/30/2025	CFEE Energy Conference, Napa, CA February 4-6, 2026		607.96	956.48	17.42	158.70	88.00	5.00				1,833.56
Paid	04/01/2026	CCEEB Annual Meeting and Reception, Sacramento, CA April 15, 2026		727.79		14.56	72.90	30.00					845.25
Paid	05/27/2026	MWDOC Water Policy Dinner, Costa Mesa, CA June 15, 2026	170.00										170.00
Paid	05/26/2026	CCEEB Summer Issues Seminar Olympic Valley, CA July 13-16, 2026	2,075.00	579.79	393.31								3,048.10
Padi	06/18/2026	Urban Water Institute 2025 Conf., San Diego, CA August 19-21, 2026	645.00										645.00
Total			\$ 6,745.00	\$ 3,871.48	\$ 5,736.92	\$ 299.64	\$ 778.41	\$ 714.99	\$ 5.00	\$ 901.50	\$ 633.53	\$ -	\$ 18,784.97

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

Paid	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. To District	Total
										# Miles	Amount		
<u>Monthly Expense Reports</u>													
Paid	July 2025	Monthly Expense Report (no activity this period)	-										\$ -
	August 2025	Monthly Expense Report (no activity this period)											-
	September 2025	Monthly Expense Report (no activity this period)											-
	October 2025	Monthly Expense Report (no activity this period)											-
	November 2025	Monthly Expense Report (no activity this period)											-
	December 2025	Monthly Expense Report (no activity this period)											-
	January 2026	Monthly Expense Report (981527)	160.00										160.00
	February 2026	Monthly Expense Report (no activity this period)	-										
	March 2026	Monthly Expense Report (no activity this period)	-										
	Paid	April 2026	Monthly Expense Report (no activity this period)										-
May 2026		Monthly Expense Report (989460)	170.00	170.00									
June 2026		Monthly Expense Report (no activity this period)	-										
<u>Conferences/Seminars and Other Non-local Travel</u>													
Paid	8/20/2025	Urban Water Institute 2025 Conf., San Diego, CA August 20-22,2025	595.00	-	584.48	50.00		60.00		161	112.84		1,402.32
Paid	12/2/2025	ACWA Annual Fall Conference, San Diego, CA December 2-4, 2025	999.00		251.74					165	115.78		1,366.52
Paid	12/16/2025	CRWUA 2025 Annual Conference, Las Vegas, NV December 16-18,2025	600.00	495.96	456.92	76.91	38.51						1,668.30
		Registration for Urban Water Institute Conference, Indian Wells, CA February 25-27, 2025	595.00							237	171.83		766.83
Paid	12/18/2025												
Paid	2/6/2026	ACWA Spring 2026 Conference, Sacramento, CA May 5-7, 2026	999.00		546.38	95.60							1,640.98
Paid	6/18/2026	Urban Water Institute 2025 Conf., San Diego, CA August 19-21,2026	645.00										645.00
													-
													-
Total			\$ 4,763.00	\$ 495.96	\$ 1,839.52	\$ 222.51	\$ 38.51	\$ 60.00	\$ -	564	\$ 400.45	\$ -	\$ 7,819.95

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

Paid	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. By ACWA	Total
Monthly Expense Reports *													
Paid	July 2025	Monthly Expense Report (no activity this period)	253.38										\$ -
	August 2025	Monthly Expense Report (no activity this period)										-	
	September 2025	Monthly Expense Report (no activity this period)										-	
	October 2025	Monthly Expense Report (no activity this period)										-	
	November 2025	Monthly Expense Report (no activity this period)										-	
	December 2025	Monthly Expense Report (no activity this period)										-	
	January 2026	Monthly Expense Report (981527)										253.38	
	February 2026	Monthly Expense Report (no activity this period)										-	
	March 2026	Monthly Expense Report (no activity this period)										-	
	April 2026	Monthly Expense Report (no activity this period)										-	
	May 2026	Monthly Expense Report (no activity this period)										-	
	June 2026	Monthly Expense Report (no activity this period)										-	
Conferences/Seminars and Other Non-local Travel													
Paid	07/30/2025	CASA 2025 Annual Conference, San Diego, CA July 30-August 1, 2025	750.00		788.72			110.00		179	125.44		1,774.16
Paid	08/20/2025	Urban Water Institute 2025 Conf., San Diego, CA August 19-22, 2025	595.00		876.72			45.00		175	122.36		1,639.08
Paid	09/08/2025	Water Education Foundation Klamath River Tour, Sacramento, CA September 22-25, 2025	1,849.00	532.96			41.45	150.00					2,573.41
Paid	12/1/2025	ACWA Annual Fall Conference, San Diego, CA December 2-4, 2025	999.00		755.22			90.00		179	125.86		1,970.08
Paid	10/1/2025	Water Education Foundation 2025 Water Summit, Sacramento, CA October 1, 2025	275.00	830.96		10.00		30.00					1,145.96
Paid	12/16/2026	CRWUA 2025 Annual Conference, Las Vegas, NV December 16-18, 2025	600.00	455.96	417.24	39.91		76.00					1,589.11
Paid	12/17/2025	Water Education Foundation Registration for Lower Colorado River Tour with Souther Caifornia Option - March 11-13, 2026	1,199.00										1,199.00
Paid	12/17/2025	Urban Water Institute Conference, Indian Wells, CA February 25-27, 2026	595.00		714.06			60.00		246	178.35		1,547.41
Paid	12/17/2025	California Association of Sanitation Agencies' 2026 Winter Conference - Indian Wells, CA January 14-16, 2026	750.00		828.96			30.00		248	179.80		1,788.76
Paid	12/18/2025	California Association of Sanitation Agencies' 2026 Washington D.C. Conference February 23-24, 2026	775.00	929.49	902.10	40.00							2,646.59
Paid	2/18/2026	Water Education Foundation for Lower Colorado River Tour March 11-13, 2026 (Refund less \$50.00 procesisng fee for Cancellation)	50.00										50.00
Paid	5/27/2026	MWDOC Water Policy Dinner, Costa Mesa, CA June 15, 2026	170.00										170.00
Paid	6/17/2026	Urban Water Institute, Summer Conference in San Diego, CA August 19-21, 2026	645.00										645.00
Paid	6/17/2026	California Association of Sanitation Agencies' Summer Conference in Napa, CA August 4-7, 2026	8,875.00										8,875.00
													-
Total			\$ 18,380.38	\$ 2,749.37	\$ 5,283.02	\$ 89.91	\$ 41.45	\$ 591.00	\$ -	1,027	\$ 731.81	\$ -	\$ 27,866.94

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

	Date		Registration				Taxi/Shuttle/	Parking		Mileage Reimb		Reimb. By	
Paid	Incurred	Description/Location	Fees	Airfare	Lodging	Meals	Auto Rental	Fees	Other	# Miles	Amount	ACWA	Total
Monthly Expense Reports													
Paid	July 2025	Monthly Expense Report (952220)	30.00							170	119.00		\$ 149.00
Paid	August 2025	Monthly Expense Report (952221)	30.00										\$ 30.00
	September 2025	Monthly Expense Report (no activity this period)											-
Paid	October 2025	Monthly Expense Report (965402, 965405)	310.52					50.00	25.00				385.52
	November 2025	Monthly Expense Report (no activity this period)											-
	December 2025	Monthly Expense Report (no activity this period)											-
Paid	January 2026	Monthly Expense Report (981527)	225.00							101	73.23		298.23
Paid	February 2026	Monthly Expense Report (981541)	40.00										40.00
Paid	March 2026	Monthly Expense Report (982508)	40.00										40.00
Paid	April 2026	Monthly Expense Report (986470)							17.00				17.00
Paid	May 2026	Monthly Expense Report (no activity this period)								154	111.65		111.65
	June 2026	Monthly Expense Report (no activity this period)											-
Conferences/Seminars and Other Non-local Travel													
													-
Paid	07/30/2025	CASA 2025 Annual Conference, San Diego, CA July 30 - August 1, 2025	750.00						(650.00)				100.00
Paid	12/2/2025	ACWA Annual Fall Conference, San Diego, CA December 2-4, 2025	999.00		503.49			85.00		171	119.91		1,707.40
Paid	12/22/2025	Urban Water Institute Conference, Indian Wells, CA February 25-27, 2026	612.85		774.06			60.00		229	166.03		1,612.94
Paid	3/16/2026	ACWA Spring 2026 Conference, Sacramento, CA May 5-7, 2026	999.00	-									999.00
													-
													-
													-
Total			\$ 4,036.37	\$ -	\$ 1,277.55	\$ -	\$ -	\$ 195.00	\$ (608.00)	825	\$ 589.82	\$ -	\$ 5,490.74

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar and Monthly Expense Summary
Through the Fourth Quarter, FY 2025-26**

Paul Cook

Paid	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Reimb. By ACWA	Total
	# Miles									Amount			
<u>Monthly Expense Reports</u>													
Paid	July 2025	Monthly Expense Report (949184)				\$ 254.52			\$ 13.45				\$ 267.97
	August 2025	Monthly Expense Report (no activity this period)											
Paid	September 2025	Monthly Expense Report (957201)	999.00			111.20			709.00				1,819.20
Paid	October 2025	Monthly Expense Report (959433)		428.95		67.71							496.66
Paid	November 2025	Monthly Expense Report (961379)		(428.95)		88.25							(340.70)
Paid	December 2025	Monthly Expense Report (968362)			281.74	98.26		55.00					435.00
Paid	January 2026	Monthly Expense Report (974368)	1,625.00	964.92									2,589.92
Paid	February 2026	Monthly Expense Report (980452)	999.00	537.80	435.09		101.50						2,073.39
	March 2026	Monthly Expense Report (no activitiy this period)											-
Paid	April 2026	Monthly Expense Report (982510,984577)			542.33	163.03	47.00						752.36
Paid	May 2026	Monthly Expense Report (989471)	170.00	749.79		355.42	97.00						1,372.21
Paid	June 2026	Monthly Expense Report (999520)						30.00					30.00
													-
													-
<u>Conferences/Seminars and Other Non-local Travel</u>													-
													-
													-
													-
													-
													-
Total			\$ 3,793.00	\$ 2,252.51	\$ 1,259.16	\$ 1,138.39	\$ 245.50	\$ 85.00	\$ 722.45	-	\$ -	\$ -	\$ 9,496.01

*Detail of Description/Location provided on Expense Report

August 4, 2026
Prepared by: A. Ulmer
Submitted by: N. Adly
Approved by: Paul A. Cook 

FINANCE AND PERSONNEL COMMITTEE

EXECUTIVE DIRECTORS' AND DEPARTMENT DIRECTORS'
BUSINESS EXPENSE REIMBURSEMENTS FOR FISCAL YEAR 2025-2026

SUMMARY:

Pursuant to the Policy Regarding Business Expense Reimbursement for Travel, Conference and Meal Expenses, staff has assembled an expense summary for IRWD's Executive Directors and Department Directors for the Fiscal Year (FY) ended June 30, 2026.

A summary of the expenses incurred by Senior Staff during this period is included as Exhibit "A". Detailed summaries of expenses for each Executive Director and Department Directors are provided as Exhibit "B".

FISCAL IMPACTS:

Travel, Conference and meal related expenses for the Executive Directors and Department Directors total \$117,607 for the Fiscal Year ended June 30, 2026.

ENVIRONMENTAL COMPLIANCE:

Not applicable.

RECOMMENDATIONS:

Receive and file.

LIST OF EXHIBITS:

Exhibit "A" – Expense Summary, All Members

Exhibit "B" – Expense Summary, by Individual

Note: This page is intentionally left blank.

Exhibit "A"



**Conference/Seminar or Monthly Expense Reports
FY 2025-26**

Through the Fourth Quarter, FY 2025-26

Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
								# Miles	Amount	
Executive and Department Directors:										
Neveen Adly	-	-	-	1,215	-	-	-		-	1,215
Kevin Burton	-	773	532	162	547	-	-		-	2,014
Wendy Chambers	1,950	856	6,175	925	346	-	31		-	10,283
Steve Choi	696	-	-	647	-	-	-		-	1,343
James Colston	2,239	519	2,249	545	43	293	90		289	6,267
Christine Compton	13,327	18,422	12,281	1,823	2,992	696	14,040		404	63,986
Lance Kaneshiro	-	-	-	-	-	-	-		-	-
Eileen Lin	-	-	-	65	-	-	-		-	65
Jason Manning	2,400	796	4,994	327	76	-	15		-	8,609
Tiffany Mitcham	-	-	-	1,706	-	-	-		-	1,706
Fiona Nye	3,289	2,272	2,408	348	449	218	23		-	9,007
Christopher Smithson	-	-	-	-	-	-	-		-	-
Paul Weghorst	600	8,211	2,182	459	895	352	189		-	12,888
Jose Zepeda	-	-	-	225	-	-	-		-	225

Note: This page is intentionally left blank.

Exhibit "B"

Irvine Ranch Water District Conference/Seminar or Monthly Expense Report FY 2025-26



Neveen Adly
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	September 2025	Monthly Expense Report (959251)				1,184.51						1,184.51
Paid	April 2026	Monthly Expense Report (999501)				30.57						30.57
												-
												-
												-
												-
												-
												-
												-
Total			0.00	0.00	0.00	1,215.08	0.00	0.00	0.00	0.00	0.00	1,215.08

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Kevin Burton
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
Paid	October 2025	Monthly Expense Report (959488)				66.10						66.10
Paid	04/02/2026	CLEAN-17 General Meeting, Dallas TX May 5-7, 2026		772.80	531.58	96.03	547.07					1,947.48
												-
												-
												-
												-
Total			0.00	772.80	531.58	162.13	547.07	0.00	0.00	0.00	0.00	2,013.58

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Wendy Chambers
Through the Fourth Quarter, FY 2025-26**

	Date	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
	Incurred									# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	7/13/2025	ESRI Conference, San Diego, CA			2,069.80	306.82	78.00		25.86			2,480.48
Paid	9/27/2025	WEFTEC 2025 Annual Conference, Chicago, IL	900.00	322.00	1,890.20	377.72	151.24		5.59			3,646.75
Paid	4/23/2026	AWWA ACE 2026 Conference, Washington, DC June 21-24, 2026	1,050.00	534.20	2,214.60	240.00	116.85					4,155.65
Total			1,950.00	856.20	6,174.60	924.54	346.09	0.00	31.45	0.00	0.00	10,282.88

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Steve Choi
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	August 2025	Monthly Expense Report (956192)				646.72						646.72
Paid	07/20/2025	2025 Southern California Joint Technical Symposium, Carson, CA	696.00									696.00
Total			696.00	0.00	0.00	646.72	0.00	0.00	0.00	0	0.00	1,342.72

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

James Colston
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
Paid	07/30/2025	CASA 2025 Annual Conference, San Diego, CA	750.00		811.88	185.00		135.00	45.00		119.00	2,045.88
Paid	01/16/2026	CASA 2026 Winter Conference, Indian Wells, CA January 14-16, 2026	750.00		684.90	185.00		45.00	45.00	234	169.65	1,879.55
Paid	05/11/2026	WEF 2026 Residuals, Biosolids and Treatment Tech Conference, Kansas City, MO May 11-14, 206	739.00	518.81	752.63	175.40	42.56	112.99				2,341.39
												-
												-
Total			2,239.00	518.81	2,249.41	545.40	42.56	292.99	90.00	234	288.65	6,266.82

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Christine Compton
Through the Fourth Quarter, FY 2025-26**

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	July 2025	Monthly Expense Report (949211, 949210)	750.00		1,002.25	10.60	90.00	30.00				1,882.85
Paid	August 2025	Monthly Expense Report (952216, 942214, 957260)		881.44	832.19	55.08	106.35	58.00			114.52	2,047.58
Paid	September 2025	Monthly Expense Report (957251, 959450)		550.86	898.92	21.71	325.42	114.00				1,910.91
Paid	October 2025	Monthly Expense Report (959407, 961368)	825.00	2,661.27	227.17	200.25	135.00	30.00	13,194.70			17,273.39
Paid	November 2025	Monthly Expense Report (961368)	3,688.61	(625.96)	714.25		90.16					3,867.06
Paid	December 2025	Monthly Expense Report (962373, 968386, 968384)	1,029.00		224.94	172.01		110.00	14.31		114.32	1,664.58
Paid	January 2026	Monthly Expense Report (977372, 977348)	1,510.00	8,887.56	51.97	298.68	51.00	16.00		113	81.81	10,897.02
Paid	February 2026	Monthly Expense Report (951504)	2,644.00	1,432.59	1,679.77	274.05	391.95	30.00	564.78		93.02	7,110.16
Paid	March 2026	Monthly Expense Report (982529, 982505)	825.00	777.50	3,150.17	180.97	748.58	30.00	191.49			5,903.71
Paid	April 2026	Monthly Expense Report (986474)		1,295.17	1,533.69	169.58	554.19	108.00	26.05			3,686.68
Paid	May 2026	Monthly Expense Report (989492, 989463)		(820.80)	954.67	364.07	170.52	110.00				778.46
Paid	June 2026	Monthly Expense Report (1002517,1003508)	2,055.00	3,382.80	1,011.02	76.30	329.19	60.00	48.91			6,963.22
Total			13,326.61	18,422.43	12,281.01	1,823.30	2,992.36	696.00	14,040.24	112.85	403.67	63,985.62

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Lance Kaneshiro
Through the Fourth Quarter, FY 2025-26**

	Date	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
	Incurred									# Miles	Amount	
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
												- - -
Total			0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	-

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Eileen Lin
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
Paid	September 2025	Monthly Expense Report (957204)				64.84						64.84 -
Total			0.00	0.00	0.00	64.84	0.00	0.00	0.00	-	0.00	64.84

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Jason Manning
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
Paid	September 2025	Monthly Expense Report (959300)	1,500.00									1,500.00
Paid	March 2026	Monthly Expense Report (983526)		436.81								436.81
Paid	7/30/2025	Maximo World Conference, Phoenix, AZ 8/3/25-8/7/25			2,568.88							2,568.88
Paid	9/26/2025	WEFTEC 2025 Annual Conference, Chicago, IL	900.00	358.97	2,425.60	327.22	76.00		15.47			4,103.26
												-
												-
Total			2,400.00	795.78	4,994.48	327.22	76.00	0.00	15.47	-	0.00	8,608.95

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Tiffany Mitcham
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
	# Miles									Amount		
<u>Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)</u>												
Paid	March 2026	Monthly Expense Report (1007508)				348.85						348.85
Paid	April 2026	Monthly Expense Report (1007511)				233.03						233.03
Paid	May 2026	Monthly Expense Report (1007513)				654.38						654.38
Paid	June 2026	Monthly Expense Report (1007514)				470.21						470.21
Total			0.00	0.00	0.00	1,706.47	0.00	0.00	0.00	-	0.00	1,706.47



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Fiona Nye
Through the Fourth Quarter, FY 2025-26**

		Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	March 2026	Monthly Expense Report (982517)			167.12	55.19						222.31
Paid	7/8/2025	Tour of Kern Water Bank, Bakersfield, CA			210.72	20.17						230.89
Paid	7/15/2025	CA Water Commission Meeting, Sacramento, CA		618.97	235.79	17.73	99.13	34.00				1,005.62
Paid	8/20/2025	ACWA 2025 Fall Conference & Expo, San Diego, CA	999.00									999.00
Paid	9/11/2025	Environmental Science Assoc. Permitting Symposium, Irvine, CA	70.00									70.00
		DWR SB1157 Benefits & Impacts TAP Meeting #3, Sacramento, CA		608.95								608.95
Paid	10/29/2025	ACWA 2025 Fall Conference & Expo, San Diego, CA			563.48	32.14			9.72			605.34
Paid	12/2/2025	CA Water Commission Meeting, Sacramento, CA Januray 20-21, 2026		496.96	215.79	66.83	121.34	34.00				934.92
Paid	12/10/2025	CDFW Jerb Fab Public Benefits and CalDesal Conference, Sacramento, CA February 11-12, 2026	780.81		433.96	48.18	125.63	60.00	6.53			1,455.11
Paid	2/2/2026											
Paid	2/6/2026	ACWA Springs Conference, Sacramento, CA May 5-7, 2026	999.00	546.80	580.90	30.22	103.20	90.00	7.14			2,357.26
		Association of Environmental Professionals CEQA Essentials Workshop, Irvine, CA March 12, 2026	440.00									440.00
Paid	2/12/2026											
Paid	6/16/2026	Water Banking Meetings, Bakersfield, CA June 16-17, 2026			167.01	132.47						299.48
												-
												-
												-
Total			3,288.81	2,271.68	2,407.65	347.74	449.30	218.00	23.39	-	0.00	9,006.57

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Christopher Smithson
Through the Fourth Quarter, FY 2025-26**

		Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												-
Total			0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00	-

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

**Paul Weghorst
Through the Fourth Quarter, FY 2025-26**

		Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb			
										# Miles	Amount	Total	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)													
Paid	October 2025	Monthly Expense Report (959444)	440.00			34.93						34.93	
Paid	6/20/2025	Sites Reservoir Committee Authority Board Meeting, Maxwell, CA			156.03								156.03
Paid	7/1/2025	Tour of Kern Water Bank, Bakersfield, CA			193.56	117.04				113.90			424.50
		ACWA 2025 Fall Expo Conference & Expo, San Diego, CA											
Paid	8/20/2025	December 2-4, 2025		999.00	563.48	132.71				20.95			1,716.14
Paid	8/22/2025	Sites Reservoir Committee Authority Board Meeting, Maxwell, CA		810.96	234.96	30.33	164.11	38.00	4.95				1,283.31
Paid	9/11/2025	WateReuse 2025 California Annual Conference, San Diego, CA											440.00
Paid	10/14/2025	Sites Reservoir Downstream Capacity Ad Hoc In-Person Meeting, Maxwell, CA		656.96		32.29	199.02	30.00	3.99				922.26
Paid	12/18/2025	Sites Reservoir Committee/Authority Board, Maxwell, CA December 18-19, 2025		912.96	169.36	26.32	102.30	54.00	10.42				1,275.36
Paid	12/31/2025	Sites Reservoir Committee/Authority Board, Maxwell, CA January 15-16, 2026		718.97	168.33	6.98	118.06	46.00	9.04				1,067.38
Paid	12/31/2025	Sites Reservoir Special Mtg Committee/Authority Board, Maxwell CA February 4, 2026										-	
Paid	1/5/2026	Municipal Water District of Orange County, Water Policy Forum and Dinner, Costa Mesa, CA January 26, 2026	160.00									160.00	
Paid	2/23/2026	Sites Reservoir Committee/Authority Board, Mawell, CA February 19-20, 2026	841.80	179.48	31.73	86.01	58.00	10.42				1,207.44	
Paid	3/4/2026	Sites Reservoir Committee and Board Meetings, Maxwell, CA March 19-20, 2026	789.80	196.87	21.72	36.22	42.00					1,086.61	
Paid	3/4/2026	Sites Reservoir Committee and Board Meetings, Maxwell, CA April 16-17, 2026	921.80	196.82	33.44	114.27	38.00	9.03				1,313.36	
Paid	5/5/2026	Sites Reservoir Committee and Board Meetings, Maxwell, CA May 21-22, 2026	748.79	122.89	26.46	74.78	46.00	6.79				1,025.71	
Paid	5/19/2026	Sites Reservoir Committee and Board Meetings, Maxwell, CA June 25-27, 2026	809.80									809.80	
Total			600.00	8,210.84	2,181.78	459.02	894.77	352.00	189.49	-	0.00	12,887.90	

*Detail of Description/Location provided on Expense Report



**Irvine Ranch Water District
Conference/Seminar or Monthly Expense Report
FY 2025-26**

Jose Zepeda
Through the Fourth Quarter, FY 2025-26

	Date Incurred	Description/Location	Registration Fees	Airfare	Lodging	Meals	Taxi/Shuttle/ Auto Rental	Parking Fees	Other	Mileage Reimb		Total
										# Miles	Amount	
Conferences/Seminars and Other Non-local Travel: (Paid by District Credit Card)												
Paid	June 2026	Monthly Expense Report (1002540)				225.48						225.48
												-
												-
Total			0.00	0.00	0.00	225.48	0.00	0.00	0.00	-	0.00	225.48

*Detail of Description/Location provided on Expense Report

August 4, 2026

Prepared by: B. Inzunza

Submitted by: T. Mitcham

Approved by: Paul A. Cook 

FINANCE AND PERSONNEL COMMITTEE

RENEWAL OF GROUP MEDICAL, DENTAL, VISION, AND ANCILLARY PLAN SERVICES FOR CALENDAR YEAR 2027

SUMMARY:

IRWD contracts with the California Public Employees' Retirement System (CalPERS) and a brokerage service to market, negotiate, and implement its employee benefit programs. IRWD's employee benefits plan includes medical and dental benefits and ancillary benefits such as flexible spending accounts, employee assistance programs, long-term disability, life insurance, and accidental death and dismemberment. Staff recommends the Board approve the following:

- Continue IRWD's health insurance coverage with the California Public Employees' Retirement System (CalPERS) with changes in District and employee contribution rates as outlined in Exhibit "A";
- Continue the District's dental insurance coverage with Delta Dental;
- Continue the District's vision insurance coverage with EyeMed;
- Renew the District's term life, accidental death and dismemberment (AD&D), long-term disability (LTD), and Employee Assistance Program coverage with Reliance Standard;
- Renew the District's Flexible Spending Account (FSA), Lifestyle Savings Account (LSA), Health Reimbursement Arrangement (HRA), COBRA, and Commuter Benefits administrator, Inspira Financial; and
- Continue the District's Employee Assistance Program (EAP) through REACH.

BACKGROUND:

Below is a description of the medical, dental, vision, and other insurance coverage and related employee benefits:

CalPERS Medical Insurance Renewal Information:

IRWD contracts with the CalPERS medical insurance program to provide medical insurance coverage for District employees. Each year, in advance of the annual insurance benefit open enrollment period, the District receives the premium rates for each health insurance plan for the upcoming calendar year. The health care rate and plan changes for 2027 include an overall premium increase of 5.78%, with an average premium increase of 4.49% for the CalPERS Basic Health Maintenance Organization (HMO) plans and 7.34% for the Preferred Provider Organization (PPO) Basic plans. According to CalPERS, the approved increases remain below projected commercial healthcare inflation, as commercial healthcare costs were forecasted to increase by 9% in 2027. For the 2027 calendar year, CalPERS has notified the District of premium rate changes for each of the specific plans from which IRWD employees may choose.

Employer Health Insurance Contribution Rates:

Beginning January 1, 2026, IRWD implemented a new cost-sharing structure for medical insurance premiums for all employees, in which IRWD contributes 95% of the total monthly CalPERS medical premium cost for all coverage tiers, and employees are responsible for the remaining 5%. This approach was designed to address employee concerns while maintaining a sustainable and competitive benefits program for the District.

Dental Coverage:

Delta Dental Plan of California provides IRWD's current employee dental insurance coverage. The 2027 monthly premium rates for the PPO plan with child and adult orthodontics will remain the same as in the 2026 plan year due to a negotiated rate guarantee through December 31, 2027. The calendar year maximum is \$1,750, and the premiums are \$41.32 for "employee only" coverage, \$82.94 for "employee + 1" coverage, and \$158.98 for "employee + family" coverage.

Vision Coverage:

EyeMed provides IRWD's current employee vision insurance coverage. The District's 2027 monthly premium rates for vision insurance will be \$9.27 for "employee only" coverage, \$17.63 for "employee + 1" coverage, and \$25.85 for "employee + family" coverage. These are the same rates from the 2023 plan year and are guaranteed through December 31, 2027.

Term Life, AD&D, LTD Insurance Coverage, and Employee Assistance Program:

IRWD's current employee Term Life, AD&D, and LTD insurance coverage is provided by Reliance Standard, which offers an EAP in addition to the program offered by REACH. The premium rate for the Life and AD&D plans is increasing 7%, with a two-year rate guarantee.

FSA, HRA, COBRA, LSA, and TRP Administration:

IRWD contracts with third-party benefits administrator Inspira Financial for its FSA, LSA, HRA, COBRA, and TRP plans. The District's Retiree Health Costs Assistance Program (RHCAP) is also administered through Inspira Financial. The plan provides qualified IRWD retirees and former Board members with a monthly monetary credit toward reimbursement of qualified retiree medical and healthcare expenses. The Inspira Financial fees for full program administration are \$35,154 per year, with a five-year rate guarantee through December 31, 2029.

In summary, staff recommends the Board:

- Continue IRWD's health insurance coverage with CalPERS for the calendar year 2027 with changes in District and employee contribution rates as outlined in Exhibit "A";
- Continue IRWD's dental insurance with Delta Dental;
- Continue IRWD's contract with EyeMed for vision insurance;

- Continue to offer Reliance Standard for Term Life, AD&D, LTD, EAP, and other voluntary plan benefits;
- Continue to provide FSA, LSA, HRA, COBRA, and TRP ancillary benefits through Inspira Financial; and
- Continue the District's Employee Assistance Program (EAP) through REACH.

Open Enrollment Process for 2027:

The CalPERS Health Open Enrollment period will be held from September 14, 2026, through October 9, 2026, for benefit plan changes that will become effective January 1, 2027. Staff will conduct an in-person Wellness and Open Enrollment Expo for all employees and Board members at the Sand Canyon Offices again this year. The event will be held on September 23, 2026, and IRWD's benefit plan representatives and other vendors have been invited to participate.

FISCAL IMPACTS:

The continuation of the CalPERS medical insurance plans is projected to result in total Fiscal Year (FY) 2026–27 expenses of \$10,420,555, net of \$578,431 in employee contributions. This accounts for the premium increase and coverage for temporary employees to ensure we comply with the Affordable Care Act. The annual dental insurance premium rates for the direct Delta Dental PPO Plan for FY 2026-27 will be approximately \$609,133, and the annual vision insurance premium rates for FY 2026-27 will be approximately \$102,753. The annual Term Life, AD&D insurance, and EAP premium rates for FY 2026-27 will be approximately \$350,013; the LTD insurance will be \$132,566; and the REACH EAP will be \$14,179, and the FSA, LSA, HRA, COBRA, and TRP administration rates through Inspira Financial will be \$35,154 for FY 2026-27. The total estimated cost for the 2027 annual premiums is \$11,796,919, approximately \$619,880 below what was budgeted for FY 2026-27. This increase is offset by lower-than-anticipated premiums for our medical, dental, vision, and ancillary benefit plans, as well as projected employee contributions resulting from anticipated benefit plan enrollment.

The CalPERS Public Employees' Medical and Hospital Care Act (PEMHCA) administrative fee remains unchanged at 0.08% for FY 2026-27 starting on July 1, 2026. The administrative fee is calculated on total active and retiree gross health premiums and billed to contracting agencies monthly.

ENVIRONMENTAL COMPLIANCE:

This item is not a project as defined in the California Environmental Quality Act Code of Regulations, Title 14, Chapter 3, Section 15378.

RECOMMENDATION:

That the Board authorize the continuation of IRWD's health insurance coverage with CalPERS with changes in District and employee contribution rates as outlined in Exhibit "A", authorize the continuation of the District's dental insurance coverage with Delta Dental, authorize the continuation of the District's vision insurance coverage with EyeMed, authorize the renewal of the District's Employee Assistance Program with REACH, authorize the Term Life, Accidental Death and Dismemberment, Long-term Disability and Employee Assistance Program coverage with Reliance Standard, and authorize the continuation of the Flexible Spending Account, Lifestyle Savings Account, Health Reimbursement Arrangement, COBRA and Commuter Benefits administrator Inspira Financial.

LIST OF EXHIBITS:

Exhibit "A" – 2027 CalPERS Medical Premium and IRWD Contribution Rates

Exhibit "A"

 REGION 2 – ORANGE AND SAN DIEGO COUNTIES								
Health Plan	Number of Employees Enrolled in 2026	2026 Plan Year			2027 Plan Year			
		Premium Rates	Employee Monthly Contribution	IRWD Monthly Contribution	Premium Rates	Employee Monthly Contribution	IRWD Monthly Contribution	
Anthem Blue Cross Select HMO	9	Employee Only	\$1,016.32	\$50.82	\$965.50	\$1,140.20	\$57.01	\$1,083.19
Employee + 1		\$2,032.64	\$101.63	\$1,931.01	\$2,280.40	\$114.02	\$2,166.38	
Employee + Family		\$2,642.43	\$132.12	\$2,510.31	\$2,964.52	\$148.23	\$2,816.29	
Anthem Blue Cross Traditional HMO	13	Employee Only	\$1,158.26	\$57.91	\$1,100.35	\$1,263.81	\$63.19	\$1,200.62
Employee + 1		\$2,316.52	\$115.83	\$2,200.69	\$2,527.62	\$126.38	\$2,401.24	
Employee + Family		\$3,011.48	\$150.57	\$2,860.91	\$3,285.91	\$164.30	\$3,121.61	
Blue Shield Access+ HMO	39	Employee Only	\$1,052.89	\$52.64	\$1,000.25	\$1,177.77	\$58.89	\$1,118.88
Employee + 1		\$2,105.78	\$105.29	\$2,000.49	\$2,355.54	\$117.78	\$2,237.76	
Employee + Family		\$2,737.51	\$136.88	\$2,600.63	\$3,062.20	\$153.11	\$2,909.09	
Blue Shield Trio HMO	14	Employee Only	\$936.58	\$46.83	\$889.75	\$971.24	\$48.56	\$922.68
Employee + 1		\$1,873.16	\$93.66	\$1,779.50	\$1,942.48	\$97.12	\$1,845.36	
Employee + Family		\$2,435.11	\$121.76	\$2,313.35	\$2,525.22	\$126.26	\$2,398.96	
Health Net Salud y Más	0	Employee Only	\$879.57	\$43.98	\$835.59	\$953.15	\$47.66	\$905.49
Employee + 1		\$1,759.14	\$87.96	\$1,671.18	\$1,906.30	\$95.32	\$1,810.99	
Employee + Family		\$2,286.88	\$114.34	\$2,172.54	\$2,478.19	\$123.91	\$2,354.28	
Kaiser Permanente	120	Employee Only	\$987.69	\$49.38	\$938.31	\$1,030.94	\$51.55	\$979.39
Employee + 1		\$1,975.38	\$98.77	\$1,876.61	\$2,061.88	\$103.09	\$1,958.79	
Employee + Family		\$2,567.99	\$128.40	\$2,439.59	\$2,680.44	\$134.02	\$2,546.42	
Sharp Performance Plus	0	Employee Only	\$916.20	\$45.81	\$870.39	\$975.21	\$48.76	\$926.45
Employee + 1		\$1,832.40	\$91.62	\$1,740.78	\$1,950.42	\$97.52	\$1,852.90	
Employee + Family		\$2,382.12	\$119.11	\$2,263.01	\$2,535.55	\$126.78	\$2,408.77	
PERS Gold	31	Employee Only	\$956.28	\$47.81	\$908.47	\$1,010.12	\$50.51	\$959.61
Employee + 1		\$1,912.56	\$95.63	\$1,816.93	\$2,020.24	\$101.01	\$1,919.23	
Employee + Family		\$2,486.33	\$124.32	\$2,362.01	\$2,626.31	\$131.32	\$2,494.99	
PERS Platinum	70	Employee Only	\$1,426.24	\$71.31	\$1,354.93	\$1,538.57	\$76.93	\$1,461.64
Employee + 1		\$2,852.48	\$142.62	\$2,709.86	\$3,077.14	\$153.86	\$2,923.28	
Employee + Family		\$3,708.22	\$185.41	\$3,522.81	\$4,000.28	\$200.01	\$3,800.27	



REGION 3 – LOS ANGELES, RIVERSIDE AND SAN BERNARDINO COUNTIES

Health Plan	Number of Employees Enrolled in 2026	2026 Plan Year			2027 Plan Year		
		Premium Rates	Employee Monthly Contribution	IRWD Monthly Contribution	Premium Rates	Employee Monthly Contribution	IRWD Monthly Contribution
Anthem Blue Cross Select HMO	4						
Employee Only		\$962.68	\$48.13	\$914.55	\$1,059.06	\$52.95	\$1,006.11
Employee + 1		\$1,925.36	\$96.27	\$1,829.09	\$2,118.12	\$105.91	\$2,012.21
Employee + Family	2	\$2,502.97	\$125.15	\$2,377.82	\$2,753.56	\$137.68	\$2,615.88
Anthem Blue Cross Traditional HMO							
Employee Only		\$1,128.53	\$56.43	\$1,072.10	\$1,239.02	\$61.95	\$1,177.07
Employee + 1	15	\$2,257.06	\$112.85	\$2,144.21	\$2,478.04	\$123.90	\$2,354.14
Employee + Family		\$2,934.18	\$146.71	\$2,787.47	\$3,221.45	\$161.07	\$3,060.38
Blue Shield Access+ HMO							
Employee Only	1	\$917.91	\$45.90	\$872.01	\$975.19	\$48.76	\$926.43
Employee + 1		\$1,835.82	\$91.79	\$1,744.03	\$1,950.38	\$97.52	\$1,852.86
Employee + Family		\$2,386.57	\$119.33	\$2,267.24	\$2,535.49	\$126.77	\$2,408.72
Blue Shield Trio HMO	0						
Employee Only		\$852.56	\$42.63	\$809.93	\$908.01	\$45.40	\$862.61
Employee + 1		\$1,705.12	\$85.26	\$1,619.86	\$1,816.02	\$90.80	\$1,725.22
Employee + Family	63	\$2,216.66	\$110.83	\$2,105.83	\$2,360.83	\$118.04	\$2,242.79
Health Net Salud y Más							
Employee Only		\$740.11	\$37.01	\$703.10	\$801.75	\$40.09	\$761.66
Employee + 1	4	\$1,480.22	\$74.01	\$1,406.21	\$1,603.50	\$80.18	\$1,523.33
Employee + Family		\$1,924.29	\$96.21	\$1,828.08	\$2,084.55	\$104.23	\$1,980.32
Kaiser Permanente							
Employee Only	12	\$969.05	\$48.45	\$920.60	\$1,011.28	\$50.56	\$960.72
Employee + 1		\$1,938.10	\$96.91	\$1,841.20	\$2,022.56	\$101.13	\$1,921.43
Employee + Family		\$2,519.53	\$125.98	\$2,393.55	\$2,629.33	\$131.47	\$2,497.86
PERS Gold	4						
Employee Only		\$960.03	\$48.00	\$912.03	\$1,014.50	\$50.73	\$963.78
Employee + 1		\$1,920.06	\$96.00	\$1,824.06	\$2,029.00	\$101.45	\$1,927.55
Employee + Family	12	\$2,496.08	\$124.80	\$2,371.28	\$2,637.70	\$131.89	\$2,505.82
PERS Platinum							
Employee Only		\$1,431.81	\$71.59	\$1,360.22	\$1,549.00	\$77.45	\$1,471.55
Employee + 1	12	\$2,863.62	\$143.18	\$2,720.44	\$3,098.00	\$154.90	\$2,943.10
Employee + Family		\$3,722.71	\$186.14	\$3,536.57	\$4,027.40	\$201.37	\$3,826.03