

**Early Learning Coalition of Broward County, Inc.
Board Meeting Agenda
DATE June 21, 2021 at 12:00PM**

Via Zoom Meeting:

<https://zoom.us/j/97803329566?pwd=WkFSV1E4Q1RCU3hhWEVPSWw0aXNrQT09>

Members are reminded of conflict of interest provisions. In declaring a conflict, please refrain from voting or discussion and declare the following information: 1) Your name and position on the Board, 2) The nature of the conflict and 3) Who will gain or lose as a result of the conflict. Please also fill out form 8B prior to the meeting.

PAGE			
I.	Call to Order		Laurie Sallarulo, Chair
II.	Roll Call		Elsy Silvestre, Executive Assistant
III.	Chair Report Committee Opportunities: Finance, Audit, Governance, Nominating	3	Laurie Sallarulo, Chair
IV.	CEO Report		Renee Jaffe, CEO
V.	Consent Agenda		Laurie Sallarulo, Chair
	• Approve May 10, 2021 Meeting minutes	7	
	• B216CA1 – Approve FY22 Sliding Fee Scale	10	
	• B216CA2 – Approve BLI Contract Renewal	13	
	• B216CA3 – Approve Children’s Forum FY22 Contract Extension	17	
	• B216CA4 – Approve 211 Broward FY22 Contract Renewal	21	
	• B216CA5 – Approve Keefe McCullough FY22 Contract Renewal	24	
	• B216CA6 – Approve Web Author FY22 Contract Renewal	25	
	• B216CA7 – Approve FY2022 United Way School Readiness Match Contract.	26	
	• B216CA8 – Approve FY2022 OEL Grant Agreement	29	
	• B216CA9 – Approve Staff to negotiate with approved procurements for FY22	30	
	• B216CA10 – Adoption of 403b Plan Restatement	31	
	• B216CA11 – Empower Staff to Executive Additional Amendment to 403b Plan	34	
	• B216CA12 – Adoption of Employee Health Benefits Plan	35	
	• B216CA13 – Adoption of Commercial Risk Management Coverage FY22	70	

VI.	Finance Committee <ul style="list-style-type: none"> • B216FIN1 – Approve Interim April Financials • B216FIN2 – Approve Budget Amendment #5 • B216FIN3 – Approve Preliminary FY22 Budget • B216FIN4 – Approve Individual Purchases over \$35K for FY22 • B216FIN5 – Approve FY22 Related Party Estimated Contracts and Expenditures 	71 78 83 93 94	Cindy Arenberg Seltzer, Committee Chair Christine Klima, CAO
VII.	Regular Business <ul style="list-style-type: none"> • B216RB1 – ELC’s Vision – Stimulus Funding 	95	Renee Jaffe - CEO
VIII.	Nominating Committee		Michael Asseff, Committee Chair
IX.	Governance Committee		Dawn Liberta, Committee Chair
X.	Program Review Committee		Khalil Zeinieh, Committee Chair
XI.	Audit Committee		Richard Campillo, Committee Chair
XII.	Provider Representative Update		<p>Cara Cerchione, Representative private for profit child care provider</p> <p>Beverley Batson, Representative private faith based child care provider</p>
XIII.	FYI Items <ul style="list-style-type: none"> • FYI 1 Wait List Report • FYI 2 FY 20-21 ELC Contracts • FYI 3 Education and Quality Training Calendar • FYI 4 March Cash Disbursements • FYI 5 April Cash Disbursements • FYI 6 Match Report • FYI 7 Reconciliation dashboard • FYI 8 FY 20-21 Committee Membership • FYI 9 FY 21-22 Board & Committee Meeting Calendar • FYI 10 FY 19-20 Board Meeting Attendance • FYI 11 Glossary of Terms 	96 97 98 99 100 101 102 103 104 105 107	
XIV.	Unfinished Business New Business Matters from the Board Matters from the CEO Matters from our Partners Public Comment Next ELC Board Meeting: September 13, 2021 @ Noon Adjourn		

Please Note: Agenda subject to revisions and additions per the discretion of the Chair of the Coalition. Notification will be sent of any such revisions or additions. **Members of the Public:** Please sign up at the entry desk for public comments to be made on particular agenda items no later than five minutes after the Coalition meeting has been called to order.

CEO Report

Board Meeting – June 21, 2021

Racial Equity

The ELC hosted its second internal Café event on April 22, 2021 with special guest speaker Dr. Rosalind Osgood, the Chairperson of the Broward County School Board, and now candidate for Florida Senate. The Café series are part of the ELC's commitment to promote racial equity. The ELC is poised to continue to bring awareness and educate staff across the organization by cultivating an understanding of key concepts such as implicit bias, racial equity, institutional and systemic racism.

The Racial Equity group is excited to be hosting its first Juneteenth event with special guest Ramona La Roche, PHD (African American Research Library and Cultural Center) on Tuesday June 22, 2021 at 12 P.M. The event will be an interactive discussion regarding Juneteenth as we celebrate the abolishment of slavery in the United States.

Renee Jaffe is currently participating in a Broward County Nonprofit CEO's Equity learning series that began on June 3rd. The 5 session series will cover fundamental concepts, theories, common language used in relation to racial equity and social justice, effective ways to implement change within the organization, and will include discussions related to how an organization's culture and practices can support or inhibit the integration of equity – centered policies and practices that benefit staff, clients, and other community stakeholders.

School Readiness and VPK Enrollment/Attendance Update

As of June 9th, 1,971 School Readiness children have been enrolled, and the waitlist is at 2084 slightly down from the 2,206 reported at the April 12th board meeting. The consistent waitlist number is probably due to a combination of factors, including the outreach campaign put in place in January, weekly presentations on WSFL TV's Inside South Florida, and customer to customer word of mouth advertising. It should also be noted that the waitlist numbers change weekly and impacted by the date the data is pulled relative to the timing of when ELC staff remove children from the waitlist so their families can be notified that they are being called off the waiting list and can begin the eligibility/enrollment process for the SR program (which is done bi-weekly). Just as meaningful, when the ELC began its enrollment push in November, the first pull from the waitlist brought the lag time between sign-up on the waitlist and being called off the waitlist to almost exactly one year. As of the June 9th data pull, the lag time between sign-up and being called was 2 ½ months.

In April, the reported attendance rate for School Readiness children was 93% (11,255) and the absence rate was 7% (834). Pre-pandemic, the attendance rate hovered between 96 and 98 percent, but the overall volume of children attending is substantially the same as it was pre-pandemic because of increased enrollment of School Readiness children.

There are currently 752 children who have approved certificates to attend Summer VPK. There are 72 providers who have set up 102 classrooms. Two years ago, 2,175 children attended Summer VPK. There were 74 providers, who had set up 95 classrooms. VPK Outreach materials have been sent to all parents with VPK eligible children, but who did not use their school year certificates. Additionally, we have pushed Summer VPK through television, radio, and social media. And, traditionally, Summer VPK enrollments happen very close to the beginning of the start of classes. For many providers, classes will not begin until the third full week of June.

COVID-19 Federal Relief Funding

On May 7th OEL received approval to release ELC specific funding allocations and guidance on Phase V funding from the federal Coronavirus Response and Relief Supplemental Appropriations (CRRSA). This is the first portion (\$125.5 million) of the \$635 million from CCRA. Utilizing ELC's CRM (demonstrated at April's board meeting by Hubert), ELC Broward was able to create a simple to complete application for providers to complete and submit. Staff conducted two webinars with more than 200 providers in attendance to walk child care small businesses through the application process. The webinars were also posted on the ELC website for 24-hour access. To date, we have received 493 provider applications and 467 have been paid an average of \$13K each as of June 15. The due date for applications is June 28th.

OEL is working on a strategy and spending plan for the remaining CCRSA funding as well as \$2 billion in funding for child care stabilization through the American Recovery Plan Act (ARPA) that would allow these funds to be used through 2024. While we do not have a lot of details regarding OEL's plan going forward, ELC staff will present an overview of the purpose and intent of CCRSA and ARPA during the June 21st Board meeting.

Broward Bookworms

Approved by the ELC board at its April 12th meeting, Broward Bookworms is the free book and learning guide giveaway for Broward's families with young children. After receiving board approval, staff met with Scholastic, the chosen vendor, to discuss data logistics, book packets, and contract execution. The contract was executed May 18th, and Broward Bookworms officially kicked off May 19th with a letter sent to parents receiving subsidy. Since its launch, we have had more than 6,700 families register to receive books.

Broward Bookworms has been featured on television through WSFL Channel 39 *Inside South Florida*, on radio, digital email blasts and through social media. Also, because we are using our CRM as the platform for registration, we will be able to analyze geographically where families taking part in Broward Bookworms live in Broward.

Child Care Small Business Closure Data

According to data provided by Broward County's Childcare Licensing and Enforcement, since April 2020 when the pandemic first hit through March 30, 2021, 53 Broward child care small business have permanently closed their doors with 20 being related to a change in ownership. In comparison, the year prior to the pandemic (April 2019 to April 2020) there was a total of 48 provider closures with 15 being related to a change in ownership. This data is more optimistic than earlier national predictions and could mean that the federal funding may have played a role in preventing many programs from shutting down permanently.

CLASS Observations

As the provider School Readiness contracting process for FY 21/22 has been initiated, CLASS observations have begun with our contracted observers and staff. Per OEL rules, sites can use a previous CLASS observation from prior fiscal years that meet current contracting requirements. Our current priority to complete CLASS observations are for those sites that do not have a current or previous score. This includes a mix of newly contracted SR child care programs with the ELC during the pandemic and those sites that have either received a CLASS 1 violation, are now serving over 20% School Readiness children or schools that scored between 3 and 3.49 on a previous assessment which is below the new 21/22 threshold for contracting. Approximately 75 sites are in the process of being observed, and their CLASS scores will be completed by June 30th.

Representative Woodson Collaboration

ELC Broward has partnered with Representative Marie Woodson representing District 101, to help bring awareness to the Haitian community about our programs and early learning services. As a trusted voice in the community, we collaborated with the Representative to speak on Haitian Radio WSRF 1580 AM to discuss the importance of early learning and how the ELC can help families in need of financial assistance through our School Readiness program and about the VPK program. We plan to host additional community-focused events to continue to engage the Haitian community.

WSFL Collaboration

Earlier in the year, ELC Broward and WSFL Channel 39 established a partnership to help extend our reach in the community. WSFL provided the ELC opportunity to be guests weekly on their new TV show *Inside South Florida* with Jason Carter. ELC topics range from awareness of School Readiness services, VPK services, CCR&R, literacy and quality efforts and resources. The weekly show airs every Wednesday at 9:30 am. To watch previous segments, [click here](#).

K-Readiness Rate

Because of the pandemic, while the Kindergarten Readiness Screener (FLKRS) was administered early in the 20/21 school year, most children in Broward County did not have the opportunity to take the screener in-person upon entry into Kindergarten (due to low Kindergarten enrollment and because the screener was only available to brick and mortar students). That said, the State still conducted/scored the screener for children who could be tested. For the 2019-20

school year, Broward County had 18,022 children screened, with 9,052 (50%) scoring as ready for Kindergarten. For the 2020-21 school year, Broward County had 6,507 children screened, with 4,265 (66%) scoring as ready for Kindergarten. This year due to the pandemic, VPK provider kindergarten readiness scores were not assigned to VPK programs for the children who completed their program during the 19/20 school year.

Return2work Panel

Renee Jaffe was invited to participate in a Virtual Town Hall called Return 2 Work organized by Lauderhill Commissioner Melissa Dunn. The Virtual Town Hall featured local Mayors, Commissioners, and State elected officials from Lauderhill, Plantation, and Fort Lauderdale and was hosted by Constance Jones of NBC 6. Renee joined an expert panel of local leaders from CareerSource, OIC, the Greater Fort Lauderdale Alliance, and the Urban League. They discussed the current state of employment, employment initiatives and innovative approaches to ensuring greater employment and livability in Broward County including the importance of maintaining safe, affordable, and quality child care services for working families in our community as we move farther along the economic recovery from the COVID-19 Pandemic.

Board Meeting Calendar 2021-2022

The new Board and Committee meeting calendar has been developed for 2021 – 2022, see FYI 9. ELC maintained the 2020-2021 meeting days of the week and times with only a couple of exceptions, since these appeared to work for the majority of members.

CEO Evaluation Timeline

In preparation for the CEO Evaluation for 2020-2021, ELC staff will conduct a staff satisfaction survey, the results of which will be shared with the Board and entered onto the CEO scorecard along with the other items listed as CEO goals. Once all items have been completed (approximately by the end of July) this information will be combined along with a CEO Self-assessment, outlining the ELC staff and CEO accomplishments for this evaluation period. This assessment will then be submitted to the Board members so that they in turn can rate the CEO's performance utilizing the new CEO Evaluation Tool. The results of the CEO Evaluation (as well as proposed CEO goals for FY 21/22) will be brought to the August Executive Committee meeting and September Board meeting.

House Bill 419 Changes (Office of Early Learning Transition/CEO Evaluation)

During the 2021 Legislative session, House Bill 419 included the transition of the Office of Early Learning (OEL) into the Department of Education (DOE). With HB 419 being signed into law by Governor DeSantis, this transition will go into effect on July 1, 2021. At this time the ELC is unaware of the impact or implications of this transition but will provide updated information to the Board as it becomes available.

Also included in HB 419 is the provision that OEL will develop a CEO Performance Evaluation tool for all Coalitions that would be required to be submitted to OEL following Board feedback. No additional information is available at this time.

Time Reporting changes/clarification by OEL

During the Office of Early Learning's (OEL) 2019-20 monitoring cycle, time reporting and other staff compensations issues were identified throughout the State's ELCs by OEL. As a result, a few months ago OEL formed a workgroup made up of ELC and OEL staff members to review the federal and state requirements and for OEL to provide guidance for implementation in FY 2021/22. Some of the topics included in OEL's guidance are clarifications related to allowable observed holidays, PTO allowances and carryover, severance packages and guidance on required hours of work. To date, we have only received limited verbal guidance however we do believe ELC Broward will be impacted by some of the new guidance which will likely need to go to Governance and then the Board in the near future. However, for now we just wanted to make the Board aware of this issue.

ELC Telework Status

In March, with the infection rate and case numbers drastically decreasing, ELC Broward began a three phased plan for staff to return to the office in person. Phase I included bringing a few staff into the office who needed to return to the office from a business/operational perspective. This phase also included resuming parent in person appointments. Phase

It occurred earlier in June with another small subset of staff. Phase III, will roll out on July 6th and includes the remaining staff (not permanently assigned to telework).

Early Learning Coalition of Broward County, Inc.
Board Meeting Minutes
May 10, 2021 at 12:00 PM
 Virtual Meeting

Members in Attendance	Laurie Sallarulo; Michael Asseff; Dawn Liberta; Cindy Arenberg-Seltzer; Ellie Schrot; Monica King; Beverley Batson; Cara Cerchione; Zachary Talbot; Amoy Reid; Renee Podolsky; Laurie Rich Levinson; Khalil Zeinie; Angela Iudica; Richard Campillo; Kristina West; Kirk Englehardt.
Members Absent	William Karp; Carol Hylton; Twan Russell
Staff in Attendance	Renee Jaffe, CEO; Hubert Cesar, CIO; Howard Bakalar, CPO; Judith Merritt, COO, Allison Metsch, Sr. Director of Education & Quality; Elsy Silvestre, Executive Assistant; Pablo Calvo, Director of Community Engagement; Reiner Potts, Financial Analyst; Sandra Paul, Sr. Director of Provider Reimbursement
Others in Attendance	Jacob Jackson, General Counsel

Item	Action/Discussion
Welcome & Call to Order	First Vice Chair, Dawn Liberta called the meeting to order at 12:07 PM. Roll was called and a quorum was established.
Welcome New Board Members	Board Chair welcomed Kristina West and Kirk Englehardt to the Board.
Consent Agenda	
a. B215CA1 - Approve April 12, 2021 Meeting minutes	A Motion was made by Monica King to approve the Consent Agenda. Seconded by Michael Asseff. Unanimously approved. Motion Passes.
REGULAR BUSINESS	Approve ELC Broward Strategic Plan
a. B215RB1 – Approve ELC Broward Strategic Plan	<p>CEO welcomed everyone and then discussed the strategic plan. She explained that we are currently in the last year of a three-year strategic plan. This meeting is to review the proposed direction and the draft strategic plan for feedback and discussion. At the April 20, 2021 Ad Hoc Strategic Planning Committee Meeting, ELC staff presented the drafted FY21/22-23/24 strategic plan for review and feedback.</p> <p>We kept ELC Broward’s Vision, Mission, Guiding Principles and Pillars intact with minor changes.</p> <p>Because we are still growing and we are not the same from when we drafted the current strategic plan, we wanted to make sure that we are working closely with the families and providers, to meet them where they are. Because the nature of our world right now has changed so much, we believe that the new plan continues to build on the foundation we built while incorporating new tactics that will help us achieve the goals within the plan.</p>

CEO then provided a review of the guiding principles as well as a review of all 4 pillars with the goals, strategies and desired outcomes for each pillar.

CPO discussed tactics to ensure that parents are enrolling children and the importance of making eligibility and enrollments services as easy as possible for parents.

Board Chair opened up discussion about having a specific higher level strategy added to the strategic plan for special needs students and providers. This strategy is to specifically help providers by training them on how to identify a special needs child and then on how to approach parents to discuss this and provide the parent with tools and resources. Board Chair mentioned that in the past, board member Ellie Schrot has spoken about the importance of this. Because this is a specific issue a different strategy may be employed. There seems to be a need to provide providers with tools and resources to serve families with special needs children.

Board member Cindy Arenberg-Seltzer suggested that we should repeat a bullet point from 2A "Promote and provide education/support and resources for parents/caregivers of children with potential or identified special needs." and include it in 2B to include providers and connect them with the system of care for children with special needs.

Board member Ellie spoke about her passion with special needs children. There is a 45-day federal mandate to do evaluation on a referral and 30 days to start services. Ellie said that anyone can contact her to discuss any issues and that we should continue to focus on parent engagement with developmental screenings, have an easier way to opt out that we don't lose opportunities with families to get it done. Having parents do ASQ is very important to get parents engaged.

Cindy discussed goal 2b that this is a good goal for now but not for the next three years. We will be getting a lot of money and structural things have to happen in dealing with parents and providers. Goals 2a and 2b. these are not transformative, but pedestrian. We have to think more boldly. Using the money to help support parents and give them tools if they stay home as well as helping the industry to be stronger.

Cindy stressed the importance of thinking bigger, strategies are supposed to be the bigger bolder things. This is not a three-year plan, but could be an interim one year plan, giving ELC staff and Board the opportunity to meet and develop a bolder Strategic plan.

Board Chair stressed that now is the time be bold and to focus at a strategic level. What is the big vision? How do we want to improve things for children/families? How do we know that we are moving the needle? What are the big top level bold visions?

Board member Cindy discussed Pillar 3. She said that we need to raise visibility we should be thought leaders, We must develop this pillar, have a pillar about

	<p>building a system of early care and education. Pillar or goals have to be more visionary and then from there should be more strategic on how to get there.</p> <p>Staff should work with the Ad Hoc Strategic Planning Committee after the summer to discuss and enhance the proposed draft strategic plan.</p> <p>Kirk suggested that this should be a one-year plan and not a three-year plan. Let's listen to the people that are our audiences. Giving more time to do something more comprehensive and understand the needs.</p> <p>A Motion was made by Laurie Salarullo to accept the strategic plan with the changes discussed today regarding adding the strategies around special needs under provider sections and make this a one-year plan, reconvene for high level vision for the future. Seconded by Monica King. Unanimously approved. Motion Passes.</p> <p>Laurie Levinson suggested doing a Strategic Plan Retreat.</p>
NEW BUSINESS	CSC is having their budget retreat on May 20. Cindy asked for anyone that wants to attend to do so via Zoom.
MATTERS FROM CHAIR	There was no discussion.
MATTERS FROM COMMITTEES	There was no discussion.
PUBLIC COMMENT	There was no discussion.
NEXT MEETING DATE	June 21, 2021 at 12:00PM
ADJOURN	Meeting adjourned by Dawn Liberta at 1:40 PM

These minutes contain the action items of the Board meeting of the Early Learning Coalition of Broward. They do not include all the Committee's discussions or comments on each matter or issue raised during the meeting. A tape recording of the meeting is held in the Coalition office. Corrections from the Committee will be taken prior to approval at the next meeting.

ITEM/MEETING	B216CA1 / BOARD
DATE:	June 21, 2021
SUBJECT:	Annual Revision of Federal Poverty Level Sliding Fee Schedule
TIES TO PILLAR	Pillar One – Deliver Outstanding Eligibility, Enrollment and Payment Services
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Revised Sliding Fee Schedule, Effective July 1, 2021
FINANCIAL IMPACT:	None
ELC STAFF LEAD	C. Klima

Background:

Each year, the Office of Early Learning (OEL) requires Early Learning Coalitions to update the schedule of parent co-payments based on revised Federal Poverty Levels (FPL) issued by the Federal Government. Since the updated sliding fee scale will be incorporated into ELC’s annual plan required by OEL, it must be approved by the Board.

The goal of the sliding fee scale is to encourage economic self-sufficiency by gradually increasing the parent’s proportionate share of child care costs without creating a barrier to families’ in receipt of assistance.

Families with incomes at or below 150% of the FPL are eligible to be enrolled from the waiting list into School Readiness subsidized child care. The FPL income limits are shown on the attached scale according to family size highlighted in yellow. However, once a family has been enrolled and is receiving child care services, their income is measured by a different scale, the State Median Income (SMI), which is generally higher. Families may continue to receive services until they reach 85% of the State Median Income. The SMI limits are shown on the scale according to family size in red.

OEL recommends that Coalitions set family copayment rates for families that are at or below 150% of FPL at less than 10% of the family income. Broward’s fees for this group range from approximately .05% at the low end and up to approximately 8.5% of gross annual income for the highest incomes.

Family copayments are waived for families with children who are at risk of child abuse or neglect.

Current Status:

In March 2021, OEL released the revised income limits based on the most recent Federal Poverty Level and requested that Coalitions update their sliding fees scales. The updated scale was submitted to OEL on the April 1, 2021 due date pending ELC Board approval and OEL has approved it.

The updated 2022 scale will leave family co-payments unchanged in most cases and may even result in a decrease for some. No families will experience an increase in co-payments because of the change. OEL waived parent copays during the pandemic from April 1, 2020 until December 31, 2020. The waivers lapsed briefly from January through April 2021 and they were waived again starting May 1, 2021 for May and June. Staff anticipate that copays will remain waived for the foreseeable future.

Recommendation

Executive Committee and staff recommend the Boards adoption of the updated sliding fee scale.

Supporting Documentation:

- Updated Sliding Fee Scale

Sliding Fee Scale for
Effective date

Broward County Coalition
July 1, 2021

**Florida's Office of Early Learning
SLIDING FEE SCHEDULE**

DAILY FEE

----- Annual Gross Income - Number of persons in Family -----

Full-Time	Part-Time	FPL as indicated unless exceeds	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0.73	0.55	85% SMI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		50%FPL	6,440	8,710	10,980	13,250	15,520	17,790	20,060	22,330	24,600	26,870	29,140	31,410	33,680	35,950	38,220
1.35	1.01	75%FPL	6,441	8,711	10,981	13,251	15,521	17,791	20,061	22,331	24,601	26,871	29,141	31,411	33,681	35,951	38,221
			9,660	13,065	16,470	19,875	23,280	26,685	30,090	33,495	36,900	40,305	43,710	47,115	50,520	53,925	57,330
2.08	1.56		9,661	13,066	16,471	19,876	23,281	26,686	30,091	33,496	36,901	40,306	43,711	47,116	50,521	53,926	57,331
			12,879	17,419	21,959	26,499	31,039	35,579	40,119	44,659	49,199	53,739	58,279	62,819	67,359	71,899	76,439
4.14	3.11	FPL	12,880	17,420	21,960	26,500	31,040	35,580	40,120	44,660	49,200	53,740	58,280	62,820	67,360	71,900	76,440
			15,027	20,324	25,621	30,918	36,214	41,511	46,808	52,105	57,402	62,698	67,995	73,292	78,589	83,886	89,183
4.91	3.68		15,028	20,325	25,622	30,919	36,215	41,512	46,809	52,106	57,403	62,699	67,996	73,293	78,590	83,887	89,184
			17,174	23,228	29,281	35,335	41,389	47,442	53,496	59,550	65,603	71,657	77,711	83,764	89,818	95,871	101,925
5.52	4.14		17,175	23,229	29,282	35,336	41,390	47,443	53,497	59,551	65,604	71,658	77,712	83,765	89,819	95,872	101,926
		85% SMI															
		150%FPL	19,320	26,130	32,940	39,750	46,560	53,370	60,180	66,990	73,800	80,610	87,420	94,230	101,040	107,850	114,660
8.33	6.25		19,321	26,131	32,941	39,751	46,561	53,371	60,181	66,991	73,801	80,611	87,421	94,231	101,041	107,851	114,661
			20,071	27,146	34,220	41,295	48,370	55,444	62,519	69,594	76,668	83,743	90,818	97,892	104,967	112,042	119,116
9.53	7.15	85% SMI	20,072	27,147	34,221	41,296	48,371	55,445	62,520	69,595	76,669	83,744	90,819	97,893	104,968	112,043	119,117
			20,822	28,161	35,501	42,840	50,179	57,519	64,858	72,197	79,537	86,876	94,215	98,555	101,555	108,894	116,234
10.73	8.05	85% SMI	20,823	28,162	35,502	42,841	50,180	57,520	64,859	72,198	79,538	86,877	94,216	101,556	108,895	116,235	123,574
			21,573	29,177	36,781	44,385	51,989	59,593	67,197	74,801	82,405	90,009	96,584	97,613	105,217	112,821	120,425
11.93	8.95	85% SMI	21,574	29,178	36,782	44,386	51,990	59,594	67,198	74,802	82,406	90,010	97,614	105,218	112,822	120,426	128,030
			22,324	30,192	38,061	45,930	53,799	61,667	69,536	77,405	85,273	93,142	101,011	108,880	116,748	124,617	132,486
13.13	9.85	85% SMI	22,325	30,193	38,062	45,931	53,800	61,668	69,537	77,406	85,274	93,143	101,012	108,881	116,749	124,618	132,487
			23,075	31,208	39,341	47,475	55,608	63,742	71,875	80,008	88,142	94,613	96,275	104,409	112,542	120,675	128,809

14.33	10.75		23,076	31,209	39,342	47,476	55,609	63,743	71,876	80,009	88,143	96,276	104,410	112,543	120,676	128,810	136,943
		185%FPL	23,828	32,227	40,626	49,025	57,424	65,823	74,222	82,621	91,020	99,419	107,818	116,217	124,616	133,015	141,414
15.53	11.65	85% SMI	23,829	32,228	40,627	49,026	57,425	65,824	74,223	82,622	91,021	99,420	107,819	116,218	124,617	133,016	141,415
			24,794	33,534	42,273	51,013	59,752	68,492	77,231	85,971	94,710	103,450	112,189	120,929	129,668	138,408	147,147
16.73	12.55		24,795	33,535	42,274	51,014	59,753	68,493	77,232	85,972	94,711	103,451	112,190	120,930	129,669	138,409	147,148
		200%FPL	25,760	34,840	43,920	53,000	62,080	71,160	80,240	89,320	98,400	107,480	116,560	125,640	134,720	143,800	152,880
17.93	13.45	85% SMI	25,761	34,841	43,921	53,001	62,081	71,161	80,241	89,321	98,401	107,481	116,561	125,641	134,721	143,801	152,881
			27,692	37,453	47,214	56,975	66,736	76,497	86,258	96,019	105,780	115,541	125,302	135,063	144,824	154,585	164,346
19.13	14.35	85% SMI	27,693	37,454	47,215	56,976	66,737	76,498	86,259	96,020	105,781	115,542	125,303	135,064	144,825	154,586	164,347
			29,624	40,066	50,508	60,950	71,392	81,834	92,276	102,718	113,160	123,602	134,044	144,486	154,928	165,370	175,812
20.33	15.25	85% SMI	29,625	40,067	50,509	60,951	71,393	81,835	92,277	102,719	113,161	123,603	134,045	144,487	154,929	165,371	175,813
			34,166	44,678	55,191	65,703	76,216	86,728									

Parents receiving hourly care pay up to the part time fee.

Note: 10% Parent Fee was calculated using 260 days.

Refer to 6M-4.400, F.A.C.

Income 85% State Median Income:Upper threshold for eligibility

2021 Poverty Level (FPL) effective January 13, 2021
LIHEAP IM 2020-02 State Median Income Estimates

Please answer the following questions:

(1) If there is a sibling discount what is the percentage? **25%**

(2) If any family pays more than 10% of their gross income for child care, please complete and attach the justification form that explains how the fees will not limit parent access to services. **Please See Plan Amendment**

ITEM/MEETING	B216CA2 / BOARD
DATE:	June 1, 2021
SUBJECT:	Business Leadership Institute (BLI) Contract
TIES TO PILLAR	Pillar Two – Provide Quality Early Care Opportunities
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve renewal of contract with Business Leadership Institute for Business Development Training for Child Care Operators
FINANCIAL IMPACT:	\$50,000
ELC STAFF LEAD	C. Klima

Background Information:

At its December 19, 2019 meeting, the ELC board selected the Business Leadership Institute’s (BLI) proposal to conduct business development training for child care operators. The board approved an initial contract for BLI that began in February 2020 and ends June 2020, with two (2) optional 12-month renewal periods for FY 2020/21 and FY 2021/22 (subject to ELC Board approval). During this initial contract, BLI was to create program collaterals, application forms, and measurement instruments with ELC staff approval, and to jointly interview and choose, with ELC staff, a cadre of at least twenty (20) program participants. Once chosen, these program participants would participate in a minimum of eight (8) daylong workshops designed to build business acumen. Participants would also receive assistance creating an individualized business plan; and receive support and guidance through a BLI mentor (program alumni operating successful child care businesses, assigned to each participant).

Current Status:

The Business Leadership Institute worked closely with ELC staff through its initial contract to develop and agree upon program collaterals, applicant questionnaires, and measurement indicators and tools. BLI and staff jointly interviewed applicants for the FY 20/21 class, and agreed on twenty-three participants. Additionally, ELC staff and BLI agreed upon the outcomes and measurements recommended by the ELC’s Program Review Committee and approved by the ELC board.

As it has with all other aspects of work and life, the pandemic made it necessary to shift plans a bit. All workshops have been conducted virtually, with BLI hosting through a zoom platform. BLI uses Zoom effectively, giving all participants opportunities to ask questions, and strategically using break out rooms for small group exercises. Additionally, all participants must have their cameras turned on to ensure full engagement in the workshops. As stipulated in the contract, all students have been assigned a mentor, and mentors work with students to reinforce lessons learned during the workshops.

BLI began its monthly classes in September, and recognizing the partnership created in the rollout of these courses, ELC staff has been attending the majority of the classes. ELC staff also conducted a 3-hour training during one of the modules, and this became the precursor to its bi-monthly A Team training series. Based on questions and feedback from the BLI students, ELC modified its training to more directly address specific aspects of doing business with the ELC.

Outcome Attainment to Date:

At this point in the fiscal year, the only outcome currently measureable is student attainment of newly acquired skills, following each workshop, using a pre/post measurement instrument. In the first four workshops of the 8 workshop year, post-test skill attainment is at an average level of 66 percent. This is due to only a 50 percent skill attainment registered for one workshop. That workshop’s test questions, as well as the content, is being reviewed by BLI and workshop presenters for quality improvement purposes.

Additionally, while the plan originally was to use amount of staff turnover as one measure of business success, the pandemic has made this measurement insignificant and impossible to determine this year, and possibly next year, as the industry has not yet begun to stabilize. Staff is recommending this outcome requirement be suspended in both the current contract and the FY 2021/22 contract.

Recommendation:

Executive Committee recommends that the ELC Board approve the contract renewal with BLI for Business Development Training for Child Care Operators for FY 21-22.

Supporting Documentation:

- Contract Fact Sheet

BUSINESS AND LEADERSHIP INSTITUTE (BLI) CONTRACT FACT SHEET

The information provided in this document identifies the major contract components including: cost; scope of work; deliverables and goals. The document is being provided for ease of review, but is not the approved contract. A copy of the full contract is available upon request.

CONTRACT NAME: Business Leadership Skills Training

CONTRACT NUMBER: POC21-0013

POINT OF CONTACT: Robyn Perlman
Founder and CEO, BLI

PROCUREMENT: Request for Proposals

CONTRACT TYPE: Consultant

BUDGET AMOUNT: \$50,000

METHOD OF PAYMENT: Cost Reimbursement by Invoice

PAYMENT SCHEDULE: Upon Completion of Milestones, not more often than monthly

TERM: July 1, 2021 to June 30, 2022

PARTICIPANT ELIGIBILITY: A cadre of at least twenty (20) students who are either child care owners or directors, or who have the potential to become owners/directors in the near future. Students must apply for acceptance as cadre members, and all applications must be jointly approved by both BLI and the ELC.

SCOPE OF WORK: Contractor will provide a minimum of eight (8) workshops, either in-person, virtual, or a combination of both, that will last a minimum of five (5) hours in duration each. It is expected that each five-hour workshop will cover a range of topics under one general heading. For example, termination of employees and successful onboarding may be two topics covered under a Human Resources workshop.

The workshop headings are:

1. Growth Mindset: How Successful People Think
2. Introduction to Creating a Sound Business Model: An Overview of Components for Success
3. Contracts, Reimbursements, Reconciliations, and Risk Management
4. Child Care Compliance; Conversion and Closing: The Sales Cycle

5. Business Development: Pursuing Leadership and Success
6. Marketing
7. Financial Management: Minding Your Business and Your Money
8. Human Resources: Investing in Human Capital
Real Estate: Location, Leasing, Owning, and Negotiating

These workshops will take into account the changing landscape caused by the global pandemic, and business models, as well as these workshops, will be created and led with this game changing factor in mind. Also, program participants will be issued Continuing Education Units (CEU's) for completion of these workshops.

In addition to the workshops, all cadre members will work with assigned mentor/alumnus of BLI to reinforce lessons learned during the training series, to develop and review business plans, and to gain general business acumen.

DELIVERABLES:

Provide written reports to accompany monthly invoices tracking attendance (virtual or in person) of both the cohort members and any/all other attendees at all workshops, pre and post-test data for each workshop, and report monthly on progress on each performance measure listed below.

PERFORMANCE MEASURES:

- Student Cadre Training Participants will demonstrate progress toward attainment of at least 50% of organizational goals six (6) months post program completion.
- 75% of Student Cadre Training Participants will gain business knowledge from assigned Coaches/Mentors, using a measurement instrument approved prior to contract execution.
- Positive difference in assessment of Business Financial Viability, including a decrease in staff turnover, using a measurement instrument approved prior to contract execution.
** this outcome expectation will be suspended until the FY 22-23 contract.
- 85% of Student Cadre participants will report being Satisfied or Highly Satisfied with the Business Training Program, using a measurement instrument that will include comment boxes, and will be approved prior to contract execution.
- 75% of all workshop participants will demonstrate newly acquired skills, following each workshop, using a pre/post measurement approved prior to contract execution.

ITEM/MEETING	B216CA3 / BOARD
DATE:	June 21, 2021
SUBJECT:	Children’s Forum INCENTIVE\$ Agreement FY 2022
TIES TO PILLAR	Pillar Two – Provide Quality Early Care Opportunities
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Six-Month Extension of Children’s Forum INCENTIVE\$ Agreement in FY 2022, Pending OEL Grant Agreement Issuance and Legal Review
FINANCIAL IMPACT:	\$225,450 FY22 Budget
ELC STAFF LEAD	C. Klima

Background

Early Childhood Educator INCENTIVE\$, formerly known as Child Care WAGES® in Florida, rewards early childhood educators with financial incentives based on their education and continuity of employment. By retaining the early childhood workforce, INCENTIVE\$ provides children with more stable teacher-child relationships and better-educated teachers. INCENTIVE\$ addresses individual professional development efforts and low wages, but does not affect budgets, regular wages or parent fees within the child care program.

For more than 10 years ELC has partnered with the Children’s Forum, the sole licensee in Florida for the North Carolina-Based Child Care INCENTIVE\$® Program to administer the program in Broward County. In FY 18-19, ELC signed a new one-year Contract with Children’s Forum with up to 2 one-year renewal options. The Children’s Forum currently projects it will reward approximately 400 teachers with supplements. For FY 21, the average six-month salary supplement is projected to be approximately \$559 per participant. In FY 20-21 year to date, the turnover rate for INCENTIVE\$ participants is currently only 8%, compared to a national average of 40%. Stipends under this program account for approximately 90% of the estimated \$385K that ELC anticipates paying out to educators this year.

In FY 22 ELC and Children’s Forum will devise outreach strategies to align INCENTIVE\$ recruitment with ELC’s local Quality Initiative, prioritizing programs with staff retention issues or professional development needs. In addition, Children’s Forum has proposed increasing the stipend scale that would increase the stipend for most participants with participants completing the highest educational levels benefiting the most.

Current Status

Since all available contract renewals with this Sub Recipient will be exhausted as of June 30, 2021 ELC cannot renew this Agreement for another full fiscal year at this time. Instead ELC staff recommend extending the contract by an additional six months (as allowed by the current OEL Grant Agreement) pending OEL’s release of updated terms and conditions for the FY22 Grant Agreement. These updated terms and conditions will then be incorporated into a new 3-year Sub Recipient Agreement cycle with the Children’s Forum, along with an updated scope of work, by the September 2021 Board meeting. Staff also recommend including acceptance of the higher stipend scale in the six-month extension.

The budget remains unchanged from the prior year except that it is pro-rated for a six-month period:

Salary Supplements	\$175,000
Outreach and Eligibility Determination	40,450
Administrative Costs	10,000
Total	\$225,450

Supporting Documentation

Contract Fact Sheet

CHILDREN'S FORUM - CONTRACT FACT SHEET

The information provided in this document identifies the major contract components including: cost; scope of work; deliverables and goals. The document is being provided for ease of review, but is not the approved contract. A copy of the full contract is available upon request.

CONTRACT NAME: Children's Forum, Inc.

CONTRACT NUMBER: FORUM-WAGE\$-20-ELC7

POINT OF CONTACT: Lori Stegmeyer
Program Director

PROCUREMENT: Single Source

CONTRACT TYPE: Sub Recipient

BUDGET AMOUNT: \$225,450 (6-Month Extension)

METHOD OF PAYMENT: Invoice

PAYMENT SCHEDULE: Monthly

TERM: July 1, 2021 to December 31, 2021

PARTICIPANT ELIGIBILITY:

Child Care Professionals who work for licensed providers of early care and education who have an executed contract with ELC for School Readiness (SR) services and/or Voluntary Prekindergarten (VPK) services are eligible for Child Care INCENTIVE\$ (formerly known as WAGE\$®) services. Priority given to Broward County teachers who are willing to participate and:

- Have been continuously employed at the same child care program for a minimum of six months; and
- Work at least 20 hours per week with children ages 0-5 (supplements will be prorated based on a 40-hour work week); and
- Have a formal child care credential and/or some education beyond a high school diploma; and
- Earn less than \$17.50 per hour as a child care professional.

SCOPE OF WORK: Conduct outreach, eligibility verification, technical assistance and administration for funds provided by ELC to supplement the salaries of qualified child care providers in Broward County. The *Child Care INCENTIVE\$®* Project ("Program") is designed to improve child care quality by reducing turnover and encouraging the continued education of child care teachers. The Program provides education-based salary supplements to low-paid child care teachers working with children between the ages of 0-5.

DELIVERABLES: Provide written management reports: quarterly, end-of-fiscal year, and a historical cumulative report showing the number of staff in each professional development level, the number who

progressed to a higher level from the previous year, the dates, locations, methods and results of outreach, and comparative data from TEACH on scholarships accessed by INCENTIVE\$ participants. Quarterly reports shall include an itemized list of all recipients, date of disbursement and disbursement amounts made against the contract funds.

End-of-fiscal year (annual) report shall include an itemized list of all recipients, date of disbursement and disbursement amounts made against the contract funds. The report shall also include data listing the college or programs that issued degrees to INCENTIVE\$ participants.

**PERFORMANCE
MEASURE:**

The turnover rate of Broward County teachers participating in the Child Care INCENTIVE\$® project will be at least 10% lower than the average turnover rate of all states reported in the National Annual Child Care INCENTIVE\$® report produced by Child Care Services Association of North Carolina.

The INCENTIVE\$® program is promoted and made available to 100% of Broward Child Care Providers that have a School Readiness Contract. INCENTIVE\$® representatives will conduct onsite outreach at least two ELC events for providers such as ELC's PLAN meeting or the Broward Early Care and Education Conference.

INCENTIVE\$ SCALE side by side

Career Pathway Designation	Valid Period	Old Level	New Level	Education and/or Credentials	Proposed Annual Incentive	Current Annual Incentive	Percent Increase
ECE III		8	8	<ul style="list-style-type: none"> Bachelor Degree or higher in ECE Bachelor Degree or higher with 36 credit hours in ECE 	\$5,000	\$3,000	67%
		8	7	<ul style="list-style-type: none"> Bachelor Degree or higher with 24 credit hours in ECE 	\$3,500	\$3,000	16%
ECE II		7	6	<ul style="list-style-type: none"> Associate Degree in ECE Associate Degree or higher with 21 credit hours in ECE 	\$2,250	\$2,250	0%
		6	5	<ul style="list-style-type: none"> Bachelor Degree or higher with 12 credit hours in ECE Associate Degree with 18 credit hours in ECE 90 credit hours toward a Bachelor Degree with 15 credit hours in ECE 	\$1,600	\$1,500	7%
	2 years*	5	4	<ul style="list-style-type: none"> Bachelor Degree or higher Associate Degree with 12 credit hours in ECE 45 credit hours with 15 credit hours in ECE 	\$1,200	\$1,125	7%
	2 years*	4	3	<ul style="list-style-type: none"> Associate Degree 70 credit hours of well-rounded coursework 36 credit hours with 12 credit hours in ECE 36 credit hours plus a National CDA or Florida Staff Credential 	\$850	\$750	13%
	2 years*	3	2	<ul style="list-style-type: none"> 24 credit hours with 12 credit hours in ECE 	\$650	\$600	8%
ECE I	2 years*	2	1	<ul style="list-style-type: none"> ➤ 12 credit hours in ECE or CD ➤ National CDA or Florida Staff Credential 	\$450	\$450	0%
		1	---	This level was collapsed with # 2 since the staff credential articulates to the same amount of credit as a national CDA	---	\$200	n/a
Foundation	One time			<ul style="list-style-type: none"> ➤ Registry recognition – foundation level bonus 	\$100	---	100%

* Funding for levels 1 through 4 have a continuing education requirement. Center-based educators awarded at levels 1 through 4 must complete at least three ECE college credit hours within two years to retain eligibility. Family child care educators must complete the course requirement within three years for continued funding. Notes: ECE credit hours is coursework that is focused on Birth – 5 year olds, typically Early Childhood Education or Child Development

ITEM/MEETING	B216CA4 / BOARD
DATE:	June 21, 2021
SUBJECT:	211 Broward FY22 Sub Recipient Services
TIES TO PILLAR	Pillar One – Deliver Outstanding Eligibility, Enrollment and Payment Services
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Second Year Renewal with 211 Broward
FINANCIAL IMPACT:	\$461,092 FY21-22 Budget
ELC STAFF LEAD	C. Klima

Background Information:

In February 2019, the Board voted to allow 211 Broward’s current Sub Recipient Agreement for CCR&R Services to sunset and replace it with a new sole-sourced Sub Recipient agreement in the amount of \$462,000. After a joint review of call traffic and options, both agencies agreed that it would make sense for ELC to handle all child care service related calls directly while continuing to leverage the unique role 211 plays as the FCC-designated resource for all other community services in Broward. ELC also sought to leverage 211’s high quality customer service trainings to reinforce continuous community collaboration between child care and other community referral services. The ELC Board approved the Sub-Recipient Agreement at the June 6, 2019 board meeting for one year with up to two additional one-year renewals.

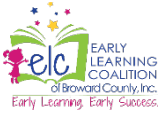
This Sub Recipient Agreement is in its third year of a three-year contract. The renewal term of the Agreement is unchanged and the Contract shall not exceed Four Hundred Sixty-One Thousand Ninety-Two Dollars (\$461,092). The Program Review Committee will review the contract during FY 22 prior to the end of the contract cycle.

Current Status/Recommendation

Executive Committee and ELC staff recommend that the Board approve the FY 21-22 second year renewal to the 211 contract.

Supporting Documentation:

- Contract Fact Sheet



211 CONTRACT FACT SHEET

The information provided in this document identifies the major contract components including: cost; scope of work; deliverables and goals. The document is being provided for ease of review, but is not the approved contract. A copy of the full contract is available upon request.

CONTRACT NAME: 2-1-1 Broward (First Call for Help of Broward, Inc.)

CONTRACT NUMBER: 211-19-ELC1

POINT OF CONTACT: Frank Isaza, COO
First Call for Help of Broward, Inc.
250 NE 33rd St
Oakland Park, FL 33334

PROCUREMENT: Sole Source February 2019

CONTRACT TYPE: Sub Recipient ELC funded

BUDGET AMOUNT: \$461,092

METHOD OF PAYMENT: Cost Reimbursement

PAYMENT SCHEDULE: Monthly

TERM: July 1, 2021 through June 30, 2022

SCOPE OF WORK: To provide resource support, outreach, call routing, customer service training and overflow call answering support to ELC's CCR&R-Customer Service Unit.

DELIVERABLES:

- (1) Updated and Accessible Community Resource Directory for ELC Clients
- (2) Documented Results of at least 36 Outreach Events
- (3) All CCR&R and ELC Service Related Calls Directed to ELC Certified Counselors
- (4) Seamless Supplemental Community Resource Referrals (Via Warm Handoff)
- (5) Seamless Outage and Overflow Coverage for ELC Client Inquiries
- (6) High Quality Customer Service Training for ELC Staff.

PERFORMANCE MEASURES:

- (1) ELC CCR&R Counselors will have access to a continuously updated Directory of Community Services in Broward tailored to comply with OEL CCR&R Grant Agreement standards.
- (2) One hundred percent (100%) of callers seeking CCR&R or Other ELC Services shall be referred to ELC for follow up [Measured by Call Traffic Reports and Secret Shopper Inquiries].
- (3) Call overflow and "Warm Handoff" transfers of calls from ELC to 211 Broward are handled seamless with minimal disruption to ELC clients. [Measured by Call Traffic Reports and Secret Shopper Inquiries]

- (4) Ninety-five percent (95%) of ELC staff participating in 211's Customer Service training series will demonstrate knowledge of new skills and techniques [Measured by pre and post training knowledge tests]
- (5) First Call for Help, Inc. spending forecasts and analyses, and budget management shall result in balanced fiscal year budgets, with no deficit spending and with no significant surplus of funds that have been contracted for services. [Measured by ELC records.]

REPORTS:

- (1) Monthly Call Traffic and Outreach Event Reports
- (2) Customer Service training Pre and Post Tests

ITEM/MEETING	B216CA5 / BOARD
DATE:	June 21, 2021
SUBJECT:	Keefe McCullough Single Audit and Support Contract
TIES TO PILLAR	Pillar Five – Strengthen and Develop the ELC Broward Organization
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Renewal of Keefe McCullough Single Audit & Support Services Contract FY2022
FINANCIAL IMPACT:	\$42,500 FY 22 Budget
ELC STAFF LEAD	C. Klima

Background:

In the Grant Agreement between the Office of Early Learning (OEL) and the Early Learning Coalitions, OEL mandates that all Early Learning Coalitions in the State of Florida receive an annual audit of financial statements and program compliance of major federal awards, as well as tests of internal controls as required under the Single Audit Act. In February 2020, ELC selected Keefe McCullough, a Fort Lauderdale based CPA firm that specializes in not for profits, to provide single audit services for 5-year auditor Agreement Cycle. On February 17, 2021 the Board accepted the First Single Audit Report for the fiscal year ended June 30, 2020.

The Scope of Services for the Agreement includes:

- Annual Single Audit
- Annual 403B Retirement Plan Audit
- Preparation of IRS Form 990
- Preparation of DOL 403B Retirement Plan Form 5500
- On-going Advisory Services for IRS Compliance
- Ad hoc technical assistance and feedback in response to Coalition questions throughout the year,
- Sponsorship of 8 hours of CPE training for Coalition Finance and Accounting Staff
- Access to online CPE training at Vendor firm rates for Coalition Finance and Accounting Staff

Current Status:

Executive Committee and Staff recommends exercising the first renewal option for an additional fiscal year from July 1, 2021 to June 30, 2022. The contract will be amended in the first quarter of FY 2022 when the Audit Committee approves engagement letters with specific parameters for the upcoming Audit of FY2021.

Supporting Documentation:

None

ITEM/MEETING	B216CA6 / BOARD
DATE:	June 21, 2021
SUBJECT:	Webauthor FY 2022 Contract Renewal for Flex System Software as a Service
TIES TO PILLAR	Pillar Five – Strengthen and Develop the ELC Broward Organization
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Renewal of Webauthor Flex System Software as a Service Contract FY 2022
FINANCIAL IMPACT:	\$65,000 FY 2022 Budget
ELC STAFF LEAD	C. Klima

Background:

In February 2020 ELC executed an agreement with Webauthor LLC for unlimited software as a service license for the Flex System CRM product following a public procurement process in December 2019. The contract for services was renewed for a full fiscal year on July 1, 2020 and up to three (3) additional one-year renewal terms remain.

Flex system software allows ELC to easily create customized, paperless workflows, public-facing forms for providers, partner agencies and the public and specialized data tracking modules. Flex system has allowed ELC to automate and manage sign-up for provider grants, family book packs and provider match participation. It has created seamless links for child care referrals from Career Source and CSC-funded family support agencies. Internally, it is being used to track waitlist enrollment mailings, family services task assignments, customer inquiries, VPK assessment kits and ELC equipment.

In FY22, staff plan to roll out paperless purchasing and HR authorization workflows, tracking logs for scheduled redeterminations, provider contract renewals, health and safety violations, provider monitoring, quality assurance reviews, and more. Integrations with SAMIS, financial & payroll software and benefits sign up modules are also planned.

The system currently serves about 1,058 users inside and outside of the ELC. While the agreement stipulates unlimited user licenses for a fixed \$5,000 monthly fee, the cost per user works out to less than \$5 or about 1/10th of the cost of comparable systems that charge fees on a per user basis.

Current Status:

Executive Committee and Staff recommends exercising the second renewal option for an additional fiscal year from July 1, 2021 to June 30, 2022.

Supporting Documentation:

None

ITEM/MEETING	B216CA7 / BOARD
DATE:	June 21, 2021
SUBJECT:	FY2022 United Way School Readiness Match Contract
TIES TO PILLAR	
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve FY22 United Way School Readiness Match Contract Pending Legal Review
FINANCIAL IMPACT:	\$130,000
ELC STAFF LEAD	C. Klima

Background Information:

United Way of Broward County (United Way) has provided match funding for School Readiness dollars since the inception of the Early Learning Coalition. This funding allows ELC to draw down federal funds for the provision of child care services for Broward families. Historically, United Way has been Broward’s single largest source of Title XX match funds and has been a key partner in assisting ELC to meet OEL School Readiness Program local participation requirements. In FY 2019-20, United Way provided \$325,000 for this match, however the funding for FY20-21 was reduced to \$130,000 because of the economic challenges of the Coronavirus Pandemic. This year United Way has elected to maintain the status quo for this contract and ELC staff has requested to restore the contract to its previous amount of \$325,000. United Way is considering our request.

Current Status:

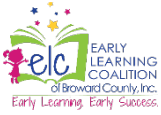
At the June 1, 2021 Executive Committee Meeting, the Committee approved empowering the ELC Board Chair to execute the FY 22 United Way Contract pending legal review, since it was not available at the time of the Executive Committee Meeting. ELC has since received the United Way contract.

Recommendation:

Executive Committee recommends that the Board approve the ELC Board Chair to Execute the United Way Contract for FY 21-22 pending legal review.

Supporting Documentation:

Contract Fact Sheet



CONTRACT FACT SHEET

The information provided in this document identifies the major contract components including: cost; scope of work; deliverables and goals. The document is being provided for ease of review, but is not the approved contract. A copy of the full contract is available upon request.

CONTRACT NAME:	United Way of Broward County
CONTRACT NUMBER:	PENDING
POINT OF CONTACT:	United Way of Broward County Community Impact Director
PROCUREMENT:	N/A
CONTRACT TYPE:	REVENUE
BUDGET AMOUNT:	\$130,000
METHOD OF PAYMENT:	INVOICE
PAYMENT SCHEDULE:	MONTHLY
TERM:	July 1, 2021 – June 30, 2022
ANTICIPATED NUMBER OF PARTICIPANTS:	A minimum of 15,180 children (slots)
SCOPE OF WORK:	United Way of Broward County (UWBC) funding will be utilized (as match) to draw down additional funds that will provide families with subsidized child care assistance. Match dollars will directly fund child care for eligible children in licensed or licensed exempt programs.
DELIVERABLES:	School Readiness Services – Providing financial assistance to low-income families for early child education and care so families can become financially self-sufficient and their young children can be successful in school in the future.

PERFORMANCE MEASURES:

PERFORMANCE MEASURES					
The PROVIDER shall report any barriers experienced in performance measure achievement, as required. The report should also include any noteworthy activities that have occurred during the term of this Agreement, as requested.					
Results based accountability utilizes data to improve performance outcome measures to achieve the desired customer result. When applied, performance measurement answers the following key questions:					
Key Question	Performance	Target Goal	Sample	Evaluation Tool	Admin Schedule
How Much Did We Do?	# of children who are placed in quality child care	15,180	51	Quarterly Reports submitted via the SAMIS system	Analyzed Quarterly
How Well Did We Do It?	Program Services Monitoring	Meets Expectations	Random sampling of case files, fiscal processes, and other components as identified by the UWBC Community Impact Director	UWBC visits	Annually
	% of children who stay in subsidized child care for at least six months	80%	51	Quarterly Reports submitted via the SAMIS system	Analyzed Quarterly
Is Anybody Better Off?	% of children whose parents maintained employments	75%	51	Semi-Annual Reports submitted via the SAMIS system	Analyzed Semi-Annually

ITEM/MEETING	B216CA8 / BOARD
DATE:	6/21/21
SUBJECT:	FY 2022 OEL Grant Agreement
TIES TO PILLAR	N/A
FOR ACTION:	Yes
RECOMMENDED ACTIONS:	Approve FY 2022 OEL Grant Agreement, Pending Legal Review
AS RECOMMENDED BY	N/A
FINANCIAL IMPACT:	TBD Pending Issuance of Notice of Award
ELC STAFF LEAD	C Klima

Background/History

The annual OEL Grant Agreement supplies the majority of the funding and compliance guidelines for Early Learning Coalitions throughout Florida. The Grant Agreement plays a key role in guiding nearly all ELC Broward Activities and includes the Federal and State legal framework in which we operate. Once the Agreement is fully executed, OEL will issue Notices of Award on or before June 30, 2021 that accounts for more than 90% of our annual budget.

Current Status

At the June 1, 2021 Executive Committee Meeting, the Committee approved empowering the ELC Board Chair to execute the FY 22 Grant Agreement pending legal review, since it was not available at the time of the Executive Committee Meeting. ELC has since received the finalized Agreement and an executed copy is due to OEL on June 24, 2022. Key revisions to Agreement include, but are not limited to:

- New references to Federal Stimulus Programs as funding sources, including ARPA and CRRSA
- New references to the specific program activities included in Pre-School Development Grant funding (mental health supports and curriculum purchase/implementation)
- Updated, more prescriptive, E-verify compliance requirements that align with updated legislative requirements
- New, more prescriptive compliance requirements for ELC staff compensation policies, pending issuance of detailed guidance documents from OEL.
- Updated guidelines for provider monitors, including alternative procedures during disasters, such as a pandemic
- Updated detailed standards for related party transaction disclosures and supporting documentation

Recommended Action

Approve the FY2022 OEL Grant Agreement, Pending Legal Review

Supporting Documentation

None

ITEM/MEETING	B216CA9 / BOARD
DATE:	6/21/2021
SUBJECT:	Vendor Selection Recommendations for FY 2022 Procurements Currently Underway
TIES TO PILLAR	N/A
FOR ACTION:	Yes
RECOMMENDED ACTIONS:	Approve Staff to Present Final Vendor Selection Recommendations for FY 2022 Procurements Directly to the Board for Approval on June 21, 2022
AS RECOMMENDED BY	Executive Committee
FINANCIAL IMPACT:	TBD pending vendor selection
ELC STAFF LEAD	C Klima

Background/History:

In April 2021 the ELC Board authorized staff to initiate four (4) solicitations to procure vendors to provide telephone, payroll, racial equity training and staff professional development training services in FY 2022. Two of the solicitations are currently underway and final vendor selection recommendations are expected by mid-June 2021.

Current Status:

Since the Vendor selections for these solicitations will not be complete until mid-June, the Executive Committee approved a request by staff to submit the final vendor recommendations directly to the Board meeting scheduled for June 21, 2021 as an addendum. Upon acceptance of the recommendations by the Board, staff will post a formal notice of award on the Website and will begin contract negotiations after the Board breaks for the summer. Finalized proposals for contracts will be submitted to the Executive Committee and Board in August and September, respectively.

Supporting Documentation:

Vendor recommendations to be submitted at the meeting as an addendum

ITEM #/MEETING:	B216CA10 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	Adoption of Revised 403B Plan Document
FOR ACTION:	YES
RECOMMENDED ACTION:	Approve Adoption of ELC 403B Plan Document Effective January 1, 2020
FINANCIAL IMPACT:	None
AS RECOMMENDED BY:	NA
ELC STAFF LEAD	C. Klima

Background

In February 2021, the Board approved a recommendation by Tanya Bower of Tripp Scott, ELC’s attorney specializing in retirement plan compliance, to embark on a Voluntary Correction Plan (VCP) with the IRS to correct a plan compliance failure that occurred in 2009. In order to ensure that the IRS will accept ELC’s request for a compliance waiver pursuant to the VCP, the ELC Board must first adopt a new plan document that fully complies with all IRS 403B retirement plan requirements that have been enacted starting in 2009 and periodically thereafter.

Current Status

In anticipation of the need to make corrections, ELC staff worked with ELC’s Plan Sponsor, Valic/AIG retirement services to secure a new Plan document that includes written confirmation of compliance from the IRS as of January 1, 2020. In order to guarantee compliance and the integrity of the document, Valic does not permit clients to change or customize the Plan document, except to choose allowable Plan elections that match ELC existing employee benefit policy.

A listing of key election selections completed by staff for the plan and Valic/AIG’s required Board Resolution of Plan Adoption form are attached.

Recommendation

Staff and Governance Committee recommends that the Board approve adoption of the updated 403b Plan Document dated January 1, 2020

Supporting Documents

- Listing of ELC Current Plan Elections
- Board Resolution of Adoption form
- Valic Retirement Services Company 403(b) Plan Basic Plan Document #8 (Separate Link)
- Early Learning Coalition of Broward County Inc. Volume Submitter 403(b) Plan Adoption Agreement #001 For 501C3 Organizations Effective January 1, 2020 (Separate Link)
- IRS Opinion Letter Re Valic Volume Submitter 403(b) Plan (Separate Link)

ELC 403B PLAN ELECTIONS

Plan Elective Item	Plan Election	ELC Policy
Plan Year	Calendar Year	
Plan Administrators	As Identified by Employer	Currently R. Jaffe, C. Klima
Employee Eligibility	Full time, Permanent Only	Part time, temporary excluded
Date Eligible to Contribute	Hire Date, Birth date, Full time date as applicable	
Minimum Age Requirement	21 years	
Compensation Exclusions	Bonus compensation	
Employer Contribution	Discretionary	Percentage of Compensation
Employer Groups	Group 1: Hire Date Prior to October 1, 2017 Group 2: All Others	
Terminated Employees	Contributions Cease	
Employer Match Formula	Discretionary by Group	Group 1: 1:1 match up to 1.99% gross compensation, 2% and above, 7% match Group 2: 1:1 match up to 3% of gross compensation
Vesting	100% after 1 Year of Service	
Retirement Distribution Options	Lump Sum, Installment, Annuity, Partial	
In-Service Distribution Options without penalty	Age 59 ½ , Hardship, Disability, CARES, CRSSA, ARPA	
Participant Loans	Permitted	
Rollover Contributions	Permitted/Accepted	
Definition of Highly Compensated	IRS default threshold	

**ACTION BY THE GOVERNING BOARD
OF THE EARLY LEARNING COALITION OF BROWARD COUNTY, INC.
RESTATEMENT OF 403(b) RETIREMENT PLAN**

The undersigned, on behalf of the Governing Board, hereby certifies that at a meeting of the Governing Board of Early Learning Coalition of Broward County, Inc. ("Employer"), the following resolutions were approved:

WHEREAS, the Employer has maintained the Early Learning Coalition of Broward County, Inc. Retirement Plan ("Plan") since 9-1-2002 for the benefit of eligible employees; and

WHEREAS, the Employer is restating the above-referenced Plan to comply with the final Section 403(b) regulations and to continue to receive the tax benefits of an IRS pre-approved plan.

NOW, THEREFORE, BE IT RESOLVED that the Employer hereby adopts the Early Learning Coalition of Broward County, Inc. Retirement Plan as a complete restatement of the prior Plan, to be effective on 1-1-2020;

RESOLVED FURTHER that the undersigned representative of the Employer is authorized to execute the restated Plan document and authorize the performance of any other actions necessary to implement the adoption of the Plan restatement. The Employer may designate any other authorized person to execute the restated Plan document and perform the necessary actions to adopt the restated Plan. The Employer will maintain a copy of the restated Plan, as approved by the Governing Board, along with a copy of the prior plan, in its files;

RESOLVED FURTHER that the Employer will act as administrator of the Plan and will be responsible for performing all actions necessary to carry out the administration of the Plan. The Employer may designate any other person or persons to perform the actions necessary to administer the Plan; and

RESOLVED FURTHER that Plan participants shall be provided with a summary of the Plan provisions within a reasonable period of time following the adoption of the restated Plan.

The undersigned hereby certifies that he/she is an Authorized Representative of the Employer and that the foregoing is a true record of a resolution duly adopted at a meeting of the Governing Board and that said meeting was held in accordance with state law and the Bylaws of the above-named Employer.

IN WITNESS WHEREOF, I have executed my name below as an Authorized Representative of the Employer.

Laurie Sallarulo, Board Chair

Name of Authorized Representative

Signature

Date

ITEM #/MEETING:	B216CA11 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	Amendment to ELC 403B Plan Document
FOR ACTION:	YES
RECOMMENDED ACTION:	Empower Staff to Execute an Additional Amendment to the ELC Plan Document When it Becomes Available from ELC’s Plan Sponsor, pending review by ERISA legal counsel
FINANCIAL IMPACT:	None
AS RECOMMENDED BY:	NA
ELC STAFF LEAD	C. Klima

Background

In May 2021 Tanya Bower, ELC’s attorney specializing in retirement plan compliance, recommended that staff request authority from the Board to execute an amendment to ELC’s 403B plan document upon its formal adoption at the Board meeting scheduled for June 21, 2021. The action must be separate from the Adoption resolution because the two actions have two different effective dates. The plan adoption will be effective January 1, 2020 and the amendment will be January 1, 2021.

The amendment would change ELC’s selected definition of the highly compensated employee group used for annual non-discrimination testing. It would change it from the default plan definition to a definition that includes 20% of the staff in descending order starting from the highest paid. This “top paid” group definition is more aligned with ELC’s plan benefit structure and this change will help keep the plan in compliance with Federal requirements. Specifically, the amendment would select option (a) in the section pictured below and will have an effective date of January 1, 2021 (the start of the current plan year).

- 11-2 **DEFINITION OF HIGHLY COMPENSATED EMPLOYEE.** In determining which Employees are Highly Compensated (as defined in Section 1.66 of the Plan), the **Top-Paid Group Test** does not apply, unless designated otherwise under this AA §11-2.
- (a) **The Top-Paid Group Test** applies.
 - (b) **The Calendar Year Election** applies. *[Note: This subsection may be chosen only if the Plan Year is not the calendar year. If this subsection is not selected, the determination of Highly Compensated Employees is based on the Plan Year. See Section 1.66 of the Plan.]*

The actual amendment document will be issued in approximately 14 days by ELC’s plan sponsor, Valic/AIG Retirement Services, and reviewed for compliance by Ms. Bower. ELC’s staff may execute the document once authorized by the Board.

Current Status

Since the finalized amendment will not be available from Valic/AIG for several weeks, Staff request that the staff be empowered by the Board to execute the amendment, pending review by Tripp Scott, before the Board breaks for the summer.

Recommendation

Governance Committee approve recommendation that the Board empower staff to execute an additional amendment to ELC’s 403B Retirement Plan document as described above.

Supporting Documents

- None

ITEM #/MEETING:	B216CA12 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	ELC Employee Health Benefits Cafeteria Plan Document
FOR ACTION:	YES
RECOMMENDED ACTION:	Adopt the ELC Health Benefits Cafeteria Plan Document
FINANCIAL IMPACT:	None
AS RECOMMENDED BY:	NA
ELC STAFF LEAD	C. Klima

Background

In order to comply with Federal rules related to Employee Health Benefits for organizations with more than 100 participating employees, the ELC Board must formally adopt a Cafeteria Plan Document describing the organization's employee health benefit policies at least once every five (5) years. The current Plan Year, which began in August 2020 and ends on July 31, 2021, is the first year that ELC meets the employee count threshold for this requirement.

The attached Cafeteria Plan Document was prepared by ELC's Employee Benefits Broker, Brown & Brown, to complete ELC's compliance profile as large group employer. The document includes ELC's internal eligibility criteria as well as compliance language required by Federal Law under 26 US Code Section 125 – Cafeteria Plans and the Employee Retirement Income Security Act (ERISA) both of which govern employee protections and access to benefits. Key elements described in the plan document include:

- Employee Participation Eligibility Criteria (30 day's consecutive full time employment)
- Participation Termination
- Continuous Coverage Under Leaves of Absence
- Initial Enrollment in Benefit Plans
- Open Enrollment for Benefit Plans
- Pre-tax Salary Reductions for Employee Premium Contributions
- Qualifying events for Enrollment Changes
- Responsibility of the ELC to Pay Policy Vendors
- COBRA Eligibility
- Denied Claims Appeal Rights
- Other Compliance

Current Status

Draft Board resolution language to memorialize ELC's Adoption of the Plan Document is attached. The Plan Document and a plain language Plan Summary Description to be shared with employees is also attached.

Recommendation

Governance Committee and staff recommends that the attached Cafeteria Plan Document be formally adopted via the attached draft Board resolution.

Supporting Documents

- Draft Resolution
- Cafeteria Plan Document
- Plan Summary Description

**RESOLUTION
OF THE EARLY LEARNING COALITION OF BROWARD COUNTY, INC. BOARD OF DIRECTORS
FOR THE ADOPTION OF THE EARLY LEARNING COALITION OF BROWARD COUNTY, INC.
CAFETERIA PLAN**

On this date, the Early Learning Coalition of Broward County Inc Board of Directors duly adopted the attached Cafeteria Plan Document with an effective date of August 1, 2020.

RESOLVED, that the form of Cafeteria Plan, as authorized under Section 125 of the Internal Revenue Code of 1986, presented to this meeting is hereby adopted and approved and that the proper officers of the Employer are hereby authorized and directed to execute and deliver to the Plan Administrator one or more copies of the Plan.

RESOLVED, that the Plan Year shall be for a period beginning on 8/1/2020 and ending 7/31/2021.

RESOLVED, that the Employer shall contribute to the Plan amounts sufficient to meet its obligation under the Cafeteria Plan, in accordance with the terms of the Plan Document and shall notify the Plan Administrator to which periods said contributions shall be applied.

RESOLVED, that the proper officers of the Employer shall act as soon as possible to notify employees of the adoption of the Cafeteria Plan by delivering to each Employee a copy of the Summary Plan Description presented to this meeting, which form is hereby approved.

The undersigned certifies and attests that the above resolutions were made with the consent of the Board of Directors through vote conducted on this date.

Laurie Sallarulo, Chair

Date

THE EARLY LEARNING COALITION OF BROWARD COUNTY INC CAFETERIA PLAN

ARTICLE I. Introductory Provisions

Early Learning Coalition of Broward County Inc ("the Employer") hereby establishes the Early Learning Coalition of Broward County Inc Cafeteria Plan ("the Plan") effective 8/1/2020 ("the Effective Date"). Capitalized terms used in this Plan that are not otherwise defined shall have the meanings set forth in Article II.

This Plan is designed to allow an Eligible Employee to pay for his or her share of Contributions under one or more Insurance Plans on a pre-tax Salary Reduction basis.

This Plan is intended to qualify as a "cafeteria plan" under Code § 125 and the regulations issued thereunder. The terms of this document shall be interpreted to accomplish that objective.

Although reprinted within this document, the different components of this Plan shall be deemed separate plans for purposes of administration and all reporting and nondiscrimination requirements imposed on such components by the Code.

ARTICLE II. Definitions

"Accident Insurance Benefits (Also includes Accidental Death & Dismemberment (AD&D))" means the Employee's Accident/Accidental Death & Dismemberment Insurance Plan coverage for purposes of this Plan.

"Accident Plan(s) (Also includes Accidental Death & Dismemberment (AD&D)Plans)" means the plan(s) that the Employer maintains for its Employees providing benefits through a group insurance policy or policies in the event of injury or accidental death and/or dismemberment. The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

"Benefits" means the Premium Payment Benefits.

"Benefit Package Option" means a qualified benefit under Code § 125(f) that is offered under a cafeteria plan, or an option for coverage under an underlying accident or health plan (such as an indemnity option, an HMO option, or a PPO option under an accident or health plan).

"Change in Status" has the meaning described in Section 4.6.

"COBRA" means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.

"Code" means the Internal Revenue Code of 1986, as amended.

"Contributions" means the amount contributed to pay for the cost of Benefits (including self-funded Benefits as well as those that are insured), as calculated under Section 6.2 for Premium Payment Benefits.

"Committee" means the Benefits Committee (or the equivalent thereof) of Early Learning Coalition of Broward County Inc

"Compensation" means the wages or salary paid to an Employee by the Employer, determined prior to (a) any Salary Reduction election under this Plan; (b) any salary reduction election under any other cafeteria plan; and (c) any compensation reduction under any Code § 132(f)(4) plan; but determined after (d) any salary deferral elections under any Code § 401(k), 403(b), 408(k), or 457(b) plan or arrangement. Thus, "Compensation" generally means wages or salary paid to an Employee by the Employer, as reported in Box 1 of Form W-2, but adding back any wages or salary forgone by virtue of any election described in (a), (b), or (c) of the preceding sentence.

"Dental Insurance Benefits" means the Employee's Dental Insurance Plan coverage for purposes of this Plan.

"Dental Insurance Plan(s)" means the plan(s) that the Employer maintains for its Employees (and for their Spouses and Dependents that may be eligible under the terms of such plan(s)) providing dental benefits through a group insurance policy or policies. The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

"Dependent" means any individual who is a tax dependent of the Participant as defined in Code § 152, with the following exceptions: (a) for purposes of accident or health coverage (to the extent funded under the Premium Payment Component, and for purposes of the Health FSA Component), (1) a dependent is defined as in Code § 152, determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof; and (2) any child to whom IRS Rev. Proc. 2008-48 applies. Furthermore, notwithstanding anything in the foregoing that may be to the contrary, a "Dependent" shall also include for purposes of any accident or health coverage provided under this plan a child of a Participant who has not attained age 27 by the end of any given taxable year.

"Earned Income" means all income derived from wages, salaries, tips, self-employment, and other Compensation (such as

disability or wage continuation benefits), but only if such amounts are includible in gross income for the taxable year. Earned income does not include any other amounts excluded from earned income under Code § 32(c)(2), such as amounts received under a pension or annuity or pursuant to workers' compensation.

"Effective Date" of this Plan has the meaning described in Article 1.

"Election Form/Salary Reduction Agreement" means the form provided by the Administrator for the purpose of allowing an Eligible Employee to participate in this Plan by electing Salary Reductions to pay for Premium Payment Benefits. This form may be in either paper or electronic form at the Employer's discretion in accordance with the procedures detailed in Article IV.

"Eligible Employee" means an Employee eligible to participate in this Plan, as provided in Section 3.1.

"Employee" means an individual that the Employer classifies as a common-law employee and who is on the Employer's W-2 payroll, but does not include the following: (a) any leased employee (including but not limited to those individuals defined as leased employees in Code § 414(n)) or an individual classified by the Employer as a contract worker, independent contractor, temporary employee, or casual employee for the period during which such individual is so classified, whether or not any such individual is on the Employer's W-2 payroll or is determined by the IRS or others to be a common-law employee of the Employer; (b) any individual who performs services for the Employer but who is paid by a temporary or other employment or staffing agency for the period during which such individual is paid by such agency, whether or not such individual is determined by the IRS or others to be a common-law employee of the Employer; (c) any employee covered under a collective bargaining agreement; (d) any self-employed individual; (e) any partner in a partnership; (f) any more-than-2% shareholder in a Subchapter S corporation. The term "Employee" does include "former Employees" for the limited purpose of allowing continued eligibility for benefits under the Plan for the remainder of the Plan Year in which an Employee ceases to be employed by the Employer, but only to the extent specifically provided elsewhere under this Plan.

"Employer" means Early Learning Coalition of Broward County Inc, and any Related Employer that adopts this Plan with the approval of Early Learning Coalition of Broward County Inc. Related Employers that have adopted this Plan, if any, are listed in Appendix A of this Plan. However, for purposes of Articles XI and XIV and Section 15.3, "Employer" means only Early Learning Coalition of Broward County Inc.

"Employment Commencement Date" means the first regularly scheduled working day on which the Employee first performs an hour of service for the Employer for Compensation.

"ERISA" means the Employee Retirement Income Security Act of 1974, as amended.

"FMLA" means the Family and Medical Leave Act of 1993, as amended.

"Health Insurance Benefits" means any insurance benefits providing medical or other health insurance coverage through a group insurance policy or policies.

"HIPAA" means the Health Insurance Portability and Accountability Act of 1996, as amended.

"HMO" means the health maintenance organization Benefit Package Option under the Medical Insurance Plan.

"Hospital Indemnity Benefits" means the Employee's Hospital Indemnity Plan coverage for purposes of this Plan.

"Hospital Indemnity Plan(s)" means the plan(s) that the Employer maintains for its Employees (and for their Spouses and Dependents that may be eligible under the terms of such plan(s)) providing certain indemnity benefits in the event of hospitalization or other similar medical event through a group insurance policy or policies. The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

"HRA" means a health reimbursement arrangement as defined in IRS Notice 2002-45.

"Insurance Benefits" means benefits offered through the Insurance Plans.

"Insurance Plan(s)" means a plan or plans offering benefits through a group insurance policy or policies.

"Medical Insurance Benefits" means the Employee's Medical Insurance Plan coverage for purposes of this Plan.

"Medical Insurance Plan(s)" means the plan(s) that the Employer maintains for its Employees (and for their Spouses and Dependents that may be eligible under the terms of such plan), providing major medical type benefits through a group insurance policy or policies (with HMO and PPO options). The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

"Open Enrollment Period" with respect to a Plan Year means any period before the beginning of the Plan Year that may be prescribed by the Administrator as the period of time in which Employees who will be Eligible Employees at the beginning of the Plan Year may elect benefits.

"Participant" means a person who is an Eligible Employee and who is participating in this Plan in accordance with the provisions of Article III. Participants include (a) those who elect one or more of the Medical Insurance Benefits and (b) those who elect instead to receive their full salary in cash and to pay for their share of their Contributions under the Medical Insurance Plan.

"Period of Coverage" means the Plan Year, with the following exceptions: (a) for Employees who first become eligible to participate, it shall mean the portion of the Plan Year following the date on which participation commences, as described in Section 3.1; and (b) for Employees who terminate participation, it shall mean the portion of the Plan Year prior to the date on which participation terminates, as described in Section 3.2.

"Plan" means the Early Learning Coalition of Broward County Inc Cafeteria Plan as set forth herein and as amended from time to time.

"Plan Administrator" means the Early Learning Coalition of Broward County Inc Human Resources Manager or the equivalent thereof for Early Learning Coalition of Broward County Inc, who has the full authority to act on behalf of the Plan Administrator, except with respect to appeals, for which the Committee has the full authority to act on behalf of the Plan Administrator, as described in Section 13.1.

"Plan Year" means the 12-month period commencing 8/1/2020 and ending on 7/31/2021, except in the case of a short plan year representing the initial Plan Year or where the Plan Year is being changed, in which case the Plan Year shall be the entire short plan year.

"PPO" means the preferred provider organization Benefit Package Option under the Medical Insurance Plan.

"Premium Payment Benefits" means the Premium Payment Benefits that are paid for on a pre-tax Salary Reduction basis as described in Section 6.1.

"Premium Payment Component" means the Component of this Plan described in Article VI.

"QMCSO" means a qualified medical child support order, as defined in ERISA § 609(a).

"Related Employer" means any employer affiliated with Early Learning Coalition of Broward County Inc that, under Code § 414(b), § 414(c), or § 414(m), is treated as a single employer with Early Learning Coalition of Broward County Inc for purposes of Code § 125(g)(4).

"Salary Reduction" means the amount by which the Participant's Compensation is reduced and applied by the Employer under this Plan to pay for one or more of the Benefits, as permitted for the applicable Component, before any applicable state and/or federal taxes have been deducted from the Participant's Compensation (i.e., on a pre-tax basis).

"Specified Disease or Illness Insurance Benefits" means the Employee's Specified Disease or Illness Insurance Plan coverage for purposes of this Plan.

"Specified Disease or Illness Insurance Plan(s)" means the plan(s) that the Employer maintains for its Employees (and for their Spouses and Dependents that may be eligible under the terms of such plan(s)) providing certain benefits with regard to a particular critical illness or illnesses (e.g., a "cancer policy" or the like) through a group insurance policy or policies. The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

"Spouse" means an individual who is legally married to a Participant as determined under applicable state law (and who is treated as a spouse under the Code).

"Vision Insurance Benefits" means the Employee's Vision Insurance Plan coverage for purposes of this Plan.

"Vision Insurance Plan(s)" means the plan(s) that the Employer maintains for its Employees (and for their Spouses and Dependents that may be eligible under the terms of such plan(s)) providing vision benefits through a group insurance policy or policies. The Employer may substitute, add, subtract, or revise at any time the menu of such plans and/or the benefits, terms, and conditions of any such plans. Any such substitution, addition, subtraction, or revision will be communicated to Participants and will automatically be incorporated by reference under this Plan.

ARTICLE III. Eligibility and Participation

3.1 Eligibility to Participate

An individual is eligible to participate in this Plan if the individual: (a) is an Employee; (b) is working 30 hours or more per week; and (c) has been employed by the Employer for a consecutive period of 30 days, counting his or her Employment Commencement Date as the first such day. Eligibility for Premium Payment Benefits may also be subject to the additional requirements, if any, specified in the Medical Insurance Plan. Once an Employee has met the Plan's eligibility requirements, the Employee may elect coverage effective the first day of the next calendar month, in accordance with the procedures described in Article IV.

3.2 Termination of Participation

A Participant will cease to be a Participant in this Plan upon the earlier of:

- the termination of this Plan; or
- the date on which the Employee ceases (because of retirement, termination of employment, layoff, reduction of hours, or any other reason) to be an Eligible Employee. Notwithstanding the foregoing, for purposes of pre-taxing COBRA coverage certain Employees may continue eligibility for certain periods on the terms and subject to the restrictions described in Section 6.4 for Insurance Benefits.

Termination of participation in this Plan will automatically revoke the Participant's elections. The Medical Insurance Benefits will terminate as of the date specified in the Medical Insurance Plan.

3.3 Participation Following Termination of Employment or Loss of Eligibility

If a Participant terminates his or her employment for any reason, including (but not limited to) disability, retirement, layoff, or voluntary resignation, and then is rehired within 30 days or less after the date of a termination of employment, then the Employee will be reinstated with the same elections that such individual had before termination. If a former Participant is rehired more than 30 days following termination of employment and is otherwise eligible to participate in the Plan, then the individual may make new elections as a new hire as described in Section 3.1. Notwithstanding the above, an election to participate in the Premium Payment Component will be reinstated only to the extent that coverage under the Medical Insurance Plan (here, major medical insurance) is reinstated. If an Employee (whether or not a Participant) ceases to be an Eligible Employee for any reason (other than for termination of employment), including (but not limited to) a reduction of hours, and then becomes an Eligible Employee again, the Employee must complete the waiting period described in Section 3.1 before again becoming eligible to participate in the Plan.

3.4 FMLA Leaves of Absence

(a) Health Benefits. Notwithstanding any provision to the contrary in this Plan, if a Participant goes on a qualifying leave under the FMLA, then to the extent required by the FMLA, the Employer will continue to maintain the Participant's Health Insurance Benefits on the same terms and conditions as if the Participant were still an active Employee. That is, if the Participant elects to continue his or her coverage while on leave, the Employer will continue to pay its share of the Contributions.

An Employer may require participants to continue all Health Insurance Benefits coverage for Participants while they are on paid leave (provided that Participants on non-FMLA paid leave are required to continue coverage). If so, the Participant's share of the Contributions shall be paid by the method normally used during any paid leave (for instance, on a pre-tax Salary Reduction basis).

In the event of unpaid FMLA leave (or paid FMLA leave where coverage is not required to be continued), a Participant may elect to continue his or her Health Insurance Benefits during the leave. If the Participant elects to continue coverage while on FMLA leave, then the Participant may pay his or her share of the Contributions in one of the following ways:

- with after-tax dollars, by sending monthly payments to the Employer by the due date established by the Employer;
- with pre-tax dollars, by having such amounts withheld from the Participant's ongoing Compensation (if any), including unused sick days and vacation days, or pre-paying all or a portion of the Contributions for the expected duration of the leave on a pre-tax Salary Reduction basis out of pre-leave Compensation. To pre-pay the Contributions, the Participant must make a special election to that effect prior to the date that such Compensation would normally be made available (pre-tax dollars may not be used to fund coverage during the next Plan Year); or
- under another arrangement agreed upon between the Participant and the Plan Administrator (e.g., the Plan Administrator may fund coverage during the leave and withhold "catch-up" amounts from the Participant's Compensation on a pre-tax or after-tax basis) upon the Participant's return.

If the Employer requires all Participants to continue Health Insurance Benefits during an unpaid FMLA leave, then the Participant may elect to discontinue payment of the Participant's required Contributions until the Participant returns from leave. Upon returning from leave, the Participant will be required to repay the Contributions not paid by the Participant during the leave. Payment shall be withheld from the Participant's Compensation either on a pre-tax or after-tax basis, as agreed to by the Plan Administrator and the Participant.

If a Participant's Health Insurance Benefits coverage ceases while on FMLA leave (e.g., for non-payment of required contributions), then the Participant is permitted to re-enter the Medical Insurance Benefits upon return from FMLA leave on the same basis as when the Participant was participating in the Plan prior to the leave, or as otherwise required by the FMLA. In

addition, the Plan may require Participants whose Health Insurance Benefits coverage terminated during the leave to be reinstated in such coverage upon return from a period of unpaid leave, provided that Participants who return from a period of unpaid, non-FMLA leave are required to be reinstated in such coverage.

(b) Non-Health Benefits. If a Participant goes on a qualifying leave under the FMLA, then entitlement to non-health benefits is to be determined by the Employer's policy for providing such Benefits when the Participant is on non-FMLA leave, as described in Section 3.5. If such policy permits a Participant to discontinue contributions while on leave, then the Participant will, upon returning from leave, be required to repay the Contributions not paid by the Participant during the leave. Payment shall be withheld from the Participant's Compensation either on a pre-tax or after-tax basis, as may be agreed upon by the Plan Administrator and the Participant or as the Plan Administrator otherwise deems appropriate.

3.5 Non-FMLA Leaves of Absence If a Participant goes on an unpaid leave of absence that does not affect eligibility, then the Participant will continue to participate and the Contributions due for the Participant will be paid by pre-payment before going on leave, by after-tax contributions while on leave, or with catch-up contributions after the leave ends, as may be determined by the Plan Administrator. If a Participant goes on an unpaid leave that affects eligibility, then the election change rules detailed in Article IV will apply.

ARTICLE IV. Method and Timing of Elections; Irrevocability of Elections

4.1 Elections When First Eligible

An Employee who first becomes eligible to participate in the Plan mid-year may elect to commence participation in one or more Benefits on the first day of the month after the eligibility requirements have been satisfied, provided that an Election Form/Salary Reduction Agreement is submitted to the Plan Administrator before the first day of the month in which participation will commence. An Employee who does not elect benefits when first eligible may not enroll until the next Open Enrollment Period, unless an event occurs that would justify a mid-year election change, as described in Article IV.

The Employer reserves the right, within its discretion, to allow or require any or all of the election procedures detailed in this Article 4.1 to be performed electronically.

Benefits shall be subject to the additional requirements, if any, specified in the Medical Insurance Plan. The provisions of this Plan are not intended to override any exclusions, eligibility requirements, or waiting periods specified in any Insurance Plans.

4.2 Elections During Open Enrollment Period

During each Open Enrollment Period with respect to a Plan Year, the Plan Administrator shall provide an Election Form/Salary Reduction Agreement to each Employee who is eligible to participate in this Plan. The Election Form/Salary Reduction Agreement shall enable the Employee to elect to participate in the various Components of this Plan for the next Plan Year and to authorize the necessary Salary Reductions to pay for the Benefits elected. The Election Form/Salary Reduction Agreement must be returned to the Plan Administrator on or before the last day of the Open Enrollment Period, and it shall become effective on the first day of the next Plan Year. If an Eligible Employee fails to return the Election Form/Salary Reduction Agreement during the Open Enrollment Period, then the Employee may not elect any Benefits under this Plan until the next Open Enrollment Period, unless an event occurs that would justify a mid-year election change, as described in Article IV.

The Employer reserves the right, within its discretion, to allow or require any or all of the election procedures detailed in this Article 4.2 to be performed electronically.

4.3 Failure of Eligible Employee to File an Election Form/Salary Reduction Agreement

If an Eligible Employee fails to file an Election Form/Salary Reduction Agreement within the time period described in Sections 4.1 and 4.2, then the Employee may not elect any Benefits under the Plan (a) until the next Open Enrollment Period; or (b) until an event occurs that would justify a mid-year election change, as described in Article IV. If an Employee who fails to file an Election Form/Salary Reduction Agreement is eligible for Medical Insurance Benefits and has made an effective election for such Benefits, then the Employee's share of the Contributions for such Benefits will be paid with after-tax dollars outside of this Plan until such time as the Employee files, during a subsequent Open Enrollment Period (or after an event occurs that would justify a mid-year election change as described in Article IV), a timely Election Form/Salary Reduction Agreement to elect Premium Payment Benefits. Until the Employee files such an election, the Employer's portion of the Contribution will also be paid outside of this Plan.

4.4 Irrevocability of Elections

Unless an exception applies (as described in this Article IV), a Participant's election under the Plan is irrevocable for the duration of the Period of Coverage to which it relates.

Unless otherwise noted in this section, a Participant's election under the Plan is irrevocable for the duration of the Period of Coverage to which it relates. In other words, unless an exception applies, the Participant may not change [Benefit Elections](#) for the duration of the Period of Coverage regarding:

- Participation in this Plan;
- Salary Reduction amounts; or
- election of particular Benefit Package Options.

4.5 Procedure for Making New Election If Exception to Irrevocability Applies

(a) Timeframe for Making New Election. A Participant (or an Eligible Employee who, when first eligible under Section 3.1 or during the Open Enrollment Period, declined to be a Participant) may make a new election within 30 days of the occurrence of an event described in Section 4.6 or 4.7, as applicable, but only if the election under the new Election Form/Salary Reduction Agreement is made on account of and is consistent with the event and if the election is made within any specified time period (e.g., for Sections 4.7(d) through 4.7(j), within 30 days after the events described in such Sections unless otherwise required by law). Notwithstanding the foregoing, a Change in Status (e.g., a divorce or a dependent's losing dependent status) that results in a beneficiary becoming ineligible for coverage under the Medical Insurance Plan shall automatically result in a corresponding election change, whether or not requested by the Participant within the normal 30-day period.

(b) Effective Date of New Election. Elections made pursuant to this Section 4.5 shall be effective for the balance of the Period of Coverage following the change of election unless a subsequent event allows for a further election change. Except as provided in Section 4.7(e) for HIPAA special enrollment rights in the event of birth, adoption, or placement for adoption, all election changes shall be effective on a prospective basis only (i.e., election changes will become effective no earlier than the first day of the next calendar month following the date that the election change was filed, but, as determined by the Plan Administrator, election changes may become effective later to the extent that the coverage in the applicable Benefit Package Option commences later).

4.6 Change in Status Defined

Participant may make a new election upon the occurrence of certain events as described in Section 4.7, including a Change in Status, for the applicable Component. "Change in Status" means any of the events described below, as well as any other events included under subsequent changes to Code § 125 or regulations issued thereunder, which the Plan Administrator, in its sole discretion and on a uniform and consistent basis, determines are permitted under IRS regulations and under this Plan:

(a) Legal Marital Status. A change in a Participant's legal marital status, including marriage, death of a Spouse, divorce, legal separation, or annulment;

(b) Number of Dependents. Events that change a Participant's number of Dependents, including birth, death, adoption, and placement for adoption;

(c) Employment Status. Any of the following events that change the employment status of the Participant or his or her Spouse or Dependents: (1) a termination or commencement of employment; (2) a strike or lockout; (3) a commencement of or return from an unpaid leave of absence; (4) a change in worksite; and (5) if the eligibility conditions of this Plan or other employee benefits plan of the Participant or his or her Spouse or Dependents depend on the employment status of that individual and there is a change in that individual's status with the consequence that the individual becomes (or ceases to be) eligible under this Plan or other employee benefits plan, such as if a plan only applies to salaried employees and an employee switches from salaried to hourly-paid, union to non-union, or full-time to part-time (or vice versa), with the consequence that the employee ceases to be eligible for the Plan;

(d) Dependent Eligibility Requirements. An event that causes a Dependent to satisfy or cease to satisfy the Dependent eligibility requirements for a particular benefit, such as attaining a specified age, or any similar circumstance; and

(e) Change in Residence. A change in the place of residence of the Participant or his or her Spouse or Dependents.

4.7 Events Permitting Exception to Irrevocability Rule

A Participant may change an election as described below upon the occurrence of the stated events for the applicable Component of this Plan:

(a) Open Enrollment Period. A Participant may change an election during the Open Enrollment Period.

(b) Termination of Employment. A Participant's election will terminate under the Plan upon termination of employment in accordance with Sections 3.2 and 3.3, as applicable.

(c) Leaves of Absence. A Participant may change an election under the Plan upon FMLA leave in accordance with Section 3.4 and upon non-FMLA leave in accordance with Section 3.5.

(d) Change in Status. A Participant may change his or her actual or deemed election under the Plan upon the occurrence of a Change in Status (as defined in Section 4.6), but only if such election change is made on account of and corresponds with a Change in Status that affects eligibility for coverage under a plan of the Employer or a plan of the Spouse's or Dependent's

employer (referred to as the general consistency requirement). A Change in Status that affects eligibility for coverage under a plan of the Employer or a plan of the Spouse's or Dependent's employer includes a Change in Status that results in an increase or decrease in the number of an Employee's family members (i.e., a Spouse and/or Dependents) who may benefit from the coverage.

(1) *Loss of Spouse or Dependent Eligibility; Special COBRA Rules.* For a Change in Status involving a Participant's divorce, annulment or legal separation from a Spouse, the death of a Spouse or a Dependent, or a Dependent's ceasing to satisfy the eligibility requirements for coverage, a Participant may only elect to cancel accident or health insurance coverage for (a) the Spouse involved in the divorce, annulment, or legal separation; (b) the deceased Spouse or Dependent; or (c) the Dependent that ceased to satisfy the eligibility requirements. Canceling coverage for any other individual under these circumstances would fail to correspond with that Change in Status. Notwithstanding the foregoing, if the Participant or his or her Spouse or Dependent becomes eligible for COBRA (or similar health plan continuation coverage under state law) under the Employer's plan (and the Participant remains a Participant under this Plan in accordance with Section 3.2), then the Participant may increase his or her election to pay for such coverage (this rule does not apply to a Participant's Spouse who becomes eligible for COBRA or similar coverage as a result of divorce, annulment, or legal separation).

(2) *Gain of Coverage Eligibility Under Another Employer's Plan.* For a Change in Status in which a Participant or his or her Spouse or Dependent gains eligibility for coverage under a cafeteria plan or qualified benefit plan of the employer of the Participant's Spouse or Dependent as a result of a change in marital status or a change in employment status, a Participant may elect to cease or decrease coverage for that individual only if coverage for that individual becomes effective or is increased under the Spouse's or Dependent's employer's plan. The Plan Administrator may rely on a Participant's certification that the Participant has obtained or will obtain coverage under the Spouse's or Dependent's employer's plan, unless the Plan Administrator has reason to believe that the Participant's certification is incorrect.

(e) *HIPAA Special Enrollment Rights.* If a Participant or his or her Spouse or Dependent is entitled to special enrollment rights under a group health plan (other than an excepted benefit), as required by HIPAA under Code § 9801(f), then a Participant may revoke a prior election for group health plan coverage and make a new election (including, when required by HIPAA, an election to enroll in another benefit package under a group health plan), provided that the election change corresponds with such HIPAA special enrollment right. As required by HIPAA, a special enrollment right will arise in the following circumstances:

- a Participant or his or her Spouse or Dependent declined to enroll in group health plan coverage because he or she had coverage, and eligibility for such coverage is subsequently lost because: (1) the coverage was provided under COBRA and the COBRA coverage was exhausted; or (2) the coverage was non-COBRA coverage and the coverage terminated due to loss of eligibility for coverage or the employer contributions for the coverage were terminated; or
- a new Dependent is acquired as a result of marriage, birth, adoption, or placement for adoption.

An election to add previously eligible Dependents as a result of the acquisition of a new Spouse or Dependent child shall be considered to be consistent with the special enrollment right. An election change on account of a HIPAA special enrollment attributable to the birth, adoption, or placement for adoption of a new Dependent child may, subject to the provisions of the underlying group health plan, be effective retroactively (up to 30 days).

For purposes of this Section 4.7(e), the term "loss of eligibility" includes (but is not limited to) loss of eligibility due to legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction of hours, or any loss of eligibility for coverage that is measured with reference to any of the foregoing; loss of coverage offered through an HMO that does not provide benefits to individuals who do not reside, live, or work in the service area because an individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual), and in the case of HMO coverage in the group market, no other benefit package is available to the individual; a situation in which an individual incurs a claim that would meet or exceed a lifetime limit on all benefits; and a situation in which a plan no longer offers any benefits to the class of similarly situated individuals that includes the individual.

(f) *Certain Judgments, Decrees and Orders.* If a judgment, decree, or order (collectively, an "Order") resulting from a divorce, legal separation, annulment, or change in legal custody (including a QMCSO) requires accident or health coverage (including an election for Health FSA Benefits) for a Participant's child (including a foster child who is a Dependent of the Participant), then a Participant may (1) change his or her election to provide coverage for the child (provided that the Order requires the Participant to provide coverage); or (2) change his or her election to revoke coverage for the child if the Order requires that another individual (including the Participant's Spouse or former Spouse) provide coverage under that individual's plan and such coverage is actually provided.

(g) *Medicare and Medicaid.* If a Participant or his or her Spouse or Dependent who is enrolled in a health or accident plan under this Plan becomes entitled to (i.e., becomes enrolled in) Medicare or Medicaid (other than coverage consisting solely of benefits under Section 1928 of the Social Security Act providing for pediatric vaccines), then the Participant may prospectively reduce or cancel the health or accident coverage of the person becoming entitled to Medicare or Medicaid. Furthermore, if a Participant or his or her Spouse or Dependent who has been entitled to Medicare or Medicaid loses eligibility for such coverage, then the Participant may prospectively elect to commence or increase the accident or health coverage of the individual who loses Medicare or Medicaid eligibility.

(h) *Change in Cost.* For purposes of this Section 4.7(h), "similar coverage" means coverage for the same category of benefits for the same individuals (e.g., family to family or single to single). For example, two plans that provide major medical coverage are considered to be similar coverage.

(1) *Increase or Decrease for Insignificant Cost Changes.* Participants are required to increase their elective contributions (by increasing Salary Reductions) to reflect insignificant increases in their required contribution for their Benefit Package Option(s), and to decrease their elective contributions to reflect insignificant decreases in their required contribution. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, will determine whether an increase or decrease is insignificant based upon all the surrounding facts and circumstances, including but not limited to the dollar amount or percentage of the cost change. The Plan Administrator, on a reasonable and consistent basis, will automatically effectuate this increase or decrease in affected employees' elective contributions on a prospective basis.

(2) *Significant Cost Increases.* If the Plan Administrator determines that the cost charged to an Employee of a Participant's Benefit Package Option(s) significantly increases during a Period of Coverage, then the Participant may (a) make a corresponding prospective increase in his or her elective contributions (by increasing Salary Reductions); (b) revoke his or her election for that coverage, and in lieu thereof, receive on a prospective basis coverage under another Benefit Package Option that provides similar coverage; or (c) drop coverage prospectively if there is no other Benefit Package Option available that provides similar coverage. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, will decide whether a cost increase is significant in accordance with prevailing IRS guidance.

(3) *Significant Cost Decreases.* If the Plan Administrator determines that the cost of any Benefit Package Option significantly decreases during a Period of Coverage, then the Plan Administrator may permit the following election changes: (a) Participants enrolled in that Benefit Package Option may make a corresponding prospective decrease in their elective contributions (by decreasing Salary Reductions); (b) Participants who are enrolled in another Benefit Package Option may change their election on a prospective basis to elect the Benefit Package Option that has decreased in cost Medical Insurance Plan); or (c) Employees who are otherwise eligible under Section 3.1 may elect the Benefit Package Option that has decreased in cost on a prospective basis, subject to the terms and limitations of the Benefit Package Option. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, will decide whether a cost decrease is significant in accordance with prevailing IRS guidance.

(i) *Change in Coverage.* The definition of "similar coverage" under Section 12.4(h) applies also to this Section 12.4(i).

(1) *Significant Curtailment.* If coverage is "significantly curtailed" (as defined below), Participants may elect coverage under another Benefit Package Option that provides similar coverage. In addition, as set forth below, if the coverage curtailment results in a "Loss of Coverage" (as defined below), then Participants may drop coverage if no similar coverage is offered by the Employer. The Plan Administrator in its sole discretion, on a uniform and consistent basis, will decide, in accordance with prevailing IRS guidance, whether a curtailment is "significant," and whether a Loss of Coverage has occurred.

(a) *Significant Curtailment Without Loss of Coverage.* If the Plan Administrator determines that a Participant's coverage under a Benefit Package Option under this Plan (or the Participant's Spouse's or Dependent's coverage under his or her employer's plan) is significantly curtailed without a Loss of Coverage (for example, when there is a significant increase in the deductible, the co-pay, or the out-of-pocket cost-sharing limit under an accident or health plan during a Period of Coverage, the Participant may revoke his or her election for the affected coverage, and in lieu thereof, prospectively elect coverage under another Benefit Package Option that provides similar coverage. Coverage under a plan is deemed to be "significantly curtailed" only if there is an overall reduction in coverage provided under the plan so as to constitute reduced coverage generally.

(b) *Significant Curtailment With a Loss of Coverage.* If the Plan Administrator determines that a Participant's Benefit Package Option coverage under this Plan (or the Participant's Spouse's or Dependent's coverage under his or her employer's plan) is significantly curtailed, and if such curtailment results in a Loss of Coverage during a Period of Coverage, then the Participant may revoke his or her election for the affected coverage and may either prospectively elect coverage under another Benefit Package Option that provides similar coverage or drop coverage if no other Benefit Package Option providing similar coverage is offered by the Employer.

(c) *Definition of Loss of Coverage.* For purposes of this Section 4.7(i)(1), a "Loss of Coverage" means a complete loss of coverage (including the elimination of a Benefit Package Option, an HMO ceasing to be available where the Participant or his or her Spouse or Dependent resides, or a Participant or his or her Spouse or Dependent losing all coverage under the Benefit Package Option by reason of an overall lifetime or annual limitation). In addition, the Plan Administrator, in its sole discretion, on a uniform and consistent basis, may treat the following as a Loss of Coverage:

- a substantial decrease in the medical care providers available under the Benefit Package Option (such as a major hospital ceasing to be a member of a preferred provider network or a substantial decrease in the number of physicians participating in the PPO for the Medical Insurance Plan or in an HMO);

- a reduction in benefits for a specific type of medical condition or treatment with respect to which the Participant or his or her Spouse or Dependent is currently in a course of treatment; or

- any other similar fundamental loss of coverage.

(2) *Addition or Significant Improvement of a Benefit Package Option.* If during a Period of Coverage the Plan adds a new Benefit Package Option or significantly improves an existing Benefit Package Option, the Plan Administrator may permit the following election changes: (a) Participants who are enrolled in a Benefit Package Option other than the newly added or significantly improved Benefit Package Option may change their elections on a prospective basis to elect the newly added or significantly improved Benefit Package Option; and (b) Employees who are otherwise eligible under Section 3.1 may elect the newly added or significantly improved Benefit Package Option on a prospective basis, subject to the terms and limitations of the Benefit Package Option. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, will decide whether there has been an addition of, or a significant improvement in, a Benefit Package Option in accordance with prevailing IRS guidance.

(3) *Loss of Coverage Under Other Group Health Coverage.* A Participant may prospectively change his or her election to add group health coverage for the Participant or his or her Spouse or Dependent, if such individual(s) loses coverage under any group health coverage sponsored by a governmental or educational institution, including (but not limited to) the following: a state children's health insurance program (SCHIP) under Title XXI of the Social Security Act; a medical care program of an Indian Tribal government (as defined in Code § 7701(a)(40)), the Indian Health Service, or a tribal organization; a state health benefits risk pool; or a foreign government group health plan, subject to the terms and limitations of the applicable Benefit Package Option(s).

(4) *Change in Coverage Under Another Employer Plan.* A Participant may make a prospective election change that is on account of and corresponds with a change made under an employer plan (including a plan of the Employer or a plan of the Spouse's or Dependent's employer), so long as (a) the other cafeteria plan or qualified benefits plan permits its participants to make an election change that would be permitted under applicable IRS regulations; or (b) the Plan permits Participants to make an election for a Period of Coverage that is different from the plan year under the other cafeteria plan or qualified benefits plan. For example, if an election is made by the Participant's Spouse during his or her employer's open enrollment to drop coverage, the Participant may add coverage to replace the dropped coverage. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, will decide whether a requested change is on account of and corresponds with a change made under the other employer plan, in accordance with prevailing IRS guidance. A Participant entitled to change an election as described in this Section 4.7 must do so in accordance with the procedures described in Section 4.5.

(j) Revocation Due to Reduction in Hours

A Participant may revoke his or her Major Medical coverage, along with that of any related individuals, if the Participant experiences a reduction of hours such that he or she will be reasonably expected to work fewer than 30 hours a week on a regular basis and the Participant intends to enroll, along with any such related individuals, in another plan no later than the first day of the second full month following the revocation.

(k) Revocation of Coverage for Purposes of Enrolling in Marketplace Coverage

A Participant may revoke his or her Major Medical coverage if he or she is seeking to enroll, along with any related individuals who cease coverage due to such revocation, in Marketplace coverage (either during the Marketplace's annual open enrollment period or during a special enrollment period) immediately after the revoked coverage ends.

(l) CHIP Special Enrollment Rights

Notwithstanding anything else in this document to the contrary, special enrollment rights shall be made available as a result of a loss of eligibility for Medicaid or for coverage under a state children's health insurance program (SCHIP) or as a result of eligibility for a state premium assistance subsidy under the plan from Medicaid or SCHIP.

4.8 *Reserved*****

4.9 Election Modifications Required by Plan Administrator

The Plan Administrator may, at any time, require any Participant or class of Participants to amend the amount of their Salary Reductions for a Period of Coverage if the Plan Administrator determines that such action is necessary or advisable in order to (a) satisfy any of the Code's nondiscrimination requirements applicable to this Plan or other cafeteria plan; (b) prevent any Employee or class of Employees from having to recognize more income for federal income tax purposes from the receipt of benefits hereunder than would otherwise be recognized; (c) maintain the qualified status of benefits received under this Plan; or (d) satisfy Code nondiscrimination requirements or other limitations applicable to the Employer's qualified plans. In the event that contributions need to be reduced for a class of Participants, the Plan Administrator will reduce the Salary Reduction amounts for each affected Participant, beginning with the Participant in the class who had elected the highest Salary Reduction amount and continuing with the Participant in the class who had elected the next-highest Salary Reduction amount, and so forth, until the defect is corrected.

ARTICLE V. Benefits Offered and Method of Funding

5.1 Benefits Offered

When first eligible or during the Open Enrollment Period as described under Article IV, Participants will be given the

opportunity to elect Premium Payment Benefits, as described in Article VI.

5.2 Employer and Participant Contributions

(a) Employer Contributions. For Participants who elect Insurance Benefits described in Article VI, the Employer may contribute a portion of the Contributions as provided in the open enrollment materials furnished to Employees and/or on the Election Form/Salary Reduction Agreement.

(b) Participant Contributions. Participants who elect any of the Medical Insurance Benefits described in Article VI may pay for the cost of that coverage on a pre-tax Salary Reduction basis, or with after-tax deductions, by completing an Election Form/Salary Reduction Agreement.

5.3 Using Salary Reductions to Make Contributions

(a) Salary Reductions per Pay Period. The Salary Reduction for a pay period for a Participant is, for the Benefits elected, (1) an amount equal to the annual Contributions for such Benefits (as described in Section 6.2 for Premium Payment Benefits; (2) an amount otherwise agreed upon between the Employer and the Participant; or (3) an amount deemed appropriate by the Plan Administrator (i.e., in the event of shortage in reducible Compensation, amounts withheld and the Benefits to which Salary Reductions are applied may fluctuate).

(b) Considered Employer Contributions for Certain Purposes. Salary Reductions are applied by the Employer to pay for the Participant's share of the Contributions for the Premium Payment Benefits are considered to be Employer contributions.

(c) Salary Reduction Balance Upon Termination of Coverage. If, as of the date that any elected coverage under this Plan terminates, a Participant's year-to-date Salary Reductions exceed or are less than the Participant's required Contributions for the coverage, then the Employer will, as applicable, either return the excess to the Participant as additional taxable wages or recoup the due Salary Reduction amounts from any remaining Compensation.

(d) After-Tax Contributions for Premium Payment Benefits. For those Participants who elect to pay their share of the Contributions for any of the Medical Insurance Benefits with after-tax deductions, both the Employee and Employer portions of such Contributions will be paid outside of this Plan.

5.4 Funding This Plan

All of the amounts payable under this Plan shall be paid from the general assets of the Employer, but Premium Payment Benefits are paid as provided in the applicable insurance policy. Nothing herein will be construed to require the Employer or the Plan Administrator to maintain any fund or to segregate any amount for the benefit of any Participant, and no Participant or other person shall have any claim against, right to, or security or other interest in any fund, account, or asset of the Employer from which any payment under this Plan may be made. There is no trust or other fund from which Benefits are paid. While the Employer has complete responsibility for the payment of Benefits out of its general assets (except for Premium Payment Benefits paid as provided in the applicable insurance policy), it may hire an unrelated third-party paying agent to make Benefit payments on its behalf. The maximum contribution that may be made under this Plan for a Participant is the total of the maximums that may be elected as Employer and Participant Contributions for Premium Payment Benefits, as described in Section 6.2.

ARTICLE VI. Premium Payment Component

6.1 Benefits

The only Insurance Benefits that are offered under the Premium Payment Component are benefits under the Medical, Dental, Vision, Accident, Hospital Indemnity, Specific Disease or Condition Insurance Plan(s). Notwithstanding any other provision in these Plan(s), these benefits are subject to the terms and conditions of the Insurance Plan(s), and no changes can be made with respect to such Insurance Benefits under this Plan (such as mid-year changes in election) if such changes are not permitted under the applicable Insurance Plan. An Eligible Employee can (a) elect benefits under the Premium Payment Component by electing to pay for his or her share of the Contributions for Medical Insurance Benefits on a pretax Salary Reduction basis (Premium Payment Benefits); or (b) elect no benefits under the Premium Payment Component and to pay for his or her share of the Contributions, if any, for Medical Insurance Benefits with after-tax deductions outside of this Plan. Unless an exception applies (as described in Article IV), such election is irrevocable for the duration of the Period of Coverage to which it relates.

The Employer may at its discretion offer cash in lieu of benefits for Participants who do not choose Insurance Benefits.

6.2 Contributions for Cost of Coverage

The annual Contribution for a Participant's Premium Payment Benefits is equal to the amount as set by the Employer, which may or may not be the same amount charged by the insurance carrier.

6.3 Insurance Benefits Provided Under Insurance Plans

Insurance Benefits will be provided by the Insurance Plans, not this Plan. The types and amounts of Insurance Benefits, the requirements for participating in the Insurance Plans, and the other terms and conditions of coverage and benefits of the Insurance Plans are set forth in the Insurance Plans. All claims to receive benefits under the Insurance Plans shall be subject to and governed by the terms and conditions of the Insurance Plans and the rules, regulations, policies, and procedures adopted in accordance therewith, as may be amended from time to time.

6.4 Health Insurance Benefits; COBRA

Notwithstanding any provision to the contrary in this Plan, to the extent required by COBRA, a Participant and his or her Spouse and Dependents, as applicable, whose coverage terminates under the Health Insurance Benefits because of a COBRA qualifying event (and who is a qualified beneficiary as defined under COBRA), shall be given the opportunity to continue on a self-pay basis the same coverage that he or she had under the Health Insurance Plan(s) the day before the qualifying event for the periods prescribed by COBRA.

Such continuation coverage shall be subject to all conditions and limitations under COBRA. Contributions for COBRA coverage for Health Insurance Benefits may be paid on a pre-tax basis for current Employees receiving taxable compensation (as may be permitted by the Plan Administrator on a uniform and consistent basis, but may not be prepaid from contributions in one Plan Year to provide coverage that extends into a subsequent Plan Year) where COBRA coverage arises either (a) because the Employee ceases to be eligible because of a reduction in hours; or (b) because the Employee's Dependent ceases to satisfy the eligibility requirements for coverage. For all other individuals (e.g., Employees who cease to be eligible because of retirement, termination of employment, or layoff), Contributions for COBRA coverage for Health Insurance Benefits shall be paid on an after-tax basis (unless may be otherwise permitted by the Plan Administrator on a uniform and consistent basis, but may not be prepaid from contributions in one Plan Year to provide coverage that extends into a subsequent Plan Year).

ARTICLES VII. - XII. *RESERVED*****

ARTICLE XIII. Appeals Procedure

13.1 Procedure If Benefits Are Denied Under This Plan

If a claim for reimbursement under this Plan is wholly or partially denied, then claims shall be administered in accordance with the claims procedure set forth in the summary plan description for this Plan. The Committee acts on behalf of the Plan Administrator with respect to appeals.

13.2 Claims Procedures for Insurance Benefits

Claims and reimbursement for Insurance Benefits shall be administered in accordance with the claims procedures for the Insurance Benefits, as set forth in the plan documents and/or summary plan description(s) for the Insurance Plan(s).

ARTICLE XIV. Recordkeeping and Administration

14.1 Plan Administrator

The administration of this Plan shall be under the supervision of the Plan Administrator. It is the principal duty of the Plan Administrator to see that this Plan is carried out, in accordance with its terms, for the exclusive benefit of persons entitled to participate in this Plan without discrimination among them.

14.2 Powers of the Plan Administrator

The Plan Administrator shall have such duties and powers as it considers necessary or appropriate to discharge its duties. It shall have the exclusive right to interpret the Plan and to decide all matters thereunder, and all determinations of the Plan Administrator with respect to any matter hereunder shall be conclusive and binding on all persons. Without limiting the generality of the foregoing, the Plan Administrator shall have the following discretionary authority:

(a) to construe and interpret this Plan, including all possible ambiguities, inconsistencies, and omissions in the Plan and related documents, and to decide all questions of fact, questions relating to eligibility and participation, and questions of benefits under this Plan (provided that, notwithstanding the first paragraph in this Section 14.2, the Committee shall exercise such exclusive power with respect to an appeal of a claim under Section 13.1);

(b) to prescribe procedures to be followed and the forms to be used by Employees and Participants to make elections pursuant to this Plan;

(c) to prepare and distribute information explaining this Plan and the benefits under this Plan in such manner as the Plan Administrator determines to be appropriate;

(d) to request and receive from all Employees and Participants such information as the Plan Administrator shall from time to time determine to be necessary for the proper administration of this Plan;

(e) to furnish each Employee and Participant with such reports with respect to the administration of this Plan as the Plan Administrator determines to be reasonable and appropriate, including appropriate statements setting forth the amounts by which a Participant's Compensation has been reduced in order to provide benefits under this Plan;

(f) to receive, review, and keep on file such reports and information regarding the benefits covered by this Plan as the Plan Administrator determines from time to time to be necessary and proper;

(g) to appoint and employ such individuals or entities to assist in the administration of this Plan as it determines to be necessary or advisable, including legal counsel and benefit consultants;

(h) to sign documents for the purposes of administering this Plan, or to designate an individual or individuals to sign documents for the purposes of administering this Plan;

(i) to secure independent medical or other advice and require such evidence as it deems necessary to decide any claim or appeal; and

(j) to maintain the books of accounts, records, and other data in the manner necessary for proper administration of this Plan and to meet any applicable disclosure and reporting requirements.

14.3 Reliance on Participant, Tables, etc.

The Plan Administrator may rely upon the direction, information, or election of a Participant as being proper under the Plan and shall not be responsible for any act or failure to act because of a direction or lack of direction by a Participant. The Plan Administrator will also be entitled, to the extent permitted by law, to rely conclusively on all tables, valuations, certificates, opinions, and reports that are furnished by accountants, attorneys, or other experts employed or engaged by the Plan Administrator.

14.4 *Reserved*****

14.5 Fiduciary Liability

To the extent permitted by law, the Plan Administrator shall not incur any liability for any acts or for failure to act except for their own willful misconduct or willful breach of this Plan.

14.6 Compensation of Plan Administrator

Unless otherwise determined by the Employer and permitted by law, any Plan Administrator that is also an Employee of the Employer shall serve without compensation for services rendered in such capacity, but all reasonable expenses incurred in the performance of their duties shall be paid by the Employer.

14.7 Bonding

The Plan Administrator shall be bonded to the extent required by ERISA.

14.8 Insurance Contracts

The Employer shall have the right (a) to enter into a contract with one or more insurance companies for the purposes of providing any benefits under the Plan; and (b) to replace any of such insurance companies or contracts at its discretion. Any dividends, retroactive rate adjustments, or other refunds of any type that may become payable under any such insurance contract shall not be assets of the Plan but shall be the property of and be retained by the Employer, to the extent that such amounts are less than aggregate Employer contributions toward such insurance.

14.9 Inability to Locate Payee

If the Plan Administrator is unable to make payment to any Participant or other person to whom a payment is due under the Plan because it cannot ascertain the identity or whereabouts of such Participant or other person after reasonable efforts have been made to identify or locate such person, then such payment and all subsequent payments otherwise due to such Participant or other person shall be forfeited following a reasonable time after the date any such payment first became due.

14.10 Effect of Mistake

In the event of a mistake as to the eligibility or participation of an Employee, the allocations made to the account of any Participant, or the amount of benefits paid or to be paid to a Participant or other person, the Plan Administrator shall, to the extent that it deems administratively possible and otherwise permissible under Code § 125 or the regulations issued thereunder, cause to be allocated or cause to be withheld or accelerated, or otherwise make adjustment of, such amounts as it will in its judgment accord to such Participant or other person the credits to the account or distributions to which he or she is properly entitled under the Plan. Such action by the Plan Administrator may include withholding of any amounts due to the Plan or the Employer from Compensation paid by the Employer.

ARTICLE XV. General Provisions

15.1 *Reserved*****

15.2 No Contract of Employment

Nothing herein contained is intended to be or shall be construed as constituting a contract or other arrangement between any Employee and the Employer to the effect that such Employee will be employed for any specific period of time. All Employees are considered to be employed at the will of the Employer.

15.3 Amendment and Termination

This Plan has been established with the intent of being maintained for an indefinite period of time. Nonetheless, the Employer may amend or terminate all or any part of this Plan at any time for any reason and any such amendment or termination will automatically apply to the Related Employers that are participating in this Plan.

15.4 Governing Law

This Plan shall be construed, administered, and enforced according to the laws of FL, to the extent not superseded by the Code, ERISA, or any other federal law.

15.5 Code and ERISA Compliance

It is intended that this Plan meet all applicable requirements of the Code , ERISA (if ERISA is applicable) and of all regulations issued thereunder. This Plan shall be construed, operated, and administered accordingly, and in the event of any conflict between any part, clause, or provision of this Plan and the Code and/or ERISA (if ERISA is applicable), the provisions of the Code and ERISA (if ERISA is applicable) shall be deemed controlling, and any conflicting part, clause, or provision of this Plan shall be deemed superseded to the extent of the conflict.

15.6 No Guarantee of Tax Consequences

Neither the Plan Administrator nor the Employer makes any commitment or guarantee that any amounts paid to or for the benefit of a Participant under this Plan will be excludable from the Participant's gross income for federal, state, or local income tax purposes. It shall be the obligation of each Participant to determine whether each payment under this Plan is excludable from the Participant's gross income for federal, state, and local income tax purposes and to notify the Plan Administrator if the Participant has any reason to believe that such payment is not so excludable.

15.7 Indemnification of Employer

If any Participant receives one or more payments or reimbursements under this Plan on a tax-free basis and if such payments do not qualify for such treatment under the Code, then such Participant shall indemnify and reimburse the Employer for any liability that it may incur for failure to withhold federal income taxes, Social Security taxes, or other taxes from such payments or reimbursements.

15.8 Non-Assignability of Rights

The right of any Participant to receive any reimbursement under this Plan shall not be alienable by the Participant by assignment or any other method and shall not be subject to claims by the Participant's creditors by any process whatsoever. Any attempt to cause such right to be so subjected will not be recognized, except to the extent required by law.

15.9 Headings

The headings of the various Articles and Sections are inserted for convenience of reference and are not to be regarded as part of this Plan or as indicating or controlling the meaning or construction of any provision.

15.10 Plan Provisions Controlling

In the event that the terms or provisions of any summary or description of this Plan are in any construction interpreted as being in conflict with the provisions of this Plan as set forth in this document, the provisions of this Plan shall be controlling.

15.11 Severability

Should any part of this Plan subsequently be invalidated by a court of competent jurisdiction, the remainder of the Plan shall be given effect to the maximum extent possible.

this Plan to be executed in its name and on its behalf, on this ____ day of _____, 20__.

Early Learning Coalition of Broward County Inc

By: _____
Its: _____

THE EARLY LEARNING COALITION OF BROWARD COUNTY INC CAFETERIA PLAN

SUMMARY PLAN DESCRIPTION

Introduction

Early Learning Coalition of Broward County Inc sponsors the Early Learning Coalition of Broward County Inc Cafeteria Plan (the "Cafeteria Plan") that allows eligible Employees to choose from a menu of different benefits paid for with pre-tax dollars. (Such plans are also commonly known as "salary reduction plans" or "Section 125 plans").

This Summary Plan Description ("SPD") describes the basic features of the Cafeteria Plan, how it generally operates and how Employees can gain the maximum advantage from it.

PLEASE NOTE: This SPD is for general informational purposes only. It does not describe every detail of the Cafeteria Plan. If there is a conflict between the Cafeteria Plan documents and this SPD, then the Cafeteria Plan documents will control.

Cafeteria Plan

CAF Q-1. How do I pay for Early Learning Coalition of Broward County Inc benefits on a pre-tax basis?

You may elect to pay for benefits on a pre-tax basis by entering an election with the Employer. At the Employer's option, this may be done with a traditional "paper" salary reduction agreement or it may be done in electronic form. Whatever medium is used, it shall be referred to as a Salary Reduction Agreement for purposes of this SPD.

If you elect to pay for benefits on a pre-tax basis, you agree to a salary reduction to pay for your share of the cost of coverage with pretax funds instead of receiving a corresponding amount of your regular pay that would otherwise be subject to taxes.

Example CAF Q-1(a): Sally is paid an annual salary of \$30,000. Sally elects to pay for \$2,000 worth of benefits for the Plan Year on a pre-tax basis. By doing so, she is electing to reduce her salary, and therefore also her taxable income, by \$2,000 for the year to \$28,000.

From then on, you must pay contributions for such coverage by having that portion deducted from each paycheck on a pre-tax basis (generally an equal portion from each paycheck, or an amount otherwise agreed to or as deemed appropriate by the Plan Administrator).

Example CAF Q-1(b): Using the same facts from Example Q-1(a), suppose Sally is paid 26 times a year (bi-weekly). Because she has elected \$2,000 in benefits, she will have \$76.92 deducted from each paycheck for the year (\$2,000 divided by 26 paychecks equals \$76.92).

CAF Q-2. What benefits may be elected under the Cafeteria Plan?

The Cafeteria Plan includes the following benefit plans:

The Premium Payment Component permits an Employee to pay for his or her share of contributions for insurance plans with pretax dollars. Under the Early Learning Coalition of Broward County Inc Cafeteria Plan, these benefits may include:

- * Accident
- * Dental
- * Hospital Indemnity
- * Specific Disease or Condition
- * Medical
- * Vision

If you select any or all of these benefits, you will likely pay all or some of the contributions; the Employer may contribute some or no portion of them. The applicable amounts will be described in documents furnished separately to you as necessary from time to time.

The Employer may at its own discretion offer cash in lieu of benefits for participants who do not choose benefits. If the Employer does choose this option, participants will be informed through other communications.

CAF Q-3. Who can participate in the Cafeteria Plan?

Employees who are working 30 hours per week or more are eligible to participate in the Cafeteria Plan following 30 days of employment with the Employer, provided that the election procedures in CAF Q-5 are followed.

An "Employee" is any individual who the Employer classifies as a common-law employee and who is on the Employer's W-2 payroll.

Please note: "Employee" does not include the following:

(a) any leased employee (including but not limited to those individuals defined as leased employees in Code § 414(n)) or an

individual classified by the Employer as a contract worker, independent contractor, temporary employee, or casual employee for the period during which such individual is so classified, whether or not any such individual is on the Employer's W-2 payroll or is determined by the IRS or others to be a common-law employee of the Employer;

(b) any individual who performs services for the Employer but who is paid by a temporary or other employment or staffing agency for the period during which such individual is paid by such agency, whether or not such individual is determined by the IRS or others to be a common-law employee of the Employer;

(c) ***RESERVED***;

(d) any individual considered "self-employed" by the IRS because of an ownership interest in Early Learning Coalition of Broward County Inc;

CAF Q-4. What tax savings are possible under the Cafeteria Plan?

You may save both federal income tax and FICA (Social Security/Medicare) taxes by participating in the Early Learning Coalition of Broward County Inc Cafeteria Plan.

Example CAF Q4(a): Suppose Sally pays 15% in federal income taxes for the year. With an annual salary of \$30,000, that could mean as much as \$4,500 in federal income taxes, plus \$2,295 in FICA taxes (calculated at 7.65% of income). But by electing \$2,000 of cafeteria plan benefits for the year, Sally lowers her income by \$2,000, meaning she is only taxed on \$28,000. This comes out to \$4,200 in income tax plus \$2,142 in FICA tax. That's a \$453 tax savings for the year.

(Caution: This example is intended to illustrate the general effect of "pre-taxing" benefits through a cafeteria plan. It does not take into account the effects of filing status, tax exemptions, tax deductions and other factors affecting tax liability. Furthermore, the amount of the contributions used in this example is not meant to reflect your actual contributions. It is also not intended to reflect specifically upon your particular tax situation. You are encouraged to consult with your accountant or other professional tax advisor with regard to your particular tax situation, especially with regard to state and local taxes.)

CAF Q-5. When does participation begin and end in the Cafeteria Plan?

After you satisfy the eligibility requirements, you can become a Participant on the first day of the next calendar month by electing benefits in a manner such as described in CAF Q-1. An eligible Employee who does not elect benefits will not be able to elect any benefits under the Cafeteria Plan until the next Open Enrollment Period (unless a "Change in Election Event" occurs, as explained in CAF Q-7).

An Employee continues to participate in the Cafeteria Plan until (a) termination of the Cafeteria Plan; or (b) the date on which the Participant ceases to be an eligible Employee (because of retirement, termination of employment, layoff, reduction of hours, or any other reason). However, for purposes of pre-taxing COBRA coverage for Health Insurance Benefits, certain Employees may be able to continue eligibility in the Cafeteria Plan for certain periods. See CAF Q-8 and CAF Q-12 for more information about this as information about how termination of participation affects your Benefits.

CAF Q-6. What is meant by "Open Enrollment Period" and "Plan Year"?

The "Open Enrollment Period" is the period during which you have an opportunity to participate under the Cafeteria Plan by electing to do so. (See Q-5.) You will be notified of the timing and duration of the Open Enrollment Period, which for any new Plan Year generally will occur during the quarter preceding the new Plan Year.

The Plan Year for the Early Learning Coalition of Broward County Inc Cafeteria Plan is the period beginning on 8/1/2020 and ending on 7/31/2021.

CAF Q-7. Can I change my elections under the Cafeteria Plan during the Plan Year?

Except in the case of HSA elections, you generally cannot change your election to participate in the Cafeteria Plan or vary the salary reduction amounts that you have selected during the Plan Year (this is known as the "irrevocability rule"). Of course, you can change your elections for benefits and salary reductions during the Open Enrollment Period, but those election changes will apply only for the following Plan Year.

However, there are several important exceptions to the irrevocability rule, many of which have to do with events in your personal or professional life that may occur during the Plan Year.

Here are the exceptions to the irrevocability rule:

1. Leaves of Absence

You may change an election under the Cafeteria Plan upon FMLA and non-FMLA leave only as described in CAF Q-14.

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2. Change in Status.

If one or more of the following Changes in Status occur, you may revoke your old election and make a new election, provided that both the revocation and new election are on account of and correspond with the Change in Status (as described in item 3 below). Those occurrences that qualify as a Change in Status include the events described below, as well as any other events that the Plan Administrator, in its sole discretion and on a uniform and consistent basis, determines are permitted under IRS regulations:

- a change in your legal marital status (such as marriage, death of a Spouse, divorce, legal separation, or annulment);
- a change in the number of your Dependents (such as the birth of a child, adoption or placement for adoption of a Dependent, or death of a Dependent);
- any of the following events that change the employment status of you, your Spouse, or your Dependent and that affect benefits eligibility under a cafeteria plan (including this Cafeteria Plan) or other employee benefit plan of you, your Spouse, or your Dependents. Such events include any of the following changes in employment status: termination or commencement of employment; a strike or lockout; a commencement of or return from an unpaid leave of absence; a change in worksite; switching from salaried to hourly-paid, union to non-union, or full-time to part-time (or vice versa); incurring a reduction or increase in hours of employment; or any other similar change that makes the individual become (or cease to be) eligible for a particular employee benefit;
- an event that causes your Dependent to satisfy or cease to satisfy an eligibility requirement for a particular benefit (such as an employee's child covered as a dependent by an accident or health plan who turns 27 during the taxable year); or
- a change in your, your Spouse's, or your Dependent's place of residence.

3. Change in Status - Other Requirements.

If you wish to change your election based on a Change in Status, you must establish that the revocation is on account of and corresponds with the Change in Status. The Plan Administrator, in its sole discretion and on a uniform and consistent basis, shall determine whether a requested change is on account of and corresponds with a Change in Status. As a general rule, a desired election change will be found to be consistent with a Change in Status event if the event affects coverage eligibility.

In addition, you must satisfy the following specific requirements in order to alter your election based on that Change in Status:

- *Loss of Spouse or Dependent Eligibility; Special COBRA Rules.* For Health Insurance Benefits, a special rule governs which type of election changes are consistent with the Change in Status. For a Change in Status involving your divorce, annulment, or legal separation from your Spouse, the death of your Spouse or your Dependent, or your Dependent's ceasing to satisfy the eligibility requirements for coverage, you may elect only to cancel the accident or health benefits for the affected Spouse or Dependent. A change in election for any individual other than your Spouse involved in the divorce, annulment, or legal separation, your deceased Spouse or Dependent, or your Dependent that ceased to satisfy the eligibility requirements would fail to correspond with that Change in Status.

However, if you, your Spouse, or your Dependent elects COBRA continuation coverage under the Employer's plan because you ceased to be eligible because of a reduction of hours or because your Dependent ceases to satisfy eligibility requirements for coverage, and if you remain a Participant under the terms of this Cafeteria Plan, then you may in certain circumstances be able to increase your contributions to pay for such coverage. See CAF Q-12.

- *Gain of Coverage Eligibility Under Another Employer's Plan.* For a Change in Status in which you, your Spouse, or your Dependent gains eligibility for coverage under another Employer's cafeteria plan (or qualified benefit plan) as a result of a change in your marital status or a change in your, your Spouse's, or your Dependent's employment status, your election to cease or decrease coverage for that individual under the Cafeteria Plan would correspond with that Change in Status only if coverage for that individual becomes effective or is increased under the other Employer's plan.

4. Special Enrollment Rights. In certain circumstances, enrollment for Health Insurance Benefits may occur outside the Open Enrollment Period, as explained in materials provided to you separately describing the Health Insurance Benefits. When a special enrollment right explained in those separate documents applies to your Medical Insurance Benefits, you may change your election under the Cafeteria Plan to correspond with the special enrollment right. Special enrollments may also be available as a result of a loss of eligibility for Medicaid or for coverage under a state children's health insurance program (SCHIP) or as a result of eligibility for a state premium assistance subsidy under the plan from Medicaid or SCHIP.

5. Certain Judgments, Decrees, and Orders. If a judgment, decree, or order from a divorce, separation, annulment, or custody change requires your child (including a foster child who is your Dependent) to be covered under the Health Insurance Benefits, you may change your election to provide coverage for the child. If the order requires that another individual (such as your former Spouse) cover the child, then you may change your election to revoke coverage for the child, provided that such coverage is, in fact, provided for the child.

6. Medicare or Medicaid. If you, your Spouse, or your Dependent becomes entitled to (i.e., becomes enrolled in) Medicare or Medicaid, then you may reduce or cancel that person's accident or health coverage under the Medical Insurance Plan. Similarly, if you, your Spouse, or your Dependent who has been entitled to Medicare or Medicaid loses eligibility for such coverage, then you may elect to commence or increase that person's accident or health coverage.

7. Change in Cost. If the cost charged to you for your Health Insurance Benefits significantly increases during the Plan Year, then you may choose to do any of the following: (a) make a corresponding increase in your contributions; (b) revoke your election and receive coverage under another benefit package option (if any) that provides similar coverage, or elect similar coverage under the plan of your Spouse's employer; or (c) drop your coverage, but only if no other benefit package option provides similar coverage. Coverage under another employer plan, such as the plan of a Spouse's or Dependent's employer, may be treated as similar coverage if it otherwise meets the requirements of similar coverage.) If the cost of Health Insurance significantly decreases during the Plan Year, then the Plan Administrator may permit the following election changes: (a) if you are enrolled in the benefit package option that has decreased in cost, you may make a corresponding decrease in your contributions; (b) if you are enrolled in another benefit package option (such as the HMO option under the Medical Insurance Plan), you may change your election on a prospective basis to elect the benefit package option that has decreased in cost (such as the PPO option under the Medical Insurance Plan); or (c) if you are otherwise eligible, you may elect the benefit package option that has decreased in cost on a prospective basis, subject to the terms and limitations of the benefit package option.

For insignificant increases or decreases in the cost of benefits, however, the Plan Administrator will automatically adjust your election contributions to reflect the minor change in cost.

The Plan Administrator generally will notify you of increases or decreases in the cost of Health Insurance benefits.

8. Change in Coverage. You may also change your election if one of the following events occurs:

- *Significant Curtailment of Coverage.* If your Health Insurance Benefits coverage is significantly curtailed without a loss of coverage (for example, when there is an increase in the deductible under the Medical Insurance Benefits), then you may revoke your election for that coverage and elect coverage under another benefit package option that provides similar coverage. (Coverage under a plan is significantly curtailed only if there is an overall reduction of coverage under the plan generally loss of one particular physician in a network does not constitute significant curtailment.) If your Health Insurance Benefits coverage is significantly curtailed with a loss of coverage (for example, if you lose all coverage under the option by reason of an overall lifetime or annual limitation), then you may either revoke your election and elect coverage under another benefit package option that provides similar coverage, elect similar coverage under the plan of your Spouse's employer, or drop coverage, but only if there is no option available under the plan that provides similar coverage. (The Plan Administrator generally will notify you of significant curtailments in Medical Insurance Benefits coverage.)
- *Addition or Significant Improvement of Cafeteria Plan Option.* If the Cafeteria Plan adds a new option or significantly improves an existing option, then the Plan Administrator may permit Participants who are enrolled in an option other than the new or improved option to elect the new or improved option. Also, the Plan Administrator may permit eligible Employees to elect the new or improved option on a prospective basis, subject to limitations imposed by the applicable option.
- *Loss of Other Group Health Coverage.* You may change your election to add group health coverage for you, your Spouse, or your Dependent, if any of you loses coverage under any group health coverage sponsored by a governmental or educational institution (for example, a state children's health insurance program or certain Indian tribal programs).
- *Change in Election Under Another Employer Plan.* You may make an election change that is on account of and corresponds with a change made under another employer plan (including a plan of the Employer or a plan of your Spouse's or Dependent's employer), so long as (a) the other cafeteria plan or qualified benefits plan permits its participants to make an election change permitted under the IRS regulations; or (b) the Cafeteria Plan permits you to make an election for a period of coverage (for example, the Plan Year) that is different from the period of coverage under the other cafeteria plan or qualified benefits plan, which it does.

For example, if an election to drop coverage is made by your Spouse during his or her Employer's open enrollment, you may add coverage under the Cafeteria Plan to replace the dropped coverage.

9. Intention or Need to Obtain Coverage through a Marketplace Established under the Affordable Care Act.

You may revoke your Health Insurance Benefits coverage mid-Plan Year if either one of the following applies:

- You are seeking to enroll yourself and any other related individuals in coverage to be obtained through a Marketplace.
- You have experienced a reduction of hours and reasonably expect to be working less than 30 hours for the foreseeable future and will seek coverage to be obtained through a Marketplace.

CAF Q-8. What happens if my employment ends during the Plan Year or I lose eligibility for other reasons?

If your employment with the Employer is terminated during the Plan Year, then your active participation in the Cafeteria Plan will cease and you will not be able to make any more contributions to the Cafeteria Plan for Insurance Benefits.

See CAF Q-12 for information on your right to continued or converted group health coverage after termination of your employment.

For purposes of pre-taxing COBRA coverage for Health Insurance Benefits, certain Employees may be able to continue eligibility in the Cafeteria Plan for certain periods. See CAF Q-12.

If you are rehired within the same Plan Year and are eligible for the Cafeteria Plan, then you may make new elections, provided that you are rehired more than 30 days after you terminated employment. If you are rehired within 30 days or less during the same Plan Year, then your prior elections will be reinstated.

If you cease to be an eligible Employee for reasons other than termination of employment, such as a reduction of hours, then you must complete the waiting period described in CAF Q-3 before again becoming eligible to participate in the Plan.

CAF Q-9. *RESERVED*****

CAF Q-10. How long will the Cafeteria Plan remain in effect?

Although the Employer expects to maintain the Cafeteria Plan indefinitely, it has the right to amend or terminate all or any part of the Cafeteria Plan at any time for any reason. It is also possible that future changes in state or federal tax laws may require that the Cafeteria Plan be amended accordingly.

CAF Q-11. What happens if my claim for benefits is denied?

Insurance Benefits

The applicable insurance company will decide your claim in accordance with its claims procedures. If your claim is denied, you may appeal to the insurance company for a review of the denied claim. If you don't appeal on time, you will lose your right to file suit in a state or federal court, as you will not have exhausted your internal administrative appeal rights (which generally is a prerequisite to bringing a suit in state or federal court). For more information about how to file a claim and for details regarding the medical insurance company's claims procedures, consult the claims procedure applicable under that plan or policy, as described in the plan document or summary plan description for the Insurance Plan.

Appeals.

If your claim is denied in whole or part, then you (or your authorized representative) may request review upon written application to the "Committee" (the Benefits Committee that acts on behalf of the Plan Administrator with respect to appeals). Your appeal must be made in writing within 180 days after your receipt of the notice that the claim was denied. If you do not appeal on time, you will lose the right to appeal the denial and the right to file suit in court. Your written appeal should state the reasons that you feel your claim should not have been denied. It should include any additional facts and/or documents that you feel support your claim. You will have the opportunity to ask additional questions and make written comments, and you may review (upon request and at no charge) documents and other information relevant to your appeal.

Decision on Review.

Your appeal will be reviewed and decided by the Committee or other entity designated in the Plan in a reasonable time not later than 60 days after the Committee receives your request for review. The Committee may, in its discretion, hold a hearing on the denied claim. Any medical expert consulted in connection with your appeal will be different from and not subordinate to any expert consulted in connection with the initial claim denial. The identity of a medical expert consulted in connection with your appeal will be provided. If the decision on review affirms the initial denial of your claim, you will be furnished with a notice of adverse benefit determination on review setting forth:

- the specific reason(s) for the decision on review;
- the specific Plan provision(s) on which the decision is based;
- a statement of your right to review (upon request and at no charge) relevant documents and other information;
- if an internal rule, guideline, protocol, or other similar criterion is relied on in making the decision on review, then a description of the specific rule, guideline, protocol, or other similar criterion or a statement that such a rule, guideline, protocol, or other similar criterion was relied on and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to you upon request;

CAF Q-12. What is "Continuation Coverage" and how does it work?

COBRA

If you have elected Health Insurance Benefits under this Plan, you may have certain rights to the continuation of such benefits after a "Qualifying Event" (e.g., a termination of employment). See Appendix B of this SPD for a detailed description of your rights to "continuation coverage" under COBRA.

USERRA

Continuation and reinstatement rights may also be available if you are absent from employment due to service in the uniformed services pursuant to the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). More information about coverage under USERRA is available from the Plan Administrator.

CAF Q-13. How will participating in the Cafeteria Plan affect my Social Security and other benefits?

Participating in the Cafeteria Plan will reduce the amount of your taxable income, which may result in a decrease in your Social Security benefits and/or other benefits which are based on taxable income. However, the tax savings that you realize through Cafeteria Plan participation will often more than offset any reduction in other benefits. If you are still unsure, you are encouraged to consult with your accountant or other tax advisor.

CAF Q-14. How do leaves of absence (such as under FMLA) affect my benefits?

FMLA Leaves of Absence.

If the Employer is subject to the federal Family and Medical Leave Act of 1993 and you go on a qualifying leave under the FMLA, then to the extent required by the FMLA your Employer will continue to maintain your Health Insurance Benefits on the same terms and conditions as if you were still active (that is, your Employer will continue to pay its share of the contributions to the extent that you opt to continue coverage). Your Employer may require you to continue all Medical Insurance Benefits coverage while you are on paid leave (so long as Participants on non-FMLA paid leave are required to continue coverage). If so, you will pay your share of the contributions by the method normally used during any paid leave (for example, on a pre-tax salary-reduction basis).

If you are going on unpaid FMLA leave (or paid FMLA leave where coverage is not required to be continued) and you opt to continue your Insurance Benefits, then you may pay your share of the contributions in one of three ways: (a) with after-tax dollars while on leave; (b) with pretax dollars to the extent that you receive compensation during the leave, or by pre-paying all or a portion of your share of the contributions for the expected duration of the leave on a pre-tax salary reduction basis out of your pre-leave compensation, including unused sick days and vacation days (to pre-pay in advance, you must make a special election before such compensation normally would be available to you (but note that prepayments with pre-tax dollars may not be used to pay for coverage during the next Plan Year); or (c) by other arrangements agreed upon by you and the Plan Administrator (for example, the Plan Administrator may pay for coverage during the leave and withhold amounts from your compensation upon your return from leave).

If your Employer requires all Participants to continue Insurance Benefits during the unpaid FMLA leave, then you may discontinue paying your share of the required contributions until you return from leave. Upon returning from leave, you must pay your share of any required contributions that you did not pay during the leave. Payment for your share will be withheld from your compensation either on a pre-tax or after-tax basis, depending on what you and the Plan Administrator agree to.

If your Health Insurance coverage ceases while you are on FMLA leave (e.g., for non-payment of required contributions), you will be permitted to re-enter such Benefits, as applicable, upon return from such leave on the same basis as when you were participating in the Plan before the leave or as otherwise required by the FMLA. You may be required to have coverage for such Benefits reinstated so long as coverage for Employees on non-FMLA leave is required to be reinstated upon return from leave.

If you are commencing or returning from FMLA leave, then your election for non-health benefits provided under this Plan, if any, will be treated in the same way as under your Employer's policy for providing such Benefits for Participants on a non-

FMLA leave (see below). If that policy permits you to discontinue contributions while on leave, then upon returning from leave you will be required to repay the contributions not paid by you during leave. Payment will be withheld from your compensation either on a pre-tax or after-tax basis, as agreed to by the Plan Administrator and you or as the Plan Administrator otherwise deems appropriate.

Non-FMLA Leaves of Absence.

If you go on an unpaid leave of absence that does not affect eligibility, then you will continue to participate and the contribution due from you (if not otherwise paid by your regular salary reductions) will be paid by pre-payment before going on leave, with after-tax contributions while on leave, or with catch-up contributions after the leave ends, as determined by the Plan Administrator. If you go on an unpaid leave that does affect eligibility, then the Change in Status rules will apply.

Premium Payment Benefits

PREM Q-1. What are "Premium Payment Benefits"?

As described in CAF Q-1, if you elect Premium Payment Benefits you will be able to pay for your share of contributions for Insurance Benefits with pre-tax dollars by electing to do so. Because the share of the contributions that you pay will be with pre-tax funds, you may save both federal income taxes and FICA (Social Security) taxes. See Q-4.

PREM Q-2. How are my Premium Payment Benefits paid?

As described in CAF Q-1 and in PREM Q-1, if you select an Insurance Plan described in CAF Q-2, then you may be required to pay a portion of the contributions. When you complete the Election Form/Salary Reduction Agreement, if you elect to pay for benefits on a pre-tax basis you agree to a salary reduction to pay for your share of the cost of coverage (also known as contributions) with pre-tax funds instead of receiving a corresponding amount of your regular pay that would otherwise be subject to taxes. From then on, you must pay a contribution for such coverage by having that portion deducted from each paycheck on a pre-tax basis (generally an equal portion from each paycheck, or an amount otherwise agreed to or as deemed appropriate by the Plan Administrator).

The Employer may contribute all, some, or no portion of the Premium Payment Benefits that you have selected, as described in documents furnished separately to you from time to time.

Miscellaneous

MISC Q-1

What are my ERISA Rights?

The Cafeteria Plan is not an ERISA welfare benefit plan under the Employee Retirement Income Security Act of 1974 (ERISA). The SPDs of the various benefits components of the Plan will describe your rights under ERISA, if applicable, under that component.

Regardless, a participant in the Cafeteria Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and at other specified locations (such as worksites) all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series), if any, filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration;
- Obtain, upon written request to the Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies); and
- Receive a summary of the Plan's annual financial report, if any. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

COBRA and HIPAA Rights. You have a right to continue your Health Insurance Plan coverage for yourself if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this SPD and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

HIPAA Privacy Rights. Under another provision of HIPAA, group health plans are required to take steps to ensure that certain "protected health information" (PHI) is kept confidential. You may receive a separate notice from the Employer (or medical insurers) that outlines its health privacy policies.

Fiduciary Obligations. In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefits plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other participants.

No Discrimination. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Right to Review. If your claim for a benefit is denied or ignored in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Enforcing Your Rights. Under ERISA, there are steps that you can take to enforce these rights. For instance, if you request a copy of plan documents or the latest annual report (if any) from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive them, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits that is denied or ignored in whole or in part, then you may file suit in a state or federal court (but only if you have first filed your claim under the Plan's claims procedures and, if applicable, filed a timely appeal of any denial of your claim).

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions. If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA or HIPAA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration

MISC Q-2. What other general information should I know?

This MISC Q-2 contains certain general information that you may need to know about the Plan.

Plan Information

Official Name of the Plan: Early Learning Coalition of Broward County Inc Cafeteria Plan

Plan Number: 501

Effective Date: 8/1/2020.

Plan Year: 8/1/2020 to 7/31/2021. Your Plan's records are maintained on this period of time

Type of Plan: Welfare plan providing various insurance benefits

Employer/Plan Sponsor Information

Name and Address:

Early Learning Coalition of Broward County Inc

1475 West Cypress Road Suite 301

Ft. Lauderdale, FL 33309

Federal employee tax identification number (EIN): 651060848

Plan Administrator Information

Name, Address, and business telephone number:

Early Learning Coalition of Broward County Inc

1475 West Cypress Road Suite 301
Ft. Lauderdale, FL 33309
Attention: Human Resources Manager
Telephone: 9543772190

Agent for Service of Legal Process

The name and address of the Plan's agent for service of legal process is:

Early Learning Coalition of Broward County Inc

1475 West Cypress Road Suite 301
Ft. Lauderdale, FL 33309
Attention: Benefits Committee

Qualified Medical Child Support Order

The Health Insurance Plans will provide benefits as required by any qualified medical child support order (QMCSO), as defined in ERISA § 609(a). The Plan has detailed procedures for determining whether an order qualifies as a QMCSO. Participants and beneficiaries can obtain, without charge, a copy of such procedures from the Plan Administrator.

Newborns' and Mothers' Health Protection Act of 1996

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery or to less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Appendix A

*****Affiliated Employers*****

Appendix B

COBRA CONTINUATION COVERAGE RIGHTS under the Early Learning Coalition of Broward County Inc Cafeteria Plan (the "Plan")

The following paragraphs generally explain COBRA coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. PLEASE READ THE FOLLOWING CAREFULLY.

The Early Learning Coalition of Broward County Inc Cafeteria Plan has group health insurance components and you may be enrolled in one or more of these components. COBRA (and the description of COBRA coverage contained in this SPD) applies only to the group health plan benefits offered under the Plan and not to any other benefits offered under the Plan or by Early Learning Coalition of Broward County Inc. The Plan provides no greater COBRA rights than what COBRA requires - nothing in this SPD is intended to expand your rights beyond COBRA's requirements.

What Is COBRA Coverage?

COBRA coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed below in the section entitled "Who Is Entitled to Elect COBRA?"

COBRA coverage may become available to "qualified beneficiaries"

After a qualifying event occurs and any required notice of that event is properly provided to Early Learning Coalition of Broward County Inc, COBRA coverage must be offered to each person losing Plan coverage who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries and would be entitled to elect COBRA if coverage under the Plan is lost because of the qualifying event. (Certain newborns, newly adopted children, and alternate recipients under QMCSOs may also be qualified beneficiaries. This is discussed in more detail in separate paragraphs below.)

Who Is Entitled to Elect COBRA?

We use the pronoun "you" in the following paragraphs regarding COBRA to refer to each person covered under the Plan who is or may become a qualified beneficiary.

Qualifying events for the covered employee

If you are an employee, you will be entitled to elect COBRA if you lose your group health coverage under the Plan because either one of the following qualifying events happens:

- your hours of employment are reduced; or
- your employment ends for any reason other than your gross misconduct.

Qualifying events for the covered spouse

If you are the spouse of an employee, you will be entitled to elect COBRA if you lose your group health coverage under the Plan because any of the following qualifying events happens:

- your spouse dies;
- your spouse's hours of employment are reduced;
- your spouse's employment ends for any reason other than his or her gross misconduct;
- you become divorced or legally separated from your spouse. Also, if your spouse (the employee) reduces or eliminates your group health coverage in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the divorce or legal separation may be considered a qualifying event for you even though your coverage was reduced or eliminated before the divorce or separation.

Qualifying events for dependent children

If you are the dependent child of an employee, you will be entitled to elect COBRA if you lose your group health coverage under the Plan because any of the following qualifying events happens:

- your parent-employee dies;
- your parent-employee's hours of employment are reduced;

- your parent-employee's employment ends for any reason other than his or her gross misconduct;
- you stop being eligible for coverage under the Plan as a "dependent child."

Electing COBRA after leave under the Family and Medical Leave Act (FMLA)

Under special rules that apply if an employee does not return to work at the end of an FMLA leave, some individuals may be entitled to elect COBRA even if they were not covered under the Plan during the leave. Contact Early Learning Coalition of Broward County Inc for more information about these special rules.

Special second election period for certain eligible employees who did not elect COBRA

Certain employees and former employees who are eligible for federal trade adjustment assistance (TAA) or alternative trade adjustment assistance (ATAA) are entitled to a second opportunity to elect COBRA for themselves and certain family members (if they did not already elect COBRA) during a special second election period of 60 days or less (but only if the election is made within six months after Plan coverage is lost).

When Is COBRA Coverage Available?

When the qualifying event is the end of employment, reduction of hours of employment, or death of the employee, the Plan will offer COBRA coverage to qualified beneficiaries. You need not notify Early Learning Coalition of Broward County Inc of any of these qualifying events.

Caution:

You stop being eligible for coverage as dependent child whenever you fail to satisfy any part of the plan's definition of dependent child.

You must notify the plan administrator of certain qualifying events by this deadline

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), a COBRA election will be available to you only if you notify Early Learning Coalition of Broward County Inc in writing within 60 days after the later of (1) the date of the qualifying event; or (2) the date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan as a result of the qualifying event.

No COBRA election will be available unless you follow the Plan's notice procedures and meet the notice deadline

In providing this notice, you must use the Plan's form entitled "Notice of Qualifying Event Form" and you must follow the notice procedures specified in the section below entitled "Notice Procedures." If these procedures are not followed or if the notice is not provided to Early Learning Coalition of Broward County Inc during the 60-day notice period, **YOU WILL LOSE YOUR RIGHT TO ELECT COBRA.**

How to elect COBRA

To elect COBRA, you must complete the Election Form that is part of the Plan's COBRA election notice and mail or hand-deliver it to Early Learning Coalition of Broward County Inc. An election notice will be provided to qualified beneficiaries at the time of a qualifying event. You may also obtain a copy of the Election Form from Early Learning Coalition of Broward County Inc.

Deadline for COBRA election

If mailed, your election must be postmarked (or if hand-delivered, your election must be received by the individual at the address specified on the Election Form) no later than 60 days after the date of the COBRA election notice provided to you at the time of your qualifying event (or, if later, 60 days after the date that Plan coverage is lost). **IF YOU DO NOT SUBMIT A COMPLETED ELECTION FORM BY THIS DUE DATE, YOU WILL LOSE YOUR RIGHT TO ELECT COBRA.**

Independent election rights

Each qualified beneficiary will have an independent right to elect COBRA.

Any qualified beneficiary for whom COBRA is not elected within the 60-day election period specified in the Plan's COBRA election notice **WILL LOSE HIS OR HER RIGHT TO ELECT COBRA COVERAGE.**

Special Considerations in Deciding Whether to Elect COBRA

In considering whether to elect COBRA, you should take into account that a failure to elect COBRA will affect your future

rights under federal law. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after your group health coverage under the Plan ends because of one of the qualifying events listed above. You will also have the same special enrollment right at the end of COBRA coverage if you get COBRA coverage for the maximum time available to you.

Length of COBRA Coverage

COBRA coverage is a temporary continuation of coverage. The COBRA coverage periods described below are maximum coverage periods.

COBRA coverage can end before the end of the maximum coverage period for several reasons, which are described in the section below entitled "Termination of COBRA Coverage Before the End of the Maximum Coverage Period."

Death, divorce, legal separation, or child's loss of dependent status

When Plan coverage is lost due to the death of the employee, the covered employee's divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA coverage under the Plan's Medical and Dental components can last for up to a total of 36 months.

If the covered employee becomes entitled to Medicare within 18 months before his or her termination of employment or reduction of hours.

When Plan coverage is lost due to the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA coverage under the Plan's Medical and Dental components for qualified beneficiaries (other than the employee) who lose coverage as a result of the qualifying event can last until up to 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare eight months before the date on which his employment terminates, COBRA coverage for his spouse and children who lost coverage as a result of his termination can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus eight months). This COBRA coverage period is available only if the covered employee becomes entitled to Medicare within 18 months BEFORE the termination or reduction of hours.

Termination of employment or reduction of hours

Otherwise, when Plan coverage is lost due to the end of employment or reduction of the employee's hours of employment, COBRA coverage under the Plan's Medical and Dental components generally can last for only up to a total of 18 months.

Extension of Maximum Coverage Period

If the qualifying event that resulted in your COBRA election was the covered employee's termination of employment or reduction of hours, an extension of the maximum period of coverage may be available if a qualified beneficiary is disabled or a second qualifying event occurs. You must notify Early Learning Coalition of Broward County Inc of a disability or a second qualifying event in order to extend the period of COBRA coverage. Failure to provide notice of a disability or second qualifying event will eliminate the right to extend the period of COBRA coverage.

Disability extension of COBRA coverage

If a qualified beneficiary is determined by the Social Security Administration to be disabled and you notify Early Learning Coalition of Broward County Inc in a timely fashion, all of the qualified beneficiaries in your family may be entitled to receive up to an additional 11 months of COBRA coverage, for a total maximum of 29 months. This extension is available only for qualified beneficiaries who are receiving COBRA coverage because of a qualifying event that was the covered employee's termination of employment or reduction of hours. The disability must have started at some time before the 61st day after the covered employee's termination of employment or reduction of hours and must last at least until the end of the period of COBRA coverage that would be available without the disability extension (generally 18 months, as described above). Each qualified beneficiary will be entitled to the disability extension if one of them qualifies.

You must notify Early Learning Coalition of Broward County Inc of a qualified beneficiary's disability by this deadline

The disability extension is available only if you notify Early Learning Coalition of Broward County Inc in writing of the Social Security Administration's determination of disability within 60 days after the latest of:

- the date of the Social Security Administration's disability determination;
- the date of the covered employee's termination of employment or reduction of hours; and
- the date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan as a result of the covered employee's termination of employment or reduction of hours.

You must also provide this notice within 18 months after the covered employee's termination of employment or reduction of hours in order to be entitled to a disability extension.

No disability extension will be available unless you follow the Plan's notice procedures and meet the notice deadline

In providing this notice, you must use the Plan's form entitled "Notice of Disability Form" and you must follow the notice procedures specified in the section below entitled "Notice Procedures."

If these procedures are not followed or if the notice is not provided to Early Learning Coalition of Broward County Inc during the 60-day notice period and within 18 months after the covered employee's termination of employment or reduction of hours, then there will be no disability extension of COBRA coverage.

Second qualifying event extension of COBRA coverage

An extension of coverage will be available to spouses and dependent children who are receiving COBRA coverage if a second qualifying event occurs during the 18 months (or, in the case of a disability extension, the 29 months) following the covered employee's termination of employment or reduction of hours. The maximum amount of COBRA coverage available when a second qualifying event occurs is 36 months. Such second qualifying events may include the death of a covered employee, divorce or legal separation from the covered employee, or a dependent child's ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the qualified beneficiary to lose coverage under the Plan if the first qualifying event had not occurred. (This extension is not available under the Plan when a covered employee becomes entitled to Medicare after his or her termination of employment or reduction of hours.)

You must notify Early Learning Coalition of Broward County Inc of a second qualifying event by this deadline

This extension due to a second qualifying event is available only if you notify Early Learning Coalition of Broward County Inc in writing of the second qualifying event within 60 days after the date of the second qualifying event.

No extension will be available unless you follow the Plan's notice procedures and meet the notice deadline

In providing this notice, you must use the Plan's form entitled "Notice of Second Qualifying Event Form" (you may obtain a copy of this form from Early Learning Coalition of Broward County Inc at no charge), and you must follow the notice procedures specified in the section below entitled "Notice Procedures." If these procedures are not followed or if the notice is not provided to Early Learning Coalition of Broward County Inc during the 60-day notice period, then there will be no extension of COBRA coverage due to a second qualifying event.

Termination of COBRA Coverage Before the End of the Maximum Coverage Period

COBRA coverage will automatically terminate before the end of the maximum period if:

- any required premium is not paid in full on time;
- a qualified beneficiary becomes entitled to Medicare benefits (under Part A, Part B, or both) after electing COBRA;
- the employer ceases to provide any group health plan for its employees; or
- during a disability extension period, the disabled qualified beneficiary is determined by the Social Security Administration to be no longer disabled (COBRA coverage for all qualified beneficiaries, not just the disabled qualified beneficiary, will terminate).

COBRA coverage may also be terminated for any reason the Plan would terminate coverage of a participant or beneficiary not receiving COBRA coverage (such as fraud).

You must notify Early Learning Coalition of Broward County Inc if a qualified beneficiary becomes entitled to Medicare or obtains other group health plan coverage

You must notify Early Learning Coalition of Broward County Inc in writing within 30 days if, after electing COBRA, a qualified beneficiary becomes entitled to Medicare (Part A, Part B, or both) or becomes covered under other group health plan coverage. In addition, if you were already entitled to Medicare before electing COBRA, notify Employer of the date of your Medicare entitlement at the address shown in the section below entitled "Notice Procedures."

You must notify Early Learning Coalition of Broward County Inc if a qualified beneficiary ceases to be disabled

If a disabled qualified beneficiary is determined by the Social Security Administration to no longer be disabled, you must notify Early Learning Coalition of Broward County Inc of that fact within 30 days after the Social Security Administration's determination.

Cost of COBRA Coverage

Each qualified beneficiary is required to pay the entire cost of COBRA coverage. The amount a qualified beneficiary may be required to pay may not exceed 102% (or, in the case of an extension of COBRA coverage due to a disability, 150%) of the cost to the group health plan (including both employer and employee contributions) for coverage of a similarly situated plan participant or beneficiary who is not receiving COBRA coverage. The amount of your COBRA premiums may change from time to time during your period of COBRA coverage and will most likely increase over time. You will be notified of COBRA premium changes.

Payment for COBRA Coverage

How premium payments must be made

All COBRA premiums must be paid by check. Your first payment and all monthly payments for COBRA coverage must be mailed or hand-delivered to the individual at the payment address specified in the election notice provided to you at the time of your qualifying event. However, if the Plan notifies you of a new address for payment, you must mail or hand-deliver all payments for COBRA coverage to the individual at the address specified in that notice of a new address.

When premium payments are considered to be made

If mailed, your payment is considered to have been made on the date that it is postmarked. If hand-delivered, your payment is considered to have been made when it is received by the individual at the address specified above. You will not be considered to have made any payment by mailing or hand-delivering a check if your check is returned due to insufficient funds or otherwise.

First payment for COBRA coverage

If you elect COBRA, you do not have to send any payment with the Election Form. However, you must make your first payment for COBRA coverage not later than 45 days after the date of your election. (This is the date your Election Form is postmarked, if mailed, or the date your Election Form is received by the individual at the address specified for delivery of the Election Form, if hand-delivered.) See the section above entitled "Electing COBRA Coverage."

Your first payment must cover the cost of COBRA coverage from the time your coverage under the Plan would have otherwise terminated up through the end of the month before the month in which you make your first payment. (For example, Sue's employment terminates on September 30, and she loses coverage on September 30. Sue elects COBRA on November 15. Her initial premium payment equals the premiums for October and November and is due on or before December 30, the 45th day after the date of her COBRA election.)

You are responsible for making sure that the amount of your first payment is correct. You may contact Early Learning Coalition of Broward County Inc using the contact information provided below to confirm the correct amount of your first payment. Claims for reimbursement will not be processed and paid until you have elected COBRA and made the first payment for it.

If you do not make your first payment for COBRA coverage in full within 45 days after the date of your election, you will lose all COBRA rights under the Plan.

Monthly payments for COBRA coverage

After you make your first payment for COBRA coverage, you will be required to make monthly payments for each subsequent month of COBRA coverage. The amount due for each month for each qualified beneficiary will be disclosed in the election notice provided to you at the time of your qualifying event. Under the Plan, each of these monthly payments for COBRA coverage is due on the first day of the month for that month's COBRA coverage. If you make a monthly payment on or before the first day of the month to which it applies, your COBRA coverage under the Plan will continue for that month without any break. Early Learning Coalition of Broward County Inc will not send periodic notices of payments due for these coverage periods (that is, we will not send a bill to you for your COBRA coverage - it is your responsibility to pay your COBRA premiums on time).

Grace periods for monthly COBRA premium payments

Although monthly payments are due on the first day of each month of COBRA coverage, you will be given a grace period of 30 days after the first day of the month to make each monthly payment. Your COBRA coverage will be provided for each month as long as payment for that month is made before the end of the grace period for that payment. However, if you pay a monthly payment later than the first day of the month to which it applies, but before the end of the grace period for the month, your coverage under the Plan will be suspended as of the first day of the month and then retroactively reinstated (going back to the first day of the month) when the monthly payment is received. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated.

If you fail to make a monthly payment before the end of the grace period for that month, you will lose all rights to COBRA

coverage under the Plan.

More Information About Individuals Who May Be Qualified Beneficiaries

Children born to or placed for adoption with the covered employee during a period of COBRA coverage

A child born to, adopted by, or placed for adoption with a covered employee during a period of COBRA coverage is considered to be a qualified beneficiary provided that, if the covered employee is a qualified beneficiary, the covered employee has elected COBRA coverage for himself or herself. The child's COBRA coverage begins when the child is enrolled in the Plan, whether through special enrollment or open enrollment, and it lasts for as long as COBRA coverage lasts for other family members of the employee. To be enrolled in the Plan, the child must satisfy the otherwise applicable Plan eligibility requirements (for example, regarding age).

Alternate recipients under QMCSOs

A child of the covered employee who is receiving benefits under the Plan pursuant to a qualified medical child support order (QMCSO) received by Early Learning Coalition of Broward County Inc during the covered employee's period of employment with Early Learning Coalition of Broward County Inc is entitled to the same rights to elect COBRA as an eligible dependent child of the covered employee.

NOTICE PROCEDURES Early Learning Coalition of Broward County Inc Welfare Benefits Plan (the Plan)

WARNING: If your notice is late or if you do not follow these notice procedures, you and all related qualified beneficiaries will lose the right to elect COBRA (or will lose the right to an extension of COBRA coverage, as applicable).

Notices Must Be Written and Submitted on Plan Forms

Any notice that you provide must be in writing and must be submitted on the Plan's required form (the Plan's required forms are described above in this SPD, and you may obtain copies from Early Learning Coalition of Broward County Inc without charge). Oral notice, including notice by telephone, is not acceptable. Electronic (including e-mailed or faxed) notices are not acceptable.

How, When, and Where to Send Notices

You must mail or hand-deliver your notice to:

Human Resources Manager

Early Learning Coalition of Broward County Inc
1475 West Cypress Road Suite 301
Ft. Lauderdale FL 33309

However, if a different address for notices to the Plan appears in the Plan's most recent summary plan description, you must mail or hand-deliver your notice to that address (if you do not have a copy of the Plan's most recent summary plan description, you may request one from Early Learning Coalition of Broward County Inc).

If mailed, your notice must be postmarked no later than the last day of the applicable notice period. If hand-delivered, your notice must be received by the individual at the address specified above no later than the last day of the applicable notice period. (The applicable notice periods are described in the paragraphs above entitled "You must notify the plan administrator of certain qualifying events by this deadline," "You must notify Early Learning Coalition of Broward County Inc of a qualified beneficiary's disability by this deadline", and "You must notify Early Learning Coalition of Broward County Inc of a second qualifying event by this deadline.")

Information Required for All Notices

Any notice you provide must include (1) the name of the Plan (Early Learning Coalition of Broward County Inc Welfare Benefits Plan); (2) the name and address of the employee who is (or was) covered under the Plan; (3) the name(s) and address(es) of all qualified beneficiary(ies) who lost coverage as a result of the qualifying event; (4) the qualifying event and the date it happened; and (5) the certification, signature, name, address, and telephone number of the person providing the notice.

Additional Information Required for Notice of Qualifying Event

If the qualifying event is a divorce or legal separation, your notice must include a copy of the decree of divorce or legal separation. If your coverage is reduced or eliminated and later a divorce or legal separation occurs, and if you are notifying Early Learning Coalition of Broward County Inc that your Plan coverage was reduced or eliminated in anticipation of the divorce or legal separation, your notice must include evidence satisfactory to Early Learning Coalition of Broward County Inc that your coverage was reduced or eliminated in anticipation of the divorce or legal separation.

Additional Information Required for Notice of Disability

Any notice of disability that you provide must include (1) the name and address of the disabled qualified beneficiary; (2) the date that the qualified beneficiary became disabled; (3) the names and addresses of all qualified beneficiaries who are still receiving COBRA coverage; (4) the date that the Social Security Administration made its determination; (5) a copy of the Social Security Administration's determination; and (6) a statement whether the Social Security Administration has subsequently determined that the disabled qualified beneficiary is no longer disabled.

Additional Information Required for Notice of Second Qualifying Event

Any notice of a second qualifying event that you provide must include (1) the names and addresses of all qualified beneficiaries who are still receiving COBRA coverage; (2) the second qualifying event and the date that it happened; and (3) if the second qualifying event is a divorce or legal separation, a copy of the decree of divorce or legal separation.

Who May Provide Notices

The covered employee, a qualified beneficiary who lost coverage due to the qualifying event described in the notice, or a representative acting on behalf of either may provide notices. A notice provided by any of these individuals will satisfy any responsibility to provide notice on behalf of all qualified beneficiaries who lost coverage due to the qualifying event described in the notice.

THIS CONCLUDES THE SUMMARY OF YOUR CONTINUATION COVERAGE RIGHTS UNDER COBRA. PLEASE CONTACT THE HUMAN RESOURCES OFFICE (OR THE EQUIVALENT THEREOF) OF EARLY LEARNING COALITION OF BROWARD COUNTY INC IF YOU HAVE ANY QUESTIONS OR NEED MORE INFORMATION.

ITEM #/MEETING:	B216CA13 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	Risk Management Insurance Policies
FOR ACTION:	YES
RECOMMENDED ACTION:	Approve ELC Risk Management Insurance Policies
FINANCIAL IMPACT:	
AS RECOMMENDED BY:	NA
ELC STAFF LEAD	C. Klima

Background

In accordance with Fiscal Policies, staff prepare and present proposed commercial insurance policies and coverage levels annually for Board review. AJ Gallagher provides brokerage and advisory services for these policies.

Current Status

The coverage lines listed below comply with all funder contract requirements and meet ELC current business operational needs.

Type of Policy	Carrier	Coverage	Term
Commercial Liability	Charity First/NOVA	\$1M General \$3M Aggregate \$1M Hired Auto \$1M Umbrella \$500K Property Value	July 2021-June 2022
Professional Liability & Sexual Abuse & Molestation	Charity First/NOAVA	\$1M Total	July 2021-June 2022
Cyber Coverage	Travelers	\$1M Breach \$1M Liability \$1M Cyber Crime \$1M Business Interruption	May 2021-July 2022
Worker's Compensation	The Hartford	\$1M Per Incident	July 2021-June 2022
Director's & Officers	Travelers	\$3M Total	July 2021-June 2022
ERISA Fidelity Bond	Travelers	\$300K	Oct 2020-Sept 2023

Recommendation

Governance Committee and staff recommend the Board approve recommended Coverage Types and Levels

Supporting Documents

- None

ITEM#/MEETING	B216FIN1 / BOARD
MEETING DATE:	6/21/2021
SUBJECT:	April 2021 Interim Financial Statements
FOR ACTION:	YES
RECOMMENDED ACTION:	Approve April 2021 Interim Financial Statements, Pending Approval of an Annual Audit Performed by a Qualified Independent Certified Public Accountant
FINANCIAL IMPACT:	None
AS RECOMMENDED	Finance Committee

Background Information:

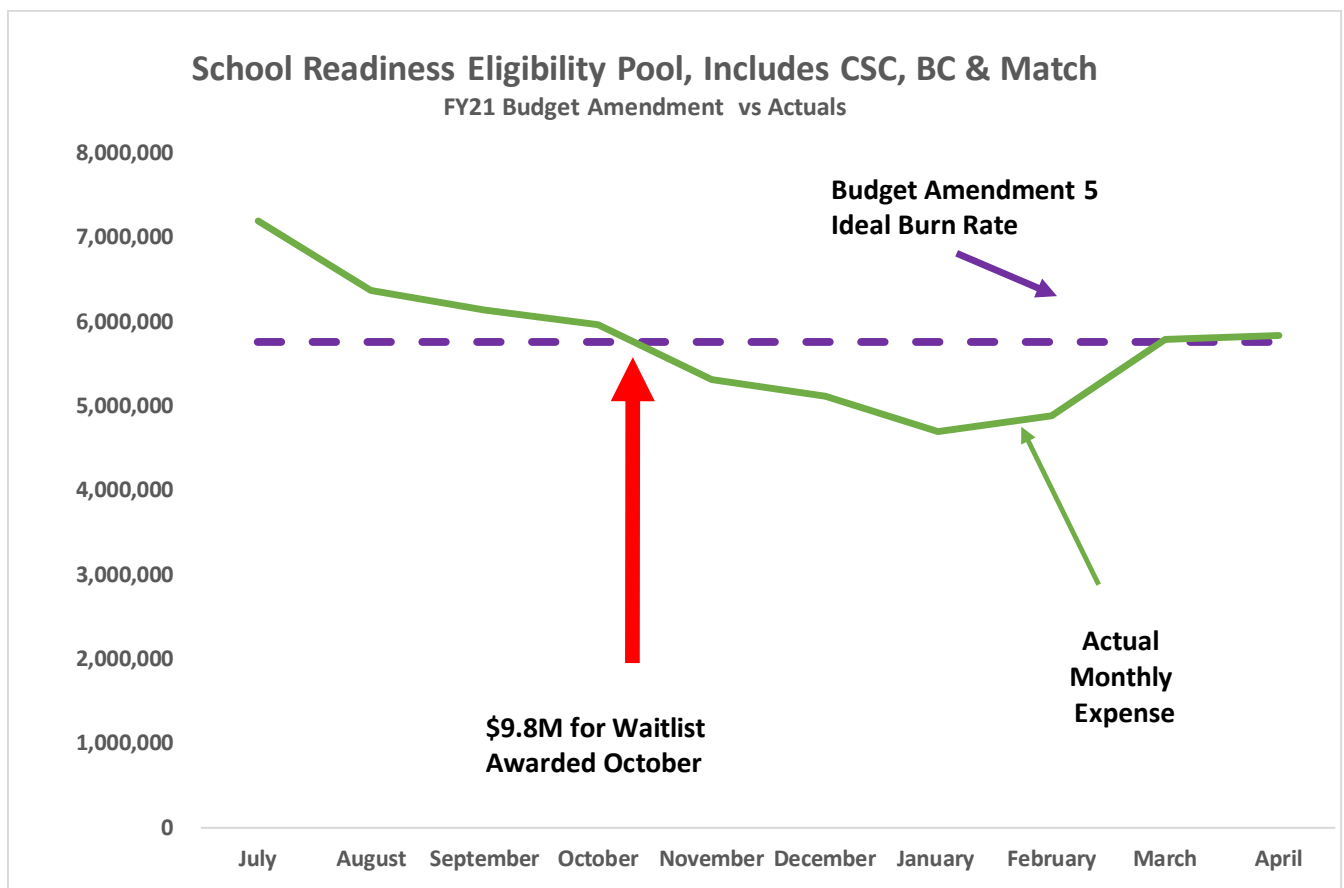
The Interim Financial Statements for the ten-month period ending April 30, 2021 are attached for review. Financial Highlights for the period are as follows:

1. Overall

Crossing into the final quarter of a pandemic-dominated fiscal year, ELC’s total expenditures are on track at 85%. By year-end, staff anticipate being able to fully maximize all of the large and sudden allocations of funding that were received from OEL throughout the year.

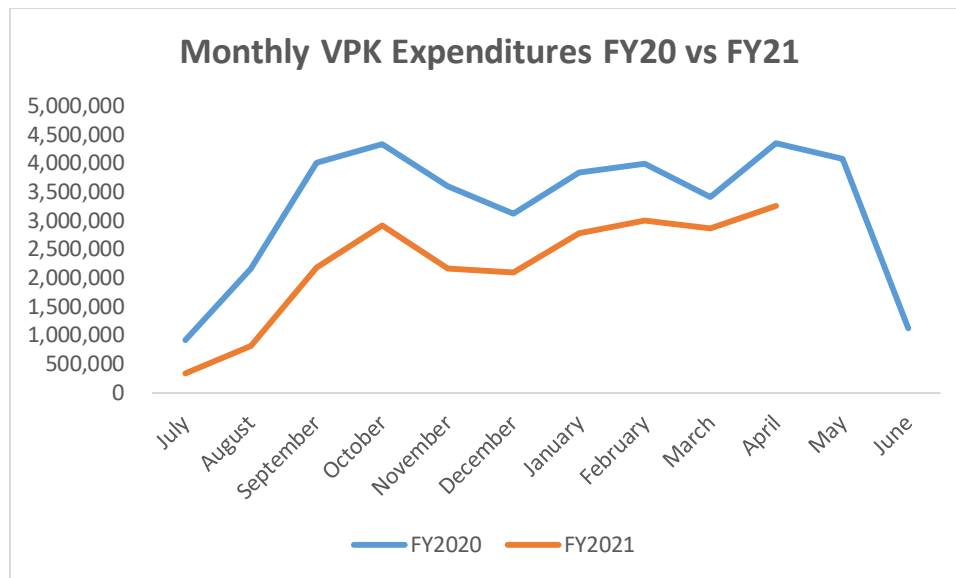
1. OEL School Readiness Program slots

Starting in March, the impact of ELC’s ongoing efforts to enroll nearly 2,000 new children from the School Readiness waitlist has materialized as the pace of utilization recovered from a steady decline between July and January. However, despite these gains and a boost from OEL’s targeted rate increase that went into effect in January, staff project that a surplus in excess of \$5 million will be available at year end to fund an additional rate increase currently pending approval by OEL, a Broward literacy program and a local grant initiative to support the local provider community. See budget amendment 5 for the updated expenditure plan.



2. OEL VPK Program slots

VPK slot expenditures through April have gained ground since February but overall the expenditures remain well below normal. VPK got off to a late and rocky start in August because most summer programs were closed due to the pandemic and enrollments rates were slower than normal after the start of the school year. However, all programs are now open and the pace of contract utilization has increased as a result. Staff now estimate that approximately 67% of the original \$40 million allocation will be used by year end, a 17% increase in the projection at mid-year. (See Budget Amendment #5 for updated allocation projection). VPK is funded by OEL to match actual usage each year and allocations are determined for each county by the State based on demographic analysis at an annual Statewide estimating conference.



3. OEL CARES ACT First Responder Program slots

Slot expenditures ended for this temporary, pandemic-related initiative when the program concluded on March 31, 2021. Overall, approximately 2,500 children of essential health workers and first responders received services totaling \$11.4 million since July 2020. Families that qualified as income eligible were transferred to the School Readiness program starting April 1. The unexpended portion (approximately \$900K) of Broward’s CARES Act allocation will be used to pay for parent co-pays for May and June services.

4. CARES Act Grants to Providers:

More than \$5 million in CARES pandemic relief grants were awarded to providers as of April to help sustain the operating capacity of the provider community and preserve the workforce. All remaining grants for Phase IV have now been issued. Phase V, funded by the CRSSA stimulus package, was allocated and implemented in May. See Budget Amendment #5 for an update.

- Phase I: \$2M for high quality providers that were open since April (Contracted & Non-Contracted)
- Phase II: \$1.4M for high quality providers that re-opened by August 31
- Phase III: \$740K for all other providers
- Phase IV: \$900K for supplemental grants for all providers issued in January 2021
- Total: \$5.04M**

Supporting Documents:

- April 2021 Interim Financial Statements



Early Learning Coalition of Broward County, Inc.

INTERIM FINANCIAL STATEMENTS FISCAL YEAR 2020-2021 For The Ten Months Ended April 30, 2021

Submitted to the Board Meeting on June 21, 2021

As Recommended by the Finance Committee on June 1, 2021

Early Learning Coalition of Broward County, Inc.
FY 2020-2021 Statement of Financial Position
As of April 30, 2021

	April 30, 2021	April 30, 2020
Assets:		
Cash	\$ 1,773,763	\$ 1,292,972
Grants Receivable	17,792,841	19,841,944
Accounts Receivable	1,181,906	777,223
Due From Providers	3,044,965	356
Prepaid Expense	195,214	217,306
Fixed Assets	17,178	21,094
Total Assets	\$ 24,005,868	\$ 22,150,895
 Liabilities:		
Accounts Payable	\$ 844,930	\$ 482,177
Salary & Benefits Payable	(12,862)	(15,346)
Compensated Absences	303,467	201,522
Rent Abatement	166,350	123,362
Due to Providers	7,791,440	9,886,752
Due to 211-Broward	0	38,480
Due to Other Agencies	3,183,874	25,398
Deferred Revenue	11,351,878	11,061,938
Total Liabilities	\$ 23,629,076	\$ 21,804,284
 Net Assets		
Unrestricted	376,791	346,611
Total Net Assets	376,791	346,611
 Total Liabilities and Net Assets	\$ 24,005,868	\$ 22,150,895

Early Learning Coalition of Broward County, Inc.
FY 2020-2021 Statement of Activities
For The Month Ending April 30, 2021

	<u>Apr 2021 Actual</u>	<u>FY 2021 YTD Actual</u>	<u>FY 2020 YTD Actual</u>
Revenue			
OEL School Readiness	\$ 4,585,243	\$ 47,950,974	\$ 45,205,462
OEL School Readiness Match	772,743	4,565,061	4,374,584
OEL Preschool Development Grant	49,621	757,373	239,426
OEL CARES	265,217	18,564,814	-
OEL - SR Program Assessments	-	-	114,480
OEL - Voluntary Pre-K	2,873,824	22,527,488	33,820,199
OEL - VPK Monitoring & Outreach	635	6,488	67,476
CSC - Income Eligible	272,842	3,028,068	5,039,712
CSC - Vulnerable Populations	124,951	1,595,708	3,310,467
Broward County- Match	143,658	1,462,069	1,757,915
Broward County - Special Needs	20,023	256,001	426,510
DCF Entrant	-	-	184,057
Univ of Florida Lastinger Ctr	-	43,150	26,030
Municipalities-SR Local Match	15,858	343,321	415,375
Learning Pods, 3Ts, BECE & Misc	2,270	290,193	63,246
Total Revenue	<u>\$ 9,126,888</u>	<u>\$ 101,390,708</u>	<u>\$ 95,044,940</u>
Expenses			
Child Care Slots and Incentives:			
OEL School Readiness	\$ 3,784,140	\$ 40,964,868	\$ 38,085,558
OEL School Readiness Match	772,743	4,565,061	4,374,404
OEL CARES - First Responders	244,662	11,438,047	-
OEL - Voluntary Pre-K	2,764,560	21,560,590	32,743,382
CSC - Income Eligible	254,133	2,742,333	4,517,612
CSC - Vulnerable Populations	94,445	1,295,300	3,070,519
Broward County- Match	127,696	1,299,616	1,584,793
Broward County - Special Needs	17,799	227,557	408,641
DCF Entrant	-	-	162,793
Municipalities-SR Local Match	15,858	351,338	393,315
Learning Pods Funders Collaborative	-	206,000	-
Grants to Providers	66,358	5,846,944	54,104
Total Child Care Slots and Incentives	<u>\$ 8,142,394</u>	<u>\$ 90,497,654</u>	<u>\$ 85,395,121</u>
Sub Recipient Expense			
School Board of Broward County	\$ -	\$ 1,192,800	\$ -
Nova Southeastern University	-	-	-
Children's Forum	7,970	68,514	390,648
211 Broward	36,414	373,355	330,839
Total Sub Recipient Expense	<u>\$ 44,383</u>	<u>\$ 1,634,669</u>	<u>\$ 721,487</u>
ELC Expense			
Salaries & Benefits	\$ 819,016	\$ 8,062,298	\$ 7,470,256
Attorneys	3,040	44,726	\$ 58,900
Auditors	2,750	31,000	\$ 33,480
Temporary Staff	-	-	\$ 12,085
Consultants	13,890	94,988	\$ 136,805
Staff & Board Travel	1,170	4,339	\$ 61,494
Insurance	2,771	27,614	\$ 14,704
Office Rent & Maintenance	53,421	430,105	\$ 358,649
Office Machines & Storage	767	8,984	\$ 10,332
Software Licences	15,500	169,333	\$ 110,117
Internet, Email, Website, Phones	12,580	95,535	\$ 72,024
Cell Phones	4,396	46,665	\$ 48,100
Sponsorships & Memberships	1,845	12,426	\$ 16,831
Books for Kids	-	1,946	\$ 393,444
Other Operating Costs	22,824	119,270	\$ 69,796
Computer Equipment & Software	-	53,171	\$ 19,218
Furniture & Fixtures	-	11,542	\$ -
Total ELC Expense	<u>\$ 953,972</u>	<u>\$ 9,213,943</u>	<u>\$ 8,886,234</u>
Total Expenses	<u>\$ 9,140,750</u>	<u>\$ 101,346,266</u>	<u>\$ 95,002,842</u>
Change in net assets	<u>\$ (13,861)</u>	<u>\$ 44,442</u>	<u>\$ 42,098</u>
Net assets, beginning of year		332,349	304,513
Net assets, end of the period		<u>\$ 376,791</u>	<u>\$ 346,611</u>

Early Learning Coalition of Broward County, Inc.
FY 2020-2021 Annual Budget to Actual by Month
For The Period Ending April 30, 2021
Detail

	FY2021 Budget Amendment #4	YTD Actual	Balance	% of Budget	Notes
Revenue:					
OEL School Readiness	\$ 63,661,633	\$ 47,950,974	\$ 15,710,659	75%	Grants to providers pending+H10:H38HH10:H41
OEL School Readiness Match	5,489,738	4,565,061	924,677	83%	
OEL Preschool Development Grant	1,004,332	757,373	246,959	75%	Carry forward to FY22 allowed
OEL - CARES First Resp & Grants	19,990,311	18,564,814	1,425,497	93%	
OEL - SR Program Assessments	-	-	-	0%	
OEL - Voluntary Pre-K	20,290,903	22,527,488	(2,236,585)	111%	Additional allocation available
OEL - VPK Monitoring & Outreach	50,388	6,488	43,900	13%	Year end allocations pending
CSC - Income Eligible	3,592,850	3,028,068	564,782	84%	
CSC - Vulnerable Populations	2,017,850	1,595,708	422,142	79%	
Broward County- SR Match	1,977,564	1,462,069	515,495	74%	
Broward County - Special Needs	365,231	256,001	109,230	70%	Funder of last resort
DCF Entrant	-	-	-	0%	
Univ of Florida Lastinger Ctr	35,000	43,150	(8,150)	123%	Additional allocation available
SR Local Match: United Way & Cities	500,000	343,321	156,679	69%	Contributions lower during pandemic
Learning Pods, 3Ts, BECE & Misc	336,000	290,193	45,807	86%	
Total Revenue	\$ 119,311,800	\$ 101,390,708	\$ 17,921,092	85%	
Expense					
Child Care Slots and Incentives					
OEL School Readiness	\$ 48,624,370	\$ 40,964,868	\$ 7,659,502	84%	
OEL School Readiness Match	5,489,738	4,565,061	924,677	83%	
OEL - CARES First Responders	12,850,415	11,438,047	1,412,368	89%	Program ended March 31
OEL - Voluntary Pre-K	19,510,484	21,560,590	(2,050,106)	111%	Additional allocation available
CSC - Income Eligible	3,233,565	2,742,333	491,232	85%	
CSC - Vulnerable Populations	1,816,065	1,295,300	520,765	71%	Funder of last resort
Broward County- SR Match	1,757,835	1,299,616	458,219	74%	
Broward County - Special Needs	324,650	227,557	97,093	70%	Funder of last resort
Municipalities-SR Local Match	500,000	351,338	148,662	70%	Lower contributions during pandemic
Learning Pods, 3Ts, BECE & Misc	206,000	206,000	-	100%	
Grants & Stipends to Providers	8,804,092	5,846,944	2,957,148	66%	Additional allocation available
Total Child Care Slots and Incentives	\$ 103,117,214	\$ 90,497,654	\$ 12,619,560	88%	
Sub Recipient Expense					
School Board of Broward County	\$ 1,192,800	\$ 1,192,800	\$ -	100%	
Children's Forum	100,900	68,514	32,386	68%	Billing delay
211 Broward	462,000	373,355	88,645	81%	
Total Sub Recipient Expense	\$ 1,755,700	\$ 1,634,669	\$ 121,031	93%	
ELC Expense					
Salaries & Benefits	\$ 10,604,969	\$ 8,062,298	\$ 2,542,671	76%	Hiring in progress
Attorneys	104,000	44,726	59,274	43%	
Auditors	42,500	31,000	11,500	73%	
Temporary Staff	-	-	-	0%	
Consultants	434,888	94,988	339,900	22%	CLASS Observations in progress
Staff & Board Travel & Training	75,921	4,339	71,582	6%	
Insurance	41,423	27,614	13,809	67%	
Office Rent & Maintenance	441,973	430,105	11,868	97%	
Office Machines & Storage	10,085	8,984	1,101	89%	
Software Licenses	209,441	169,333	40,108	81%	
Internet, Email, Website, Phones	91,846	95,535	(3,689)	104%	Carrier changes pending
Cell Phones	40,002	46,665	(6,663)	117%	Carrier discount pending
Sponsorships & Memberships	53,214	12,426	40,788	23%	Expenditures intermittent
Books for Kids	600,000	1,946	598,054	0%	Bookworms program in progress
Other Operating Costs	184,602	119,270	65,332	65%	
Computer Equipment & Software	62,100	53,171	8,929	86%	
Furniture & Fixtures	12,253	11,542	711	94%	
Unallocated (Budget Only)	1,429,669	-	1,429,669	0%	To be pooled for year end grants
Total ELC Expense	\$ 14,438,886	\$ 9,213,943	\$ 5,224,943	64%	
Total Non-Slot Expense	\$ 16,194,586	\$ 10,848,612	\$ 5,345,974	67%	
Total Expense	\$ 119,311,800	\$ 101,346,266	\$ 17,965,534	85%	

Early Learning Coalition of Broward County, Inc.
FY 2020-2021 Annual Budget to Actual YTD
For The Period Ending April 30, 2021
Summary

	FY2021 Budget Amendment #4	YTD Actual	Balance	% of Budget	Notes
Revenue:					
OEL School Readiness	\$ 63,661,633	\$ 47,950,974	\$ 15,710,659	75%	Grants to providers pending+H10:H38HH10:H4
OEL School Readiness Match	5,489,738	4,565,061	924,677	83%	
OEL Preschool Development Grant	1,004,332	757,373	246,959	75%	Carry forward to FY22 allowed
OEL - CARES First Resp & Grants	19,990,311	18,564,814	1,425,497	93%	
OEL - SR Program Assessments	-	-	-	0%	
OEL - Voluntary Pre-K	20,290,903	22,527,488	(2,236,585)	111%	Additional allocation available
OEL - VPK Monitoring & Outreach	50,388	6,488	43,900	13%	Year end allocations pending
CSC - Income Eligible	3,592,850	3,028,068	564,782	84%	
CSC - Vulnerable Populations	2,017,850	1,595,708	422,142	79%	
Broward County- SR Match	1,977,564	1,462,069	515,495	74%	
Broward County - Special Needs	365,231	256,001	109,230	70%	Funder of last resort
Univ of Florida Lastinger Ctr	35,000	43,150	(8,150)	123%	Additional allocation available
SR Local Match: United Way & Cities	500,000	343,321	156,679	69%	Contributions lower during pandemic
Learning Pods, 3Ts, BECE & Misc	336,000	290,193	45,807	86%	
Total Revenue	\$ 119,311,800	\$ 101,390,708	\$ 17,921,092	85%	
Expense					
Child Care Slots and Incentives					
OEL School Readiness	\$ 48,624,370	\$ 40,964,868	\$ 7,659,502	84%	
OEL School Readiness Match	5,489,738	4,565,061	924,677	83%	
OEL - CARES First Responders	12,850,415	11,438,047	1,412,368	89%	Program ended March 31
OEL - Voluntary Pre-K	19,510,484	21,560,590	(2,050,106)	111%	Additional allocation available
CSC - Income Eligible	3,233,565	2,742,333	491,232	85%	
CSC - Vulnerable Populations	1,816,065	1,295,300	520,765	71%	Funder of last resort
Broward County- SR Match	1,757,835	1,299,616	458,219	74%	
Broward County - Special Needs	324,650	227,557	97,093	70%	Funder of last resort
DCF Entrant	-	-	-	0%	
Municipalities-SR Local Match	500,000	351,338	148,662	70%	Lower contributions during pandemic
Learning Pods, 3Ts, BECE & Misc	206,000	206,000	-	100%	
Grants & Stipends to Providers	8,804,092	5,846,944	2,957,148	66%	Additional allocation available
Total Child Care Slots and Incentives	\$ 103,117,214	\$ 90,497,654	\$ 12,619,560	88%	
Program Expense					
School Board of Broward County	\$ 1,192,800	\$ 1,192,800	\$ -	100%	Program ended March 31
Children's Forum	80,900	58,119	22,781	72%	Billing delay
211 Broward	337,000	273,297	63,703	81%	
Eligibility, Payments & CCR&R	6,357,044	4,793,124	1,563,920	75%	
Quality & Education	3,662,990	1,994,681	1,668,309	54%	Grants to providers pending
Total Program Expense	\$ 11,630,734	\$ 8,312,020	\$ 3,318,714	71%	
Administrative Expense					
School Board of Broward County	\$ -	\$ -	\$ -	0%	
Children's Forum	20,000	10,395	9,605	52%	Billing delay
211 Broward	125,000	100,059	24,941	80%	
ELC Administration	4,418,852	2,426,138	1,992,714	55%	2.2% of Revenues (ELC Only)
Total Administrative Expense	\$ 4,563,852	\$ 2,536,592	\$ 2,027,260	56%	2.3% of Revenues (All Admin)
Total Expenses	\$ 119,311,800	\$ 101,346,266	\$ 17,965,534	85%	

ITEM#/MEETING	B216FIN2 / BOARD
MEETING DATE:	6/21/2021
SUBJECT:	FY 2021 Budget Amendment #5
FOR ACTION:	YES
RECOMMENDED ACTION:	Approve FY2021 Budget Amendment #5
AS RECOMMENDED BY:	Finance Committee
FINANCIAL IMPACT:	\$17,941,910 Net Increase to Projected Revenue and Expense

Background Information:

In June 2020, the Board approved a preliminary annual budget that reflected estimated revenues and expenditures pending receipt of actual grant award letters from funders. In September, December, February and March, the Board approved Amendments 1-4, which updated the budget to reflect final allocations received by that time. Since then, ELC has received additional allocations from OEL that require an updated expenditure plan, and analyzed actual expenditures and trends recorded through April 30, 2021. Staff propose amending the annual budget to reflect these changes.

Current Status: Key changes and updates Included in FY2021 Budget Amendment #5 are as follows:

1. ***\$11,158,760 Increase to OEL CARES and CRSSA Stimulus Funding Allocation for Pandemic Relief during May & June 2021:***
 - a. CRSSA: In May, 2021, OEL awarded an additional \$10,650,000 to fund Phase V grant funding to afford economic relief to providers with staff, infrastructure and other costs in the wake of the pandemic. More than 450 grant applications have been received to date and are in process for payment pending receipt of a corresponding cash advance from OEL in early June.
 - b. CARES: OEL also supplemented ELC’s existing CARES Act allocation by \$508,760 to bring the total balance high enough to fund approximately \$1.2 million in copay costs to provide pandemic relief to parents during the months of May and June, 2021. OEL is expected to provide continued funding for co-pays in FY22 using other pending stimulus dollars.

2. ***\$7,000,000 Restoration to OEL VPK budget to match revised projected actuals through June 30, 2021:***
 After an analysis of actual expenditures year to date, staff restored \$7 million of Broward’s existing VPK allocation to the budget to match revised year end projections. VPK is a State entitlement program that is funded by the State each year to match need. Expenditures in FY21 have been abnormally low due to the pandemic, but spending rates have shown signs of recovery in recent months.

3. ***\$360,000 Additional OEL School Readiness Allocation for Tiered Reimbursement Differentials through June 30:***
 In March 2021, OEL awarded an additional \$360K in funds restricted by the legislature to the costs of tiered reimbursement differentials for high quality providers. The funds can be used for no other purpose.

4. ***\$460,000 Revenue Deferrals for FY22 First Quarter:***
 - a. Shift \$160K Pre School Development Grant Funding to FY22 Quarter 1: In January OEL Awarded \$458,480 to ELC for Curriculum training and Mental Health Supports training for providers through June 30. In May, OEL extended the grant period for the funds through December 30, 2021. ELC expects to expend \$160K of the allocation between July and September 2021.
 - b. Shift \$250K CSC Vulnerable Populations Funding to FY22 Quarter 1: CSC’s Vulnerable Populations program is a funder of last resort for vulnerable young children referred from other CSC-funded child and family programs. Whenever possible, staff transfer these children out of Vulnerable Population program funds into Program 18

the School Readiness program to receive services for the long term. The program provides an important safety net for especially vulnerable children to receive care when their families might not be otherwise eligible for School Readiness or if funding is not immediately available. However, with the influx of large allocations from OEL for School Readiness funding, utilization has been low for this program in FY21. YTD, \$2.5 million in Vulnerable Populations funding has been deferred to FY22. In August CSC will make a determination about how to best deploy these funds with ELC in the new fiscal year after more information is available about OEL's plans for Federal stimulus allocations to the ELCs.

c. *Shift an additional \$50,000 Broward County Funding for Special Needs to FY22 Quarter 1 and reallocate to School Readiness Match program after \$300,000 was already transferred:*

Broward County is a funder of last resort for Special Needs children waiting for SR funding and we continue to enroll all eligible children as quickly as possible when they appear on the SR waitlist. With the award of \$9.8 million in funds from OEL to enroll from the waitlist, staff have transferred a significant number of children enrolled in the County's Special Needs program into SR for seamless, long term services. ELC currently projects that the Special Needs portion of the contract will be under-utilized by approximately \$350,000 and the County has approved a request to temporarily re-allocate the funds into Broward County's School Readiness match program for Contract year FY21 only. In FY22, ELC anticipates Special Needs utilization will return to normal after the pandemic subsidies and the current waitlist enrollment effort is complete. Reallocating the funds to the Subsidized program will allow the ELC to maintain the total annual funding for the FY21 contract at its current levels overall and it will also yield a dollar for dollar match for the County from the State of Florida for slot expenditures. ELC is able to fully utilize all County awards for subsidized dollars each year because it is part of pooled match funding that can be allocated to enrolled children easily through funding assignment adjustments.

5. ***Gather all unused CCDF School Readiness funds to create a \$5.4 million grant pool for providers at year end:***

Similar to ELC's initial Infrastructure and "Booster" Grants issued to providers at the onset of the pandemic, staff are prepared to implement one or more local grant initiatives as quickly as possible to help providers with operating costs and to help preserve Broward child care infrastructure as providers recover from the economic strain of the pandemic. Staff have reviewed all remaining projected expenses and swept all available CCDF funding balances into a pool for this purpose.

Supporting Documents:

- Draft FY2021 Budget Amendment #5
- Three Year Financial Comparison Including FY2021 Budget Amendment #5
- Draft Amendment #5 vs FY21 Year to Date Actuals

FY2021 Amendment #5 Budget by Business Activity



Revenue:

	FY 2021	FY 2021	FY 2021	FY 2021	FY 2021
	Child Care Slots	Program Support Subsidized Child Care & CCR&R	Quality and Education Activities	Administration	Total Budget
OEL School Readiness	\$ 48,917,070	\$ 4,986,744	\$ 8,123,500	\$ 1,994,319	\$ 64,021,633
OEL School Readiness Match Pool	5,489,738	-	-	-	5,489,738
OEL Preschool Development Grant	-	-	802,115	42,217	844,332
OEL-CLASS Observations	-	-	-	-	-
OEL-CARES	12,407,317	-	17,442,896	1,298,858	31,149,071
OEL - Voluntary Pre-K	26,241,253	787,238	-	262,413	27,290,903
OEL - VPK Monitoring & Outreach	-	-	-	50,388	50,388
CSC - Income Eligible	3,233,565	269,464	-	89,821	3,592,850
CSC - Vulnerable Populations	1,591,065	132,589	-	44,196	1,767,850
Broward County- Income Eligible	1,757,835	164,797	-	54,932	1,977,564
Broward County - Special Needs	280,205	26,269	-	8,756	315,231
DCF Entrant	-	-	-	-	-
Univ of Florida Lastinger Ctr	-	-	43,150	-	43,150
Local Match: United Way & Cities	375,000	-	-	-	375,000
Learning Pods, 3 Ts, BECE & Misc	206,000	-	130,000	-	336,000
Total Revenue	\$ 100,499,048	\$ 6,367,101	\$ 26,541,661	\$ 3,845,900	\$ 137,253,710

Expense:

Child Care Slots & Incentives

OEL - School Readiness	\$ 48,917,070				\$ 48,917,070
OEL - School Readiness Match	5,489,738				5,489,738
OEL - CARES First Responders	12,407,317				12,407,317
OEL - Voluntary Pre-K	26,241,253				26,241,253
CSC - Income Eligible	3,233,565				3,233,565
CSC - Vulnerable Populations	1,591,065				1,591,065
Broward County-Income	1,757,835				1,757,835
Broward County - Special Needs	280,205				280,205
DCF Entrant	-				-
Local Match: United Way & Cities	375,000				375,000
Learning Pods Collaborative	206,000				206,000
Stipends & Grants to Providers	-		22,085,096		22,085,096
Total Child Care Slots & Incentives	\$ 100,499,048	\$ -	\$ 22,085,096	\$ -	\$ 122,584,144

Sub Recipient Operating Expenses

School Board of Broward County			\$ 1,192,800		\$ 1,192,800
Children's Forum			80,900	\$ 20,000	100,900
211 Broward		\$ 337,000		125,000	462,000
Total Sub Recipient Operating	\$ -	\$ 337,000	\$ 1,273,700	\$ 145,000	\$ 1,755,700

ELC Operating Expenses

Staff Costs		\$ 5,621,588	\$ 1,995,354	\$ 2,483,981	\$ 10,100,922
Attorneys		-	-	69,000	69,000
Auditors		-	-	42,500	42,500
Temporary Staff		-	-	-	-
Consultants		33,500	308,218	58,170	399,888
Staff & Board Travel		-	1,970	13,951	15,921
Insurance		17,515	4,892	5,207	27,614
Office Rent & Utilities		282,688	78,949	84,043	445,680
Office Machines & Storage		-	-	10,085	10,085
Software Licenses		56,311	36,415	137,428	230,154
Phones/Internet/Web Page		65,937	18,415	19,603	103,954
Cell Phones		-	-	50,000	50,000
Sponsorships & Memberships		-	-	47,950	47,950
Books for Kids		-	600,000	-	600,000
Fees, Supplies & Other Costs		2,561	3,325	227,917	233,803
Computers & Software		-	-	58,916	58,916
Furniture & Fixtures		-	-	11,542	11,542
Depreciation		-	-	-	-
Unallocated Budget Only		(50,000)	135,329	380,607	465,936
Total ELC Operating	\$ -	\$ 6,030,101	\$ 3,182,865	\$ 3,700,900	\$ 12,913,866

Total ELC & Sub Recipient

	\$ -	\$ 6,367,101	\$ 4,456,565	\$ 3,845,900	\$ 14,669,566
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Total Expense	\$ 100,499,048	\$ 6,367,101	\$ 26,541,661	\$ 3,845,900	\$ 137,253,710
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Revenue Over Expense	\$ -	\$ -	\$ -	\$ -	\$ Page 80
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Percent Total Expenses	73.22%	4.64%	19.34%	2.80%	100.00%
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Proposed FY2021 Budget Three Year Comparison



	FY2019	FY2020	FY21	FY21	FY21	+/-	
	FY2019 Actual	FY2020 Actual	FY2021 Preliminary Approved June	FY2021 Amendment 4 Approved March	FY2021 Amendment 5 (Proposed)	Change Amendment 5 over Amendment 4	
Revenue:							
OEL School Readiness	\$ 52,575,264	\$ 60,212,381	\$ 52,142,391	\$ 63,661,633	\$ 64,021,633	\$ 360,000	Addl \$\$ for tiered reimb
OEL School Readiness Match Pool	2,774,949	5,185,466	5,185,581	5,489,738	5,489,738	-	
OEL Preschool Development Grant		265,519	265,519	1,004,332	844,332	(160,000)	Carry forward to FY22
OEL-CLASS Observations	253,237	114,480	250,000	-	-	-	
OEL-CARES Pandemic Relief		2,954,519		19,990,311	31,149,071	11,158,760	CRSSA Grants, CARES Copays
OEL - Voluntary Pre-K	40,120,101	39,044,851	40,290,903	20,290,903	27,290,903	7,000,000	Adjusted to match projection
OEL - VPK Monitoring & Outreach	71,358	72,455	72,142	50,388	50,388	-	
CSC - Income Eligible	2,670,951	5,725,342	4,592,850	3,592,850	3,592,850	-	
CSC - Vulnerable Populations	2,687,509	3,951,231	4,017,850	2,017,850	1,767,850	(250,000)	Carry forward to FY22
Broward County- Income Eligible	1,291,274	2,141,397	1,677,564	1,977,564	1,977,564	-	
Broward County - Special Needs	632,429	495,025	665,231	365,231	315,231	(50,000)	Carry forward to FY22
DCF Entrant	278,756	184,057	-	-	-	-	
Univ of Florida Lastinger Ctr	41,701	38,530	-	35,000	43,150	8,150	Adjusted to match projection
Local Match: United Way & Cities	573,318	523,313	500,000	500,000	375,000	(125,000)	Adjusted to match projection
Learning Pods, 3 Ts, BECE & Misc	54,084	73,671	65,000	336,000	336,000	-	
Total Revenue	\$ 104,024,932	\$ 120,982,237	\$ 109,725,031	\$ 119,311,800	\$ 137,253,710	\$ 17,941,910	
Expense:							
Child Care Slots & Incentives							
OEL - School Readiness	\$ 44,131,821	\$ 49,831,906	\$ 42,233,340	\$ 48,624,370	\$ 48,917,070	\$ 292,700	Adjusted to match projection
OEL - CCEP/ School Readiness Match	2,492,128	5,185,466	5,185,581	5,489,738	5,489,738	-	
OEL - CARES Pandemic Relief		2,562,400		12,850,415	12,407,317	(443,098)	Unused First Responder \$\$
OEL - Voluntary Pre-K	38,577,120	37,543,126	38,741,253	19,510,484	26,241,253	6,730,769	Adjusted to match projection
CSC - Income Eligible	2,415,705	5,103,427	4,133,565	3,233,565	3,233,565	-	
CSC - Vulnerable Populations	2,501,477	3,610,433	3,616,065	1,816,065	1,591,065	(225,000)	Carry forward to FY22
Broward County- Income Eligible	1,147,799	1,925,666	1,491,168	1,757,835	1,757,835	-	
Broward County - Special Needs	580,258	469,544	591,316	324,650	280,205	(44,444)	Carry forward to FY22
DCF Entrant Refugee Program	250,472	162,911	-	-	-	-	
Local Match: United Way & Cities	573,318	523,312	500,000	500,000	375,000	(125,000)	Adjusted to match projection
Learning Pods Collaborative	-	-	-	206,000	206,000	-	
Stipends and Grants to Providers	516,755	2,576,747	350,000	8,804,092	22,085,096	13,281,004	\$10.6M CRSSA, balance CCDF
Total Child Care Slots & Incentives	\$ 93,186,854	\$ 109,494,938	\$ 96,842,288	\$ 103,117,214	\$ 122,584,144	\$ 19,466,931	
Sub Recipient Expense							
School Board of Broward County	-	-	100,000	1,192,800	1,192,800	\$ -	
Family Central	99,433	-	-	-	-	-	
Nova Southeastern University	65,563	-	-	-	-	-	
Children's Forum	89,546	\$ 88,903	\$ 100,900	100,900	100,900	-	
211-Broward	711,094	427,750	462,000	462,000	462,000	-	
Total Sub Recipient Expense	\$ 965,635	\$ 516,653	\$ 662,900	\$ 1,755,700	\$ 1,755,700	\$ -	
ELC Expense							
Salaries & Benefits	\$ 7,640,213	\$ 9,335,956	\$ 10,434,036	\$ 10,604,969	\$ 10,100,922	\$ (504,047)	Shifted to provider grants
Attorneys	71,916	68,400	90,000	104,000	69,000	(35,000)	Adjusted to match projection
Auditors	18,100	33,480	33,450	42,500	42,500	-	
Temporary Staff	257,454	12,085	-	-	-	-	
Consultants	365,193	155,781	160,936	434,888	399,888	(35,000)	Adjusted to match projection
Staff & Board Travel	94,535	64,739	75,000	75,921	15,921	(60,000)	Adjusted to match projection
Insurance	14,509	19,833	30,000	41,423	27,614	(13,809)	Adjusted to match projection
Office Rent & Utilities	345,161	428,257	445,673	441,973	445,680	3,707	Adjusted to match projection
Office Machines & Storage	50,456	12,152	14,865	10,085	10,085	-	
Software Licences	84,381	142,271	172,468	209,441	230,154	20,713	Adjusted to match projection
Internet & Phones	70,992	88,514	93,896	91,846	103,954	12,108	Adjusted to match projection
Cell Phones	40,468	63,104	60,124	40,002	50,000	9,998	Adjusted to match projection
Sponsorships & Memberships	46,159	49,680	49,680	53,214	47,950	(5,264)	Adjusted to match projection
Books for Kids	-	75,978	100,000	600,000	600,000	-	
Other Operating Costs	261,199	304,605	301,321	184,603	233,803	49,200	Adjusted to match projection
Computer Equipment & Software	93,715	75,952	50,000	62,100	58,916	(3,184)	Adjusted to match projection
Office Move & Outfitting Costs	358,855	19,525	-	12,253	11,542	(711)	Adjusted to match projection
Depreciation	14,663	3,916	-	-	-	-	
Unallocated (Budget Only)			108,394	1,429,669	465,936	(963,732)	Bal carryfwd only/Restricted
Total ELC Expense	\$ 9,827,967	\$ 10,954,227	\$ 12,219,843	\$ 14,438,887	\$ 12,913,866	\$ (1,525,021)	
Total Non-Slot Expense	\$ 10,793,603	\$ 11,470,880	\$ 12,882,743	\$ 16,194,587	\$ 14,669,566	\$ (1,525,021)	
Total Expense	\$ 103,980,457	\$ 120,965,818	\$ 109,725,031	\$ 119,311,800	\$ 137,253,710	\$ 17,941,910	
Revenue over Expense	\$ 44,475	\$ 16,419	\$ -	\$ -	\$ -	\$ -	

Proposed Amendment #5 vs Year to Date Actual



	FY21	March	Balance	%	
	FY2021 Amendment 5 (Proposed)	YTD 2021 Actual as of April 30, 2021	Remaining Balance	% YTD Expenditures	Notes
Revenue:					
OEL School Readiness	\$ 64,021,633	\$ 47,950,974	\$ 16,070,659	75%	CCDF Grants to Providers pend'g
OEL School Readiness Match Pool	5,489,738	4,565,061	924,677	83%	
OEL Preschool Development Grant	844,332	757,373	86,959	90%	
OEL-CARES/CRSSA Pandemic Relief	31,149,071	18,564,814	12,584,257	60%	CRSSA Grants & CARES Copays pend'g
OEL - Voluntary Pre-K	27,290,903	22,527,488	4,763,415	83%	
OEL - VPK Monitoring & Outreach	50,388	6,488	43,900	13%	
CSC - Income Eligible	3,592,850	3,028,068	564,782	84%	
CSC - Vulnerable Populations	1,767,850	1,595,708	172,142	90%	
Broward County- Income Eligible	1,977,564	1,462,069	515,495	74%	
Broward County - Special Needs	315,231	256,001	59,230	81%	
DCF Entrant	-	-	-	0%	
Univ of Florida Lastinger Ctr	43,150	43,150	-	100%	Program cycle restarts in August
Local Match: United Way & Cities	375,000	343,321	31,679	92%	
Learning Pods, 3 Ts, BECE & Misc	336,000	290,193	45,807	86%	
Total Revenue	\$ 137,253,710	\$ 101,390,708	\$ 35,863,002	74%	
Expense:					
Child Care Slots & Incentives					
OEL - School Readiness	\$ 48,917,070	\$ 40,964,868	7,952,202	84%	
OEL - School Readiness Match	5,489,738	4,565,061	924,677	83%	
OEL- CARES 1st Responders & Copays	12,407,317	11,438,047	969,270	92%	1st Responder program ended 3/31
OEL - Voluntary Pre-K	26,241,253	21,560,590	4,680,663	82%	
CSC - Income Eligible	3,233,565	2,742,333	491,232	85%	
CSC - Vulnerable Populations	1,591,065	1,295,300	295,765	81%	
Broward County- Income Eligible	1,757,835	1,299,616	458,218	74%	
Broward County - Special Needs	280,205	227,557	52,648	81%	Funder of last resort
DCF Entrant Refugee Program	-	-	-	0%	
Local Match: United Way & Cities	375,000	351,338	23,662	94%	
Learning Pods Collaborative	206,000	206,000	-	100%	Program ended Oct 2020
Stipends and Grants to Providers	22,085,096	5,846,944	16,238,152	26%	CRSSA & CCDF grants in progress
Total Child Care Slots & Incentives	\$ 122,584,144	\$ 90,497,654	\$ 32,086,490	74%	
Sub Recipient Expense					
School Board of Broward County	1,192,800	1,192,800	-	100%	
Children's Forum	100,900	68,514	32,386	68%	Billing delay
211-Broward	462,000	373,355	88,645	81%	
Total Sub Recipient Expense	\$ 1,755,700	\$ 1,634,669	\$ 121,031	93%	
ELC Expense					
Salaries & Benefits	\$ 10,100,922	\$ 8,062,298	\$ 2,038,624	80%	
Attorneys	69,000	44,726	24,274	65%	Invoices/services pending
Auditors	42,500	31,000	11,500	73%	403B Audit in progress
Temporary Staff	-	-	-	0%	
Consultants	399,888	94,988	304,900	24%	CLASS Observers wil invoice May/Jun
Staff & Board Travel	15,921	4,339	11,582	27%	CLASS mileage still expected
Insurance	27,614	27,614	-	100%	
Office Rent & Utilities	445,680	430,105	15,575	97%	Janitorial costs increased
Office Machines & Storage	10,085	8,984	1,101	89%	
Software Licences	230,154	169,333	60,821	74%	
Internet & Phones	103,954	95,535	8,419	92%	
Cell Phones	50,000	46,665	3,335	93%	
Sponsorships & Memberships	47,950	12,426	35,524	26%	Periodic Expenses
Books for Kids	600,000	1,946	598,054	0%	Bookworms underway
Other Operating Costs	233,803	119,270	114,533	51%	Telework savings
Computer Equipment & Software	58,916	53,171	5,745	90%	
Office Move & Outfitting Costs	11,542	11,542	-	100%	
Unallocated (Budget Only)	465,936	-	465,936		Carry forward only/Restricted
Total ELC Expense	\$ 12,913,866	\$ 9,213,943	\$ 3,699,923	71%	
Total Non-Slot Expense	\$ 14,669,566	\$ 10,848,612	\$ 3,820,954	74%	
Total Expense	\$ 137,253,710	\$ 101,346,266	\$ 35,907,444	74%	

ITEM#/MEETING	B216FIN3 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	Preliminary FY 2022 Budget
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve Preliminary FY 2022 Budget
FINANCIAL IMPACT:	\$125,599,018
ELC STAFF LEAD	C. Klima

Background Information:

Each year ELC estimates revenues and expenses for the upcoming fiscal year using preliminary allocation information from the State Legislature and the Office of Early Learning (OEL), as well as prior year spending patterns and future year program needs. The preliminary budget is used as a basis to complete new agreements and contract renewals for ELC’s vendors and to ensure continuity of service pending the Governor’s signature on the Budget Act and receipt of formal award letters from OEL.

While the overall expenditure plan outlined in the preliminary budget is based on “flat” CCDF funding from OEL and unchanged contract amounts from local funders, large allocations of Federal stimulus funding are expected in the coming months. Staff cannot estimate or budget for these amounts at this juncture because basic information about potential allocation amounts or award structure is not yet available. Therefore, the budget submitted for approval is a plan for our current commitments and program deliverables, and does not include assumptions about potential expenditures under CRSSA or ARPA.

As the staff, community and Statewide vision for the disposition the Stimulus dollars emerges between now and the first Board meeting scheduled for September 2021, staff will update the budget as appropriate.

Current Status:

The overall Framework of the FY22 Budget is as follows:

Category	Expenditure Type	Expenditure Type Amount	Total Category Amount	Percent of Revenue
	Payments for Child Care Services to Providers	\$95,234,241		
	Funding for Approved Rate Increases	15,000,000		
	Wage Supports & Stipends for Educators	<u>420,000</u>		
Direct Payments to Child Care Providers			\$110,654,241	88%
	ELC Program Service Staff	\$8,886,932		
	Sub Recipients Program Services	417,900		
	Consultants & Other Vendors	<u>1,340,398</u>		
Quality, Provider & Family Services Staff & Vendors			\$10,645,230	9%
Total Expenditures for Existing Program Services			\$121,299,471	97%
	Administration		4,299,547	3%
	Grand Total		\$125,599,018	100%

1. Key Assumptions for Payments to Providers: Slots, Grants & Stipends. \$110,654,241

- **Continued Open Enrollment from the Waitlist**

ELC will begin FY22 fully enrolled in the School Readiness Program after approximately 2,000 children will have been added in the push to clear the waitlist during FY21. Throughout FY22, ELC will continue to call non-school-aged children from the list each month as they sign up as close to real time as possible to maintain full enrollment going forward. The attrition rate for children enrolled is 20-25% per month, so a steady flow of new enrollments is needed to replace them.

- **All Recent Provider Rate Increases Approved & Sustainable**

In January 2021, OEL implemented rate increases for certain categories of non-school aged children statewide and will provide approximately \$4 million in funding to sustain it in FY22. ELC currently has an additional rate increase request for the remaining categories of non-school aged children pending approval with OEL. Staff assume the increase will be in place for all of FY22. The \$11 million cost of the proposed additional increase is sustainable through the combined effect of local funding availability and ELC's ability of manage enrollment fluctuations through funding shifts and careful management of open enrollment. See attached utilization chart for a graphical representation of the expected expenditures.

- **SR Slots @ 82% of Total School Readiness Allocation and a Return to Normal Utilization Patterns**

ELC's current policy is to budget at least 82% of the total annual School Readiness allocation to direct payments to providers for child care services (slots). This target is 4% higher than the 78% minimum requirement mandated by OEL. To avoid inadvertently falling below the target and to serve as many children as possible each year, ELC has traditionally set this target at 80%, but the target was increased to 82% at the direction of the ELC Board. Additionally, if there are unexpended funds available at the end of the fiscal year, ELC will sweep all remaining dollars into slot expenses that would otherwise be covered by local funds to avoid leaving OEL funding unspent. ELC's commitment to exceeding the State minimum requirement each year also helps absorb the cost of rate increases each year.

- **VPK Expenditures Return to Normal Utilization Patterns**

As the pandemic winds down, staff anticipate that VPK enrollment and utilization will return to normal levels and patterns when the new school year begins in August 2021. The full \$40 million allocation earmarked for Broward in the State Budget Act has been included in the FY22 budget.

- **Vulnerable Populations Program Funding Subject to Reallocation Pending CSC Review**

The Vulnerable Populations program is a funder of last resort for vulnerable children ages birth to 5 in Broward County that are urgently in need of child care when School Readiness funding is not an option or not immediately available. In FY21, when ELC received a large allocation from OEL to clear the Broward wait list, utilization of the Vulnerable Populations program was low because many of the enrolled children were quickly transferred into long term services through School Readiness. For the upcoming contract year, ELC and CSC will work together to evaluate whether it would make sense to adjust the amount allocated for child care services and re-deploy some of the funds for other services. The CSC FY22 contract year begins October 1 and CSC will finalize the budget for it over the summer.

- **Co-pay or Other Waivers Funded Separately by OEL**

ELC anticipates that the waiver on parent co-pays currently in effect will continue in FY22 using Federal stimulus program funding similar to the funding allocation in place for FY21. Other waivers mandated by OEL would also be supported by separate funding in this manner.

- **Wage Supports and Stipends for Individual Educators**

ELC will continue to earmark at least \$350K for provider wage supplements through the INCENTIVE\$ program administered through a sub-recipient arrangement with the Children's Forum. Staff will be working with the Children's Forum in the coming months to review the allocation to see if there are options available to enhance

this program going forward. ELC also expects to receive up to \$70K from the University of Florida Lastinger Center for stipends for educators who complete online training benchmarks.

- **Stimulus Grants Funded Separately by OEL**

Additional grant funding to provide financial supports to providers is also expected through future Federal Stimulus allocations to continue the FY21 Phase I-V that has been rolled out over the course of FY21. Amounts or criteria related to such allocations are not yet known.

2. Key Assumptions Expenditures for Quality, Provider and Family Support Services \$10,645,230

- **No Change to Current Staffing Plan (see attached organizational chart)**

Staffing levels and the staffing plan approved at the December 2020 Board meeting will be sufficient for continued wait list enrollment, eligibility enrollment, continuing CLASS observations and other existing services.

- **No Change to School Readiness-Funded Sub Recipient Expenditures**

Sub-recipient arrangements with 211 Broward for Community Referral Services and Customer Service Support and the Children’s Forum for INCENTIVE\$ Program Support will remain unchanged

- **No Change to Consulting & other program vendor expenses including:**

- a. BLI Provider Business Training
- b. CLASS Observers Independently Contracted
- c. Teachstone CLASS Certification Trainers
- d. Contracted Mental Health Supports for Providers Trainers
- e. Contracted CPR Trainers
- f. Contracted CEU Service Providers
- g. Contracted BECE Conference Professional Development Trainers
- h. Contracted Interpreter Services
- i. BlueJeanware Application and Service
- j. TS Gold Child Assessment Licensed Seats from Providers
- k. DOC Online Engagement Portal for Provers and Families
- l. BECE Training Registration and Client Appointment Software
- m. Tableau Licensed Seats for EFS Mod Reporting
- n. Computers, Cell Phones
- o. Shared Occupancy Expenses

3. Key Assumptions Expenditures for Administration \$4,299,547

- **No Change to Current Staffing Plan**

Staffing levels and the staffing plan approved at the December 2020 Board meeting will remain unchanged

- **No Change to School Readiness-Funded Sub-Recipient Expenditures**

Sub-recipient arrangements with 211 Broward for Community Referral Services and Customer Service Support and the Children’s Forum for INCENTIVE\$ Program Support will remain unchanged

- **No Change to Consulting & other administrative vendor expenses including:**

- a. Staff Management, Racial Equity and Human Resource Related Professional Development
- b. Flex System CRM
- c. Financial, Payroll, Benefits and Banking Software
- d. Cloud Storage and Hosting Software
- e. Communications Software, including online platforms
- f. Network Security and System Support Software
- g. Human Resource Applications for Background Screens and Employee Management
- h. Supplies, Fees, Memberships and other Miscellaneous Operation Costs

- i. Computers, Cell Phones
- j. Shared Occupancy Expenses

4. FY22 Staff Cost Assumptions (See attached Organizational Chart)

- No change to Organizational Chart from FY21 at this time
- No Change to 2019 Salary Administration Policy
 - a. Salary administration targets maintain majority of staff at or very near minimum market range (30th percentile of assigned salary grades)
 - b. Salary administration adjustments performance-based only, no cost of living increase
- Merit increase pool calculation based on 3% average increase, not to exceed \$250,000.
- Benefits account for approximately 38% of salaries, including an estimated 4% premium increase beginning 8/1

Supporting Documentation:

- Preliminary FY 2021 Budget Detail and Comparative Chart
- FY22 Utilization Projection
- ELC Organizational Chart

FY2022 Budget by Business Activity



Revenue:

	FY 2022	FY 2022	FY 2022	FY 2022	FY 2022
	Child Care Slots	Program Support Subsidized Child Care & CCR&R	Quality and Education Activities	Administration	Total Budget
OEL School Readiness	\$ 53,766,096	\$ 5,185,000	\$ 3,709,236	\$ 3,613,162	\$ 66,273,494
OEL School Readiness Match Pool	5,489,738	-	-	-	5,489,738
OEL Preschool Development Grant	-	-	152,000	8,000	160,000
OEL-CLASS Observations	-	-	-	-	-
OEL-CARES	-	-	-	-	-
OEL - Voluntary Pre-K	38,741,253	1,162,238	-	387,413	40,290,903
OEL - VPK Monitoring & Outreach	-	-	-	50,388	50,388
CSC - Income Eligible	5,033,565	419,464	-	139,821	5,592,850
CSC - Vulnerable Populations	4,157,993	63,643	-	21,214	4,242,850
Broward County- Income Eligible	1,954,279	183,214	-	61,071	2,198,564
Broward County - Special Needs	591,316	55,436	-	18,479	665,231
DCF Entrant	-	-	-	-	-
Univ of Florida Lastinger Ctr	-	-	35,000	-	35,000
Local Match: United Way & Cities	500,000	-	-	-	500,000
Learning Pods, 3 Ts, BECE & Misc	-	-	100,000	-	100,000
Total Revenue	\$ 110,234,241	\$ 7,068,994	\$ 3,996,236	\$ 4,299,547	\$ 125,599,018

Expense:

Child Care Slots & Incentives

OEL - School Readiness	\$ 53,766,096				\$ 53,766,096
OEL - School Readiness Match	5,489,738				5,489,738
OEL - CARES First Responders	-				-
OEL - Voluntary Pre-K	38,741,253				38,741,253
CSC - Income Eligible	5,033,565				5,033,565
CSC - Vulnerable Populations	4,157,993				4,157,993
Broward County-Income	1,954,279				1,954,279
Broward County - Special Needs	591,316				591,316
DCF Entrant	-				-
Local Match: United Way & Cities	500,000				500,000
Learning Pods Collaborative	-				-
Stipends & Grants to Providers	-		420,000		420,000
Total Child Care Slots & Incentives	\$ 110,234,241	\$ -	\$ 420,000	\$ -	\$ 110,654,241

Sub Recipient Operating Expenses

School Board of Broward County			\$ -	\$ -	\$ -
Children's Forum			80,900	\$ 20,000	100,900
211 Broward		\$ 337,000	-	125,000	462,000
Total Sub Recipient Operating	\$ -	\$ 337,000	\$ 80,900	\$ 145,000	\$ 562,900

ELC Operating Expenses

Staff Costs		\$ 6,390,961	\$ 2,495,971	\$ 3,089,321	\$ 11,976,253
Attorneys		-	-	90,000	90,000
Auditors		-	-	42,500	42,500
Temporary Staff		-	-	-	-
Consultants		33,000	307,300	59,588	399,888
Staff & Board Travel		-	-	75,000	75,000
Insurance		20,102	5,614	5,976	31,693
Office Rent & Utilities		281,069	82,833	81,777	445,680
Office Machines & Storage		-	-	10,085	10,085
Software Licenses		59,166	32,712	138,277	230,154
Phones/Internet/Web Page		65,937	18,415	19,603	103,954
Cell Phones		-	-	50,000	50,000
Sponsorships & Memberships		-	-	47,950	47,950
Books for Kids		-	250,000	-	250,000
Fees, Supplies & Other Costs		2,561	3,325	227,917	233,803
Computers & Software		-	-	58,916	58,916
Furniture & Fixtures		-	-	11,542	11,542
Depreciation		-	-	-	-
Unallocated Budget Only		(120,802)	299,166	146,096	324,459
Total ELC Operating	\$ -	\$ 6,731,994	\$ 3,495,336	\$ 4,154,547	\$ 14,381,877

Total ELC & Sub Recipient

	\$ -	\$ 7,068,994	\$ 3,576,236	\$ 4,299,547	\$ 14,944,777
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Total Expense	\$ 110,234,241	\$ 7,068,994	\$ 3,996,236	\$ 4,299,547	\$ 125,599,018
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Revenue Over Expense	\$ -	\$ -	\$ -	\$ -	\$ Page 87
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Percent Total Expenses	87.77%	5.63%	3.18%	3.42%	100.00%
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Proposed FY2022 Budget Three Year Comparison



Revenue:

	FY2019	FY2020	FY21	FY22 Preliminary	+/-	
	FY2019 Actual	FY2020 Actual	FY2021 Amendment 5 (Proposed)	FY22 Preliminary	Change FY22 over FY21	
OEL School Readiness	\$ 52,575,264	\$ 60,212,381	\$ 64,021,633	\$ 66,273,494	\$ 2,251,861	OEL rate inc fund full yr adj
OEL School Readiness Match Pool	2,774,949	5,185,466	5,489,738	5,489,738	-	
OEL Preschool Development Grant		265,519	844,332	160,000	(684,332)	Prior year carryforward only
OEL-CLASS Observations	253,237	114,480	-	-	-	
OEL-CARES Pandemic Relief		2,954,519	31,149,071	-	(31,149,071)	CRSSA, ARPA funds Pending
OEL - Voluntary Pre-K	40,120,101	39,044,851	27,290,903	40,290,903	13,000,000	Restore pre-Covid funding
OEL - VPK Monitoring & Outreach	71,358	72,455	50,388	50,388	-	
CSC - Income Eligible	2,670,951	5,725,342	3,592,850	5,592,850	2,000,000	Prior year carryforward
CSC - Vulnerable Populations	2,687,509	3,951,231	1,767,850	4,242,850	2,475,000	Prior year carryforward
Broward County- Income Eligible	1,291,274	2,141,397	1,977,564	2,198,564	221,000	Prior year carryforward
Broward County - Special Needs	632,429	495,025	315,231	665,231	350,000	Return to pre-Covid funding
DCF Entrant	278,756	184,057	-	-	-	
Univ of Florida Lastinger Ctr	41,701	38,530	43,150	35,000	(8,150)	Contracted amount
Local Match: United Way & Cities	573,318	523,313	375,000	500,000	125,000	Return to pre-Covid funding
Learning Pods, 3 Ts, BECE & Misc	54,084	73,671	336,000	100,000	(236,000)	Learning pods, 3Ts sunset
Total Revenue	\$ 104,024,932	\$ 120,982,237	\$ 137,253,710	\$ 125,599,018	\$ (11,654,692)	

Expense:

Child Care Slots & Incentives						
OEL - School Readiness	\$ 44,131,821	\$ 49,831,906	\$ 48,917,070	\$ 53,766,096	\$ 4,849,026	Full FY of OEL rate inc. funding
OEL - CCEP/ School Readiness Match	2,492,128	5,185,466	5,489,738	5,489,738	-	
OEL - CARES Pandemic Relief		2,562,400	12,407,317	-	(12,407,317)	CRSSA, ARPA funds pending
OEL - Voluntary Pre-K	38,577,120	37,543,126	26,241,253	38,741,253	12,500,000	Return to pre-covid slots
CSC - Income Eligible	2,415,705	5,103,427	3,233,565	5,033,565	1,800,000	Prior year carryforward
CSC - Vulnerable Populations	2,501,477	3,610,433	1,591,065	4,157,993	2,566,928	Restricted, pending CSC budget
Broward County- Income Eligible	1,147,799	1,925,666	1,757,835	1,954,279	196,444	Prior year carryforward
Broward County - Special Needs	580,258	469,544	280,205	591,316	311,111	Return to pre-covid slots
DCF Entrant Refugee Program	250,472	162,911	-	-	-	
Local Match: United Way & Cities	573,318	523,312	375,000	500,000	125,000	Return to pre-covid contributions
Learning Pods Collaborative	-	-	206,000	-	(206,000)	Learning pods not needed
Stipends and Grants to Providers	516,755	2,576,747	22,085,096	420,000	(21,665,096)	CRSSA, ARPA funds pending
Total Child Care Slots & Incentives	\$ 93,186,854	\$ 109,494,938	\$ 122,584,144	\$ 110,654,241	\$ (11,929,904)	

Sub Recipient Expense						
School Board of Broward County	-	-	1,192,800	-	\$ (1,192,800)	CRSSA, ARPA funds pending
Family Central	99,433	-	-	-	-	
Nova Southeastern University	65,563	-	-	-	-	
Children's Forum	89,546	\$ 88,903	100,900	100,900	-	
211-Broward	711,094	427,750	462,000	462,000	-	
Total Sub Recipient Expense	\$ 965,635	\$ 516,653	\$ 1,755,700	\$ 562,900	\$ (1,192,800)	

ELC Expense						
Salaries & Benefits	\$ 7,640,213	\$ 9,335,956	\$ 10,100,922	\$ 11,976,253	\$ 1,875,331	Full Year of Staff Plan app'd Dec
Attorneys	71,916	68,400	69,000	90,000	21,000	Contracted amount
Auditors	18,100	33,480	42,500	42,500	-	
Temporary Staff	257,454	12,085	-	-	-	
Consultants	365,193	155,781	399,888	399,888	-	
Staff & Board Travel	94,535	64,739	15,921	75,000	59,079	Return to Pre-Covid
Insurance	14,509	19,833	27,614	31,693	4,079	FY22 rate adjustments
Office Rent & Utilities	345,161	428,257	445,680	445,680	-	
Office Machines & Storage	50,456	12,152	10,085	10,085	-	
Software Licences	84,381	142,271	230,154	230,154	-	
Internet & Phones	70,992	88,514	103,954	103,954	-	
Cell Phones	40,468	63,104	50,000	50,000	-	
Sponsorships & Memberships	46,159	49,680	47,950	47,950	-	
Books for Kids	-	75,978	600,000	250,000	(350,000)	\$250K placeholder books for kids
Other Operating Costs	261,199	304,605	233,803	233,803	-	
Computer Equipment & Software	93,715	75,952	58,916	58,916	-	
Office Move & Outfitting Costs	358,855	19,525	11,542	11,542	-	
Depreciation	14,663	3,916	-	-	-	
Unallocated (Budget Only)			465,936	324,459	(141,477)	Misc. Unallocated
Total ELC Expense	\$ 9,827,967	\$ 10,954,227	\$ 12,913,866	\$ 14,381,877	\$ 1,468,011	

Total Non-Slot Expense	\$ 10,793,603	\$ 11,470,880	\$ 14,669,566	\$ 14,944,777	\$ 275,211	
Total Expense	\$ 103,980,457	\$ 120,965,818	\$ 137,253,710	\$ 125,599,018	\$ (11,654,692)	
Revenue over Expense	\$ 44,475	\$ 16,419	\$ -	\$ -	\$ -	

SCHOOL READINESS 2 YEAR UTILIZATION FY 2021 -2022

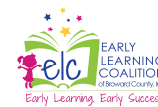
New Enrollments from Waitlist:

Open Monthly Enrollment

Funding Changes:

+\$9.8M for Waitlist Reduction

Assumptions:

 Daily Average Cost forecast reflects current actual trends.
 All currently requested rate increases approved


Fiscal Year 2020-21

Act or Proj	Month	Days of Care	Percent Days Used	Children Served	Children Served +/-	Ave Cost Per Day	School Readiness	Children's Services Council	Total Slots	Match	Net Billable		
A	Jul-20	23	94%	11,173	-145	\$25.29	6,347,721	152,458	6,500,180	(43,871)	6,456,309		
A	Aug-20	21	94%	11,345	+172	\$23.37	5,567,577	-	5,567,577	(48,565)	5,519,012		
A	Sep-20	22	94%	10,923	-422	\$20.08	4,022,405	803,539	4,825,944	(50,627)	4,775,317		
A	Oct-20	22	94%	10,557	-366	18.68	4,200,907	138,151	4,339,059	(40,649)	4,298,409		
A	Nov-20	21	94%	10,070	-487	19.85	3,818,306	379,151	4,197,458	(47,479)	4,149,979		
A	Dec-20	23	94%	10,099	+29	19.82	4,227,848	376,151	4,603,999	(38,641)	4,565,358		
A	Jan-21	21	94%	10,007	-92	17.83	3,459,409	286,708	3,746,117	(28,079)	3,718,039		
A	Feb-21	20	94%	10,251	+244	21.97	4,309,646	194,345	4,503,991	(33,513)	4,470,478		
A	Mar-21	23	94%	10,893	+642	20.45	4,869,831	253,357	5,123,188	(41,995)	5,081,193		
A	Apr-21	22	94%	11,063	+170	19.89	4,587,047	253,357	4,840,404	(52,575)	4,787,829		
P	May-21	21	94%	11,196	+133	26.51	5,979,075	253,357	6,232,433	(65,250)	6,167,183		
P	Jun-21	22	94%	11,466	+270	27.61	6,714,837	249,338	6,964,176	(72,955)	6,891,220		
				Average Enrollments (Baseline)	10,754						Projected Total	\$	60,880,325
				Increase to baseline FY21 over FY20	(600)						Budget		60,880,325
				Increase to baseline FY21 over FY17	1,357 (FY17 Baseline= 9,396)						Surplus(Deficit)	\$	0
											CSC Carry-Over	\$	-
											Surplus(Deficit)	\$	0

Fiscal Year 2021-22

Act or Proj	Month	Days of Care	Percent Days Used	Children Served	Children Served +/-	Ave Cost Per Day	School Readiness	Children's Services Council	Total Slots	Match	Net Billable		
P	Jul-21	23	94%	10,937	-528	\$22.41	5,292,829	344,464	5,637,293	(63,485)	5,573,808		
P	Aug-21	22	94%	11,020	+83	22.40	5,086,263	344,464	5,430,726	(60,725)	5,370,002		
P	Sep-21	21	94%	11,103	+83	22.48	4,896,178	344,464	5,240,642	(57,964)	5,182,678		
P	Oct-21	23	94%	11,186	+83	22.86	5,436,373	444,464	5,880,837	(63,485)	5,817,352		
P	Nov-21	21	94%	11,269	+83	22.93	4,982,251	444,464	5,426,715	(57,964)	5,368,751		
P	Dec-21	22	94%	11,352	+83	22.87	5,267,026	444,464	5,711,489	(60,725)	5,650,765		
P	Jan-22	23	94%	11,435	+83	22.87	5,569,592	444,464	6,014,056	(63,485)	5,950,571		
P	Feb-22	20	94%	11,518	+83	22.92	4,836,206	444,464	5,280,670	(55,204)	5,225,466		
P	Mar-22	22	94%	11,601	+83	22.88	5,394,594	444,464	5,839,058	(60,725)	5,778,333		
P	Apr-22	22	94%	11,684	+83	22.86	5,430,864	444,464	5,875,328	(60,725)	5,814,604		
P	May-22	21	94%	11,767	+83	23.18	5,282,508	444,464	5,726,972	(59,062)	5,667,911		
P	Jun-22	22	94%	11,888	+121	23.82	5,786,436	444,464	6,230,899	(65,323)	6,165,577		
				Average Enrollments (Baseline)	11,397						Projected Total	\$	67,565,816
				Increase to baseline FY21 over FY20	643						Budget		67,566,060
				Increase to baseline FY21 over FY17	2,001 (FY17 Baseline= 9,396)						Surplus(Deficit)	\$	244
											CSC Carry-Over	\$	-
											Surplus(Deficit)	\$	244

SCHOOL READINESS UTILIZATION FY 2021-2022-2023

Children Services Council Vulnerable Population Contracts

New Enrollments from Waitlist: **Funding Changes:**
 Enrolling 13-15 Children/Mo Apr 21- Oct22

Assumptions:
 Daily Average Cost forecast reflects current actual trends.
 All currently requested rate increases approved

Act or Proj	Month	Days of Care	Children Served	Children Served +/-	Ave Cost Per Day		Total Slots	Adjustments	Net Billable
A	Oct-20	22	197	-57	25.33		109,761		109,761
A	Nov-20	22	205	+8	21.85		98,552		98,552
A	Dec-20	21	185	-20	25.31		98,332		98,332
A	Jan-21	23	148	-37	22.93		78,062		78,062
A	Feb-21	20	162	+14	27.90		90,404		90,404
A	Mar-21	22	157	-5	27.62		95,413		95,413
A	Apr-21	21	168	+11	28.82		101,673		101,673
P	May-21	23	186	+18	34.44		147,344		147,344
P	Jun-21	21	199	+13	36.35		151,902		151,902
Projected Total									\$ 971,443
FY21 CSC Contract Year Bud									\$ 1,380,799
Surplus(Deficit) End of ELC FY21									\$ 409,356
P	Jul-21	22	207	+50	33.55		152,774		152,774
P	Aug-21	21	217	+10	32.64		148,743		148,743
P	Sep-21	20	231	+14	33.55		154,988		154,988
Projected Total									\$ 456,505
FY21 CSC Contract Year Bud									\$ 460,266
Surplus(Deficit) ELC FY22 Quarter 1									\$ 3,761
Total Surplus(Deficit) Life of Contract									\$ 413,117
P	Oct-21	22	245	+14	34.55		186,210		186,210
P	Nov-21	22	257	+12	34.55		195,330		195,330
P	Dec-21	21	270	+13	34.55		195,883		195,883
P	Jan-22	23	284	+14	35.55		232,195		232,195
P	Feb-22	20	295	+11	34.55		203,829		203,829
P	Mar-22	22	307	+12	34.55		233,332		233,332
P	Apr-22	21	322	+15	34.55		233,608		233,608
P	May-22	23	335	+13	35.30		271,965		271,965
P	Jun-22	21	351	+16	35.55		262,019		262,019
Projected Total									\$ 2,014,370
FY22 CSC Contract Year Bud									\$ 2,014,370
Surplus(Deficit) End of ELC FY22									\$ -
P	Jul-22	22	364	+13	35.55		284,662		284,662
P	Aug-22	21	376	+12	34.55		272,785		272,785
P	Sep-22	20	390	+14	34.55		269,468		269,468
Projected Total									\$ 826,916
FY22 CSC Contract Year Bud									\$ 826,695
Surplus(Deficit) ELC FY23 Quarter 1									\$ (221)
Total Surplus(Deficit) Life of Contract									\$ (221)

SCHOOL READINESS UTILIZATION FY 2019-2020-2021

Broward County Children Services Board Special Need Contract (COSPN)

New Enrollments from Waitlist:

Enroll Avg 4 Childre/ Mo

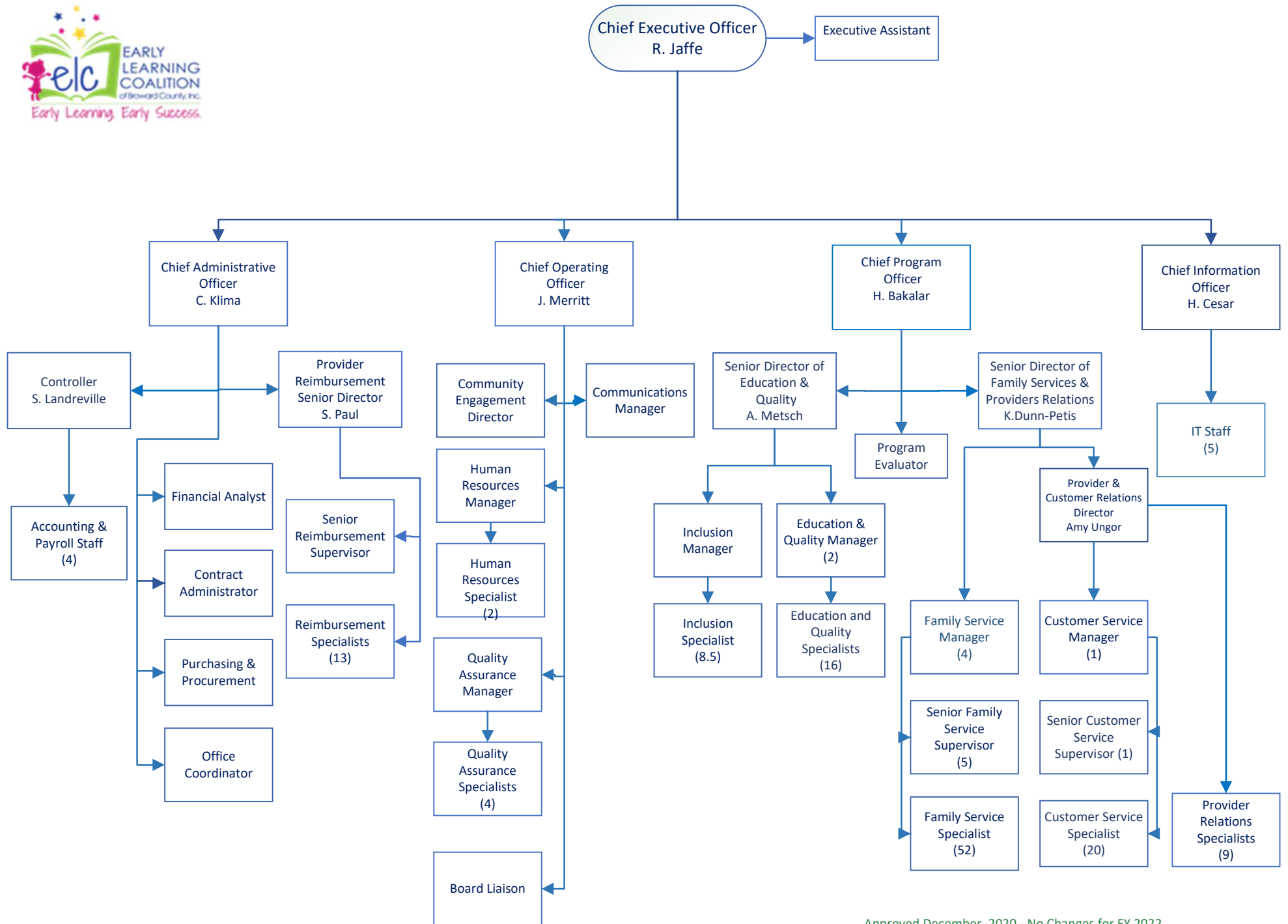
Funding Changes:

FY21- \$350K Transferred to SubSized Contract

Assumptions:

Daily Average Cost forecast reflects current actual trends.
All currently requested rate increases approved

Act or Proj	Month	Days of Care	Children Served	Children Served +/-	Ave Cost Per Day	Total Slots	Adjustments	Net Billable
A	Oct-20	22	41	-8	27.07	24,415		24,415
A	Nov-20	22	30	-11	31.22	20,603		20,603
A	Dec-20	21	30	+	28.65	18,047		18,047
A	Jan-21	23	25	-5	25.63	14,739		14,739
A	Feb-21	20	20	-5	32.94	13,175		13,175
A	Mar-21	22	22	+2	36.77	17,799		17,799
A	Apr-21	21	26	+4	37.15	20,283		20,283
P	May-21	23	28	+2	40.06	25,801		25,801
P	Jun-21	21	32	+4	40.06	26,922		26,922
Projected Total								\$ 181,783
FY20 SPN Contract Year Bud								\$ 243,955
Surplus(Deficit) End of ELC FY20								\$ 62,171
P	Jul-21	22	36	+8	37.15	29,421		29,421
P	Aug-21	21	42	+6	37.15	32,765		32,765
P	Sep-21	20	41	-1	37.15	30,462		30,462
Projected Total								\$ 92,648
FY20 SPN Contract Year Bud								\$ 81,318
Surplus(Deficit) ELC Quarter 1 FY21								\$ (11,330)
Total Surplus(Deficit) Life of Contract								\$ 50,842
A	Oct-21	22	46	+4	37.15	37,594		37,594
A	Nov-21	22	51	+5	37.15	41,680		41,680
A	Dec-21	21	56	+5	37.15	43,686		43,686
A	Jan-22	23	61	+5	37.15	52,119		52,119
A	Feb-22	20	65	+4	37.15	48,293		48,293
A	Mar-22	22	69	+4	37.15	56,391		56,391
A	Apr-22	21	73	+4	37.15	56,948		56,948
A	May-22	23	77	+4	37.15	65,790		65,790
A	Jun-22	21	80	+3	37.15	62,409		62,409
Projected Total								\$ 464,911
FY20 SPN Contract Year Bud								\$ 464,911
Surplus(Deficit) End of ELC FY20								\$ -
A	Jul-22	22	83	+3	37.15	67,833		67,833
A	Aug-22	21	86	+3	37.15	67,090		67,090
A	Sep-22	20	89	+3	37.15	66,124		66,124
Projected Total								\$ 201,046
FY20 SPN Contract Year Bud								\$ 200,320.30
Surplus(Deficit) ELC Quarter 1 FY21								\$ (726)
Total Surplus(Deficit) Life of Contract								\$ (726)





ITEM#/MEETING	B216FIN4 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	FY22 Purchases over \$35,000
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve FY22 Purchases over \$35,000
FINANCIAL IMPACT:	\$1,070,400
ELC STAFF LEAD	C. Klima

Background Information:

In accordance with ELC Fiscal Policy adopted in September 2019, all ELC Vendor Purchases over \$35,000 require prior approval from the Board. Contracts for the purchases will be presented to the Executive Committee on June 1, 2021

Current Status:

Below is a list of purchases over \$35,000 for approval

Item No	Amount	Vendor	Activity	Procurement/Contract
a	\$450,900	Children’s Forum	INCENTIVE\$ Child Care Provider Stipends	<ul style="list-style-type: none"> • Sole Source starting 2002 • First year of a new 3-year cycle. FY21 Agreement will be extended Initially for six months pending finalization of updated ELC Sub-recipient Agreement
b	\$462,000	211-Broward	Community Services Referrals	<ul style="list-style-type: none"> • Sole Source Starting July 2018 • Third year in a 3-year agreement cycle
c	\$50,000	Business Leaders Institute for Early Learning	Provider Professional Development Training	<ul style="list-style-type: none"> • Procured in FY20 • Second Full Year of a 3-year agreement cycle
d	\$65,000	Web Author	Unlimited Annual Software as a Service Licensed Seats and up to \$5K for Support	<ul style="list-style-type: none"> • Procured in 2019 • Third in a 5-year agreement cycle
e	\$42,500	Keefe McCullough	Audit and Tax Services	<ul style="list-style-type: none"> • Procured in 2020 • Second year in a 5 year agreement cycle

Recommended Action:

Approve FY22 Vendor Purchase over \$35,000



ITEM#/MEETING	B216FIN5 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	FY22 Estimated Related Party Purchases and Agreements
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve FY22 Estimated Related Party Purchases and Agreements
FINANCIAL IMPACT:	\$3,605,000
ELC STAFF LEAD	C. Klima

Background Information:

In accordance with Florida Statutes and the OEL Grant Agreement, all ELC's are required to secure Board prior approval by a 2/3 vote for all related party contracts and purchases.

Current Status:

Below is a list of estimated amounts of estimated FY22 related party purchases and agreements.

Item No.	Estimated Amount	Related Party and Affiliated Organization	Activity
a	\$3,200,000	Laurie Rich Levinson / School Board of Broward County	Provider Contract for VPK Services
b	\$155,000	Cara Cerchione / Michelle's International Learning House	Provider Contract for SR and/or VPK Services
c	\$225,000	Beverly Batson / Ark Christian Preschool	Provider Contract for SR and/or VPK Services
d	\$25,000	Cindy Arenburg Selzer / Children's Services Council of Broward County	Sponsorship for annual publication of the Broward County Family Resource Guide

Recommended Action:

Approve FY22 Estimated Related Party Agreements and Purchases

ITEM #/MEETING:	B216RB1 / BOARD
MEETING DATE:	6/21/21
SUBJECT:	Stimulus Funding – CRSSA, ARPA
FOR ACTION:	No
RECOMMENDED ACTION:	Discussion of stimulus Dollars
FINANCIAL IMPACT:	
AS RECOMMENDED BY:	
ELC STAFF LEAD	Renee Jaffe CEO

Background

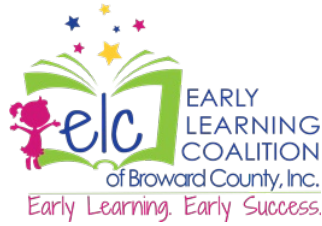
In December 2020, Congress passed the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA), which was followed in March of 2021 by the American Rescue Plan Act (ARPA). Through these bills, the Federal Government is providing Florida with approximately \$635 million in CRRSA funding and 2 billion in ARPA funding to assist the child care industry and families of young children recover from the impact of COVID-19.

On May 7th OEL received approval to release CCRSA funding allocations and guidance for Phase V provider grants. ELC Broward was allocated approximately \$10 million. This is the first portion (\$125.5 million) of the \$635 million from CCRSA.

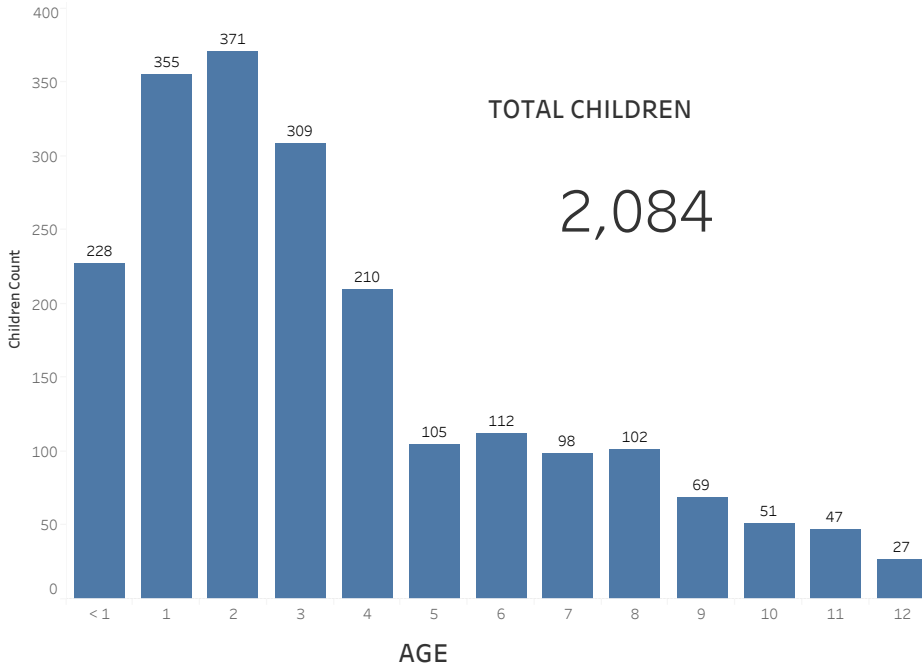
Current Status

OEL is working on a strategy and spending plan for the remaining CCRSA funding as well as \$2 billion in funding for child care stabilization through the American Recovery Plan Act (ARPA) that would allow these funds to be used through 2024.

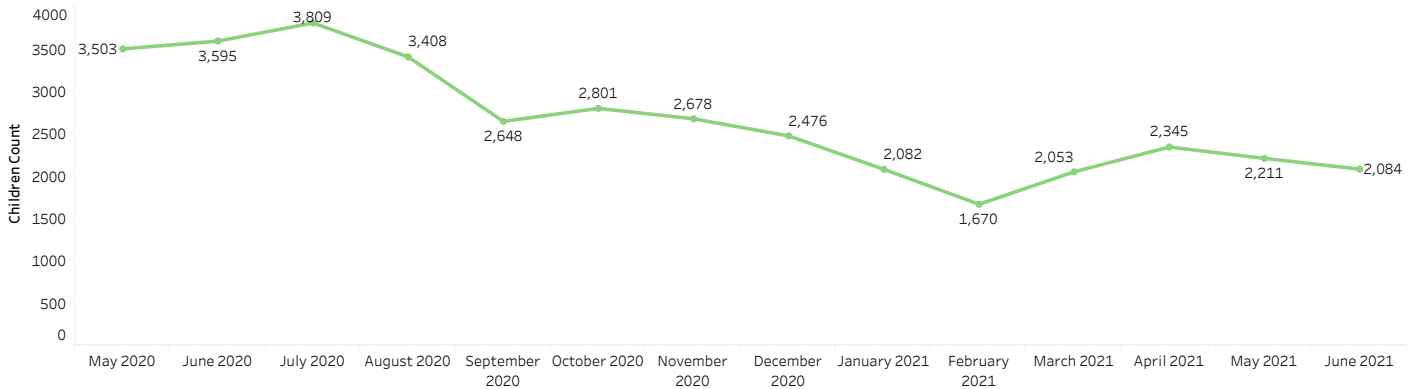
At the June 21st ELC Board meeting, staff will present an overview of CCRSA and ARPA funding and parameters. ELC’s drafted vision recommendations for these funds will also be provided as a starting point for further board discussions in the near future as we continue to develop our Strategic Plan.



Waitlist Children by Age as of 6/8/2021

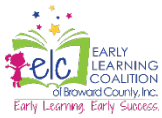


Prior Month	Children Count	+/-	%
May 2020	3,503	108	3%
Jun 2020	3,595	92	3%
Jul 2020	3,809	214	6%
Aug 2020	3,408	-401	-12%
Sep 2020	2,648	-760	-29%
Oct 2020	2,801	153	5%
Nov 2020	2,678	-123	-5%
Dec 2020	2,476	-202	-8%
Jan 2021	2,082	-394	-19%
Feb 2021	1,670	-412	-25%
Mar 2021	2,053	383	19%
Apr 2021	2,345	292	12%
May 2021	2,211	-134	-6%
Jun 2021	2,084	-127	-6%



ELC Broward Contract 2020-2021 List

Funder or Vendor Name	Amount	Purpose	Type	Term	Status
Office of Early Learning	\$121,306,212	<i>School Readiness, VPK & PDG</i>	Revenue	7/1/20-6/30/21	Active
Office of Early Learning	\$50,388	<i>VPK Monitoring & Outreach</i>	Revenue	7/1/20-6/30/21	Active
Broward County	\$2,342,795	<i>SR Match & Special Needs</i>	Revenue	10/1/20- 9/30/21	Active
Children's Services Council	\$4,592,700	<i>Financially Assisted Child Care</i>	Revenue	10/1/20-9/30/21	Active
Children's Services Council	\$4,196,000	<i>Vulnerable Populations</i>	Revenue	10/1/20-9/30/21	Active
Jim Moran Foundation	\$200,000	<i>Learning Pods</i>	Revenue	9/22/20-11/30.21	Expired
United Way	\$56,000	<i>Learning Pods</i>	Revenue	10/8/20-11/30/20	Expired
AELC/PNC Bank	\$30,000	<i>3Ts Campaign Grant</i>	Revenue	7/1/2020-6/30/21	Active
City of Fort Lauderdale	\$41,249	<i>SR Match Funds</i>	Revenue	10/1/20-9/30/21	Active
City of Pompano Beach	\$22,500	<i>SR Match Funds</i>	Revenue	3/1/21-9/30/21	Active
United Way	\$130,000	<i>SR Match Funds</i>	Revenue	7/1/20-6/30/21	Active
Children's Forum, Inc.	\$450,909	<i>INCENTIVE\$® Program</i>	Sub-recipient	7/1/20-6/30/21	Active
First Call for Help/211	\$462,000	<i>Community Referral Services</i>	Sub-recipient	7/1/20-6/30/21	Active
School Board Broward County	\$1,192,800	<i>Rising K Instruction</i>	Sub-recipient	10/6/20-3/31/21	Expired
Abila	\$5,500	<i>MIP Accounting Software</i>	Vendor	7/1/20-6/30/21	Active
Accessible Comm for the Deaf	\$1,300	<i>Interpretation Services</i>	Vendor	8/13/18 Ongoing	Active
AT&T	\$40,000	<i>Cell Phones and Hot Spots</i>	Vendor	7/1/20-6/30/21	Active
Atech Security	\$420	<i>Panic Button</i>	Vendor	10/15/19-10/15/20	Expired
Biometrics4All, INC.	\$70	<i>Live Scan Software Support</i>	Vendor	7/1/20-6/30/21	Active
BlueJean Software, Inc.	\$33,000	<i>Hosting and Support Services</i>	Vendor	7/1/20-6/30/21	Active
Business Leadership Institute	\$50,000	<i>Business Development</i>	Vendor	10/1/20-6/30/21	Active
Causetech DBA Achieve	\$10,000	<i>Website Design & Hosting</i>	Vendor	10/1/20/6/30/21	Active
CLASS Observers (7)	\$33,500ea	<i>Independent CLASS Observers</i>	Vendor	1/14/21-6/30/21	Active
Comcast	\$4,446	<i>Internet</i>	Vendor	7/1/20-6/30/21	Active
CSPI Office 365 Services	\$4,500	<i>Migration & Licenses Office 356</i>	Vendor	2/1/21-6/30/21	Pending
Crown Castle	\$12,600	<i>Internet</i>	Vendor	7/1/20-6/30/21	Active
Crown Center	\$416,078	<i>Office Lease (est. annual cost)</i>	Lease	2/1/19-1/31/29	Active
Devereux Foundation DECI	\$15,800	<i>FLIP It Training & BECE Keynote</i>	Vendor	7/13/20-6/30/21	Active
Family Central	\$14,420	<i>CEU Services</i>	Vendor	3/15/21-6/30/21	Active
FL Dept of Law Enforcement	\$1,863	<i>LiveScan Service (annual cost)</i>	Vendor	10/29/18-Ongoing	Active
Allison Golden	\$13,000	<i>Mental Health Support Training</i>	Vendor	4/15/21-6/30/21	Pending
Hillspoint Resources (1stDay)	\$26,400	<i>Mental Health Support Training</i>	Vendor	4/1/21-6/30/21	Active
Jacob Jackson	\$90,000	<i>Legal Services</i>	Vendor	4/1/20-3/31/21	Active
Keefe McCullough, LLP	\$42,500	<i>External Audit Preparation</i>	Vendor	7/1/20-6/30/21	Active
LeBoffe & Associates LLC	\$34,500	<i>Staff Professional Development</i>	Vendor	10/1/20-6/30/21	Active
Mitel	\$40,000	<i>Business Telephone Lines</i>	Vendor	7/1/20-6/30/21	Active
Piccolo Picasso LLC	\$25,000	<i>Online Learning Platform</i>	Vendor	1/1/21-6/30/21	Active
RedTeam	\$2,550	<i>External network penetration test</i>	Vendor	4/7/21-6/30/21	Active
School Board Broward County	\$12,000/yr	<i>Gulfstream Early Learning Ctr</i>	Lease	9/5/19-9/4/22	On Hold
Scholastic, Inc.	\$500,000	<i>Bookworms Reading Program</i>	Vendor	5/14/21-6/30/21	Active
Sharp (State Term Contract)	\$9,569	<i>Copier and Printer Rental</i>	Vendor	11/1/20-6/30/21	Active
Teaching Strategies Gold	\$19,425	<i>Child Assessment Software</i>	Vendor	7/1/20-6/30/21	Active
Tripp Scott Attorneys at Law	\$14,000	<i>ERISA Legal Services</i>	Vendor	9/21/20-6/30/21	Active
Vantiv Health, LLC	\$12,000	<i>Appointment Software License</i>	Vendor	7/1/20-6/30/21	Pending
Webauthor	\$65,000	<i>CRM Software</i>	Vendor	7/1/20-6/30/21	Active
Brown & Brown	\$0	<i>Information Sharing Agreement</i>	MOU	8/1/20-7/31/21	Active
Broward County	\$0	<i>Crisis Intervention & Support</i>	MOU	11/18/20-11/17/25	Active
Child Abuse Prevention -CAPTA	\$0	<i>Interagency Referrals</i>	MOU	9/1/16-8/31/21	Active
School Board Broward County	\$0	<i>Community Partnership</i>	MOU	TBD-6/1/2045	Pending
Seventeenth Circuit Court	\$0	<i>Cooperation Agreement</i>	MOU	6/23/20-Ongoing	Active
University of Florida	\$0	<i>Data Use Agreement</i>	MOU	1/1/19-Ongoing	Active
Women in Distress	\$0	<i>Community Partnership</i>	MOU	10/1/21-9/30/22	Pending



Training Calendar

June 2021

<u>Date</u>	<u>Time</u>	<u>Trainer</u>	<u>Training</u>	<u>Location</u>
Thursday 6/3/2021	12:30pm – 2:30pm	Ana Avalos-Atkinson & Natacha Herisse, Q&E Coaches, ELC	Sound Beginnings – Early Language Development: Best Practices for Early Learning Providers	https://attendee.gotowebinar.com/register/7755711345578737419
Monday 6/7/2021	7pm – 8:30pm	Ana Avalos Atkinson & Natacha Herisse, Q&E Coaches, ELC	The Growing Brain 6-A: How Connections Between Various Areas of the Brain Are Expressed through Behaviors	https://zoom.us/join/joinMeeting/register/tJUocu6spzjkGtOi5kHIQfxCBqq-HXpVltY4
Tuesday 6/8/2021	7pm – 8:30pm	Ayme Hamoui & Jenny Sanchez, Q&E, ELC	Rocking and Rolling en Español: por qué son tan importantes los maestros de bebés (Rocking and Rolling: Why Infant Teachers Are So Important)	https://attendee.gotowebinar.com/register/4418889268463869200
Thursday 6/10/2021	1pm – 2:30pm	Agnieszka Boddie & Aida Brar, Q&E Coaches, ELC	Setting Toddlers Up for Success: Classroom Management	https://attendee.gotowebinar.com/register/486723426228845327
Monday 6/14/2021	7pm – 8:30pm	Ana Avalos Atkinson & Natacha Herisse, Q&E Coaches, ELC	The Growing Brain 6-B: Understanding Key Factors and Root Causes of Challenging Behaviors	https://zoom.us/join/joinMeeting/register/tJlscOChqD4vE9ybDPfURUCcYWLgcF7UztV5
Tuesday 6/15/2021	7pm – 8:30pm	Debra Cruz & Stephanie Templin, Q&E Coaches, ELC	Linking Social Emotional Development to Daily Planning in VPK	https://attendee.gotowebinar.com/register/8700265501269291532
Thursday 6/17/2021	1pm – 2:30pm	Gordia Ross, Q&E Coach, ELC	Teacher Leadership: What does it mean to be a leader in my classroom?	https://attendee.gotowebinar.com/register/3992603112922836495
Monday 6/21/2021	7pm – 8:30pm	Ana Avalos Atkinson & Natacha Herisse, Q&E Coaches, ELC	The Growing Brain 7-A: How Play Develops and Why It Is Important	https://zoom.us/join/joinMeeting/register/tJ0vduupqz8qHdL2TevRvuwlItUDx1Zqf5E
Monday 6/28/2021	7pm – 8:30pm	Ana Avalos Atkinson & Natacha Herisse, Q&E Coaches, ELC	The Growing Brain 7-B: How Different Types of Play Maximize Children’s Learning	https://zoom.us/join/joinMeeting/register/tJlSf-CprD4uGdzjXZZK7p3dVbe48mE2PeD

All trainings appear on the ELC website on the calendar.

<https://www.elcbroward.org/events>

Cash Disbursements

In accordance with ELC Cash Disbursement Policy Approved September 12, 2019 cash disbursements issued by ELC in amounts greater than \$1,000 and less than \$35,000 are submitted to the ELC Board for review monthly.

Cash disbursement for March 2021

Vendor Name	Amount	Purpose
ADP, Inc.	1,146.25	Processing Charges for (2020-Q4 Y/E Info-W2)
ADP, Inc.	2,727.87	February 2021 Processing Charges
AT&T Mobility	4,395.78	Cell Phone & Data Charges for March 2021
Bluejean Software, Inc.	2,993.75	Cloud Hosting & Maintenance & Support for February 2021
Business Card	1,298.21	Bank of America Ops purchases C. Klima (No Individual Items > \$1,000)
Business Card - Intermedia	3,204.95	Email Hosting for March 2021
Business Leadership Institute	6,250.00	February 2021 Professional Development Training Services
CDW LLC DBA CDW Government, Inc	1,104.07	Supplies Needed for IT Department Stock
Crown Castle Fiber, LLC.	1,050.00	Internet Charges for 3/1/21 - 3/31/21
First Capitol Consulting Inc. DBA Trusaic	1,500.00	Preparation & Filing of IRS forms 1094 & 1095 for Calendar Year 2020
Fort Lauderdale Crown Center, LLC.	32,279.86	April 2021 Rent for Suite 301
Guardian	9,194.89	April 2021 Employee Health Benefits
Humana Insurance Co.	1,030.24	April 2021 Employee Health Benefits
Indeed	3,832.02	2021 February Job Posting
Jacob C. Jackson, P.A.	2,204.00	Legal Services February 2021
Keefe McCullough	11,250.00	FY19-20 Year End Financial Statement Audit Services
Office of Early Learning	20,343.76	Repayment of FY19-20 School Readiness Over Payment
Office of Early Learning	14,556.08	Repayment of FY18-19 VPK Over Payment
Office of Early Learning	5,788.55	Repayment of FY19-20 VPK Over Payment
Leboffe & Associates	4,000.00	Executive Coaching & Manager Services January 2021
Spanish Broadcasting System, Inc.	1,200.00	WXDJ-EL Nuevo Sol 106.7 Radio Ads 188 paid spots & 30 PSAs (Partial Payment)
Spanish Broadcasting System, Inc.	6,800.00	WXDJ-EL Nuevo Sol 106.7 Radio Ads 188 Paid Spots & 30 PSAs (Remaining Bal.)
Teachstone Training LLC	17,636.25	Class Dimension Guides Infant/Toddler & Pre-K for Quality Improvement
The Lincoln National Life Insurance Co.	7,075.31	April 2021 Employee Health Benefits
Webauthor.com LLC	5,000.00	CRM Software License and Hosting March 2021

Cash Disbursements

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Cash disbursement for April 2021

Vendor Name	Amount	Purpose
ADP, Inc.	1,869.11	Processing Charges for 3/20/21 7 4/03/21
Bluejean Software, Inc.	2,306.25	Cloud Hosting and Maintenance & Support for March 2021
Business Card	3,025.01	Bank of America Ops purchases C. Klima (No Individual Items > \$1,000)
Colonial Life & Accident Insurance Co.	5,142.80	March 2021 Employee Benefits
Crown Castle Fiber, LLC.	1,050.00	Internet Charges for 4/1/21 - 4/30/21
Guardian	9,046.86	May 2021 Employee Health Benefits
Humana Insurance Co.	1,039.88	May 2021 Employee Health Benefits
Indeed	5,944.29	March 2021 Job Posting
Jacob C. Jackson, P.A.	3,040.00	Legal Service for March 2021
Keefe McCullough	2,750.00	Return of Organization Exempt from Income Tax YE 6/30/20
M. Hanson & Company, Inc.	2,993.47	Modest Panels and Install
Malwarebytes	1,413.60	Malware Endpoint Protection for 2/24/21 - 1/17/22
Mitel Cloud Services	4,608.24	Telephone Services for April 2021
Mitel Cloud Services	4,625.38	Telephone Services for May 2021
Niche Road Inc. DBA WSRF 1580AM	8,000.00	Radio Ad Spots 120 & 2-5 minutes on Air Interviews in Creole
The Devereux Foundation	1,386.80	Flip It Posters and Books
The Devereux Foundation	1,500.00	Keynote Presentation on Flip It at ELC Annual Conf.
The Lincoln National Life Insurance Co.	7,026.05	May 2021 Employee Health Benefits
Webauthor.com LLC	5,000.00	CRM Software License & Hosting April 2021
Webauthor.com LLC	1,000.00	Site Customization - LMS/EDU Module

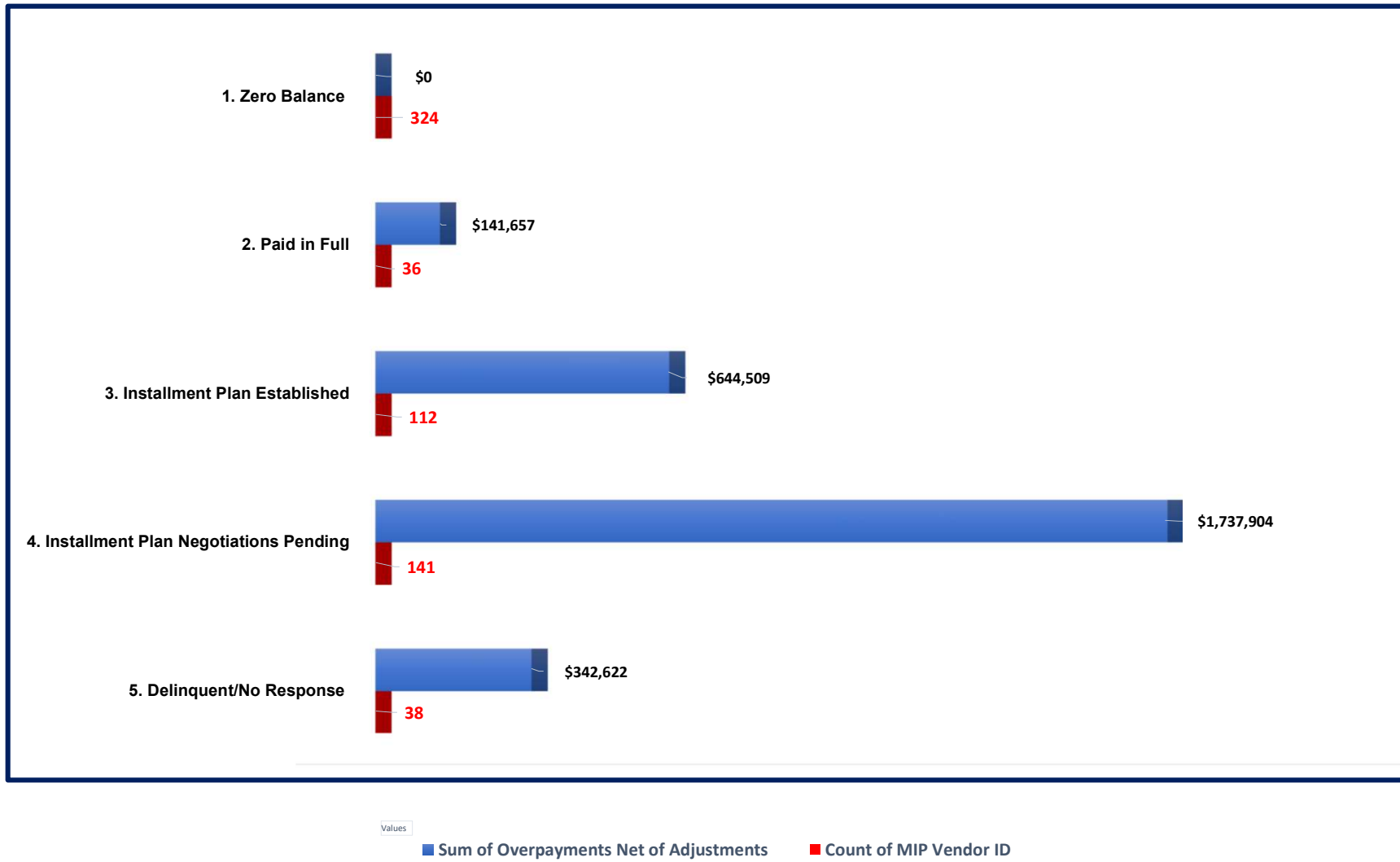
ELC Match YTD Match Fundraising Report FY21

Funder	Response	Amount
Coconut Creek	Approved	\$ 25,690
Cooper City	Not Approved	-
Coral Springs (Community Chest)	Approved	500
Dania Beach	Not Approved	-
Davie	Funding Not Available until FY23	-
Deerfield Beach	Not Approved	-
Ft. Lauderdale	Approved	41,249
Hallandale Beach	Approved	10,000
Hollywood	Not Approved	-
Lauderdale By The Sea	Approved	2,000
Lighthouse Point	Approved	1,000
Lauderdale Lakes	Not Approved	
Lauderhill	Approved -Funding not Available	
Margate	Approved	1,000
Miramar	Approved	5,000
North Lauderdale	Approved	5,000
Oakland Park	Not Approved	-
Parkland	Approved	3,000
Pembroke Park (Town)	Not Approved	
Pembroke Pines	Approved	35,000
Plantation	Approved	21,900
Pompano Beach	Approved	22,500
Tamarac	Not Approved	
Sunrise	Approved	55,890
Southwest Ranches	Not Approved	
West Park	Not Approved	
Weston	Approved	7,532
Wilton Manors	May be Approved with FY22	-
Total Municipalities		\$ 237,261
United Way	Contract Executed	130,000
Child Care Providers	Commitments Received	300,000
Broward County	Contract Executed	1,490,872
CSC	Contract Executed	3,331,605
Total All Match		\$ 5,489,738



STATUS OF SR RECONCILIATION ACTIVITY as of June 14, 2021

651 Providers



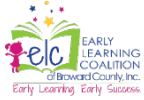
ADJUSTED RECONCILIATION BALANCE

\$3,073,303.76	Original Overpayment Balance Communicated to Providers
(\$206,611.27)	Adjustments Based on Additional Attendance Received from Providers
\$2,866,692.49	Current Overpayment Balance for Recovery from Providers (NET of Adjustments)

ELC of Broward County

Committee Membership 2020-2021

COMMITTEE	Member Name	Seat	By Laws
EXECUTIVE	<i>Members consist of the Chair, First Vice-Chair, Second Vice-Chair, Secretary, Treasurer, Immediate Past Chair (if applicable) and each of the chairs of the Standing Committees)</i>		
Officer	Laurie Sallarulo	Chair	effective 4/2014 - Governor appointment
Officer	Dawn Liberta	First Vice Chair	effective June 2020 -
Officer	Twan Russell	Second Vice Chair	effective June 2020 -
Officer	Monica King	Secretary	effective June 2020 -
Officer	Cindy Arenberg Seltzer	Treasurer	effective June 2020 -
	Khalil Zeinieh	Program Review Chair	effective June 2020 -
	Michael Asseff	Nominating Com. Chair	effective June 2020 -
	Richard Campillo	Audit Com. Chair	effective June 2020 -
FINANCE	<i>Members appointed by the Chair. Reports directly to the Board and shall consist of at least (5) five Members. No Term Limits</i>		
	Cindy Arenberg Seltzer	Chair	
	Renee Podolsky	Member	
	Laurie Sallarulo	Member	
	Zachary Talbot	Member	effective June, 2020
	Twan Russell	Member	
PROGRAM REVIEW	<i>Members appointed by the Chair. Ad Hoc members with particular expertise may be appointed to assist in the given particular area of program. Reports directly to the Board and shall consist of at least (3) three members. No Term Limits</i>		
	Khalil Zeinieh	Chair	effective 6/2020
	Laurie Rich Levinson	Member	
	Dawn Liberta	Member	
	Laurie Salarullo	Member	
	Renee Podolsky	Member	
	Richard Campillo	Member	
	Cindy Arenberg-Seltzer	Member	
	Cara Cerchione	Member	effective 10/2019
AUDIT	<i>Members elected by Board. Consists of at least (5) five Members. Ad Hoc Members may be appointed to assist in accounting or financial management experience. No more than (1) one Member of the Finance Committee shall be a Member of the Audit Committee and in no event shall the chair of the Finance Committee be a Member of the Audit Committee. No Term Limits</i>		
	Richard Campillo	Chair	effective 7/1/18
	Michael Asseff	Member	
	Twan Russell	Member	effective 12/9/16
	Monica King	Member	effective 4/7/17
	Beverley Batson	Member	effective 12/19/19
GOVERNANCE	<i>Members Elected by Board. Consists of at least (5) five Members. First Vice Chair shall serve as chair of the Governance Committee.</i>		
	Dawn Liberta	Chair	effective 6/30/20-
	Cara Cerchione	Member	effective 6/2019
	Michael Asseff	Member	effective 6/2020
	Carol Hylton	Member	effective 2/2021
	Laurie Salarullo	Member	
NOMINATING	<i>Members Elected by Board. Consists of at least (3) three Members who are not Officers of the Coalition. No Term Limits</i>		
	Michael Asseff	Chair	effective 6/2020
	William Karp	Member	effective 6/2019
	Twan Russell	Member	
	Dr. Amoy Reid	Member	effective 12/19/19
	Laurie Salarullo	Member	
AD HOC FUNDRAISING	Michael Asseff	Chair	established 2/13/20
	Amoy Reid	Member	effective 2/13/20
	Cara Cerchione	Member	effective 2/13/20
	Richard Campillo	Member	effective 2/13/20
	Twan Russell	Member	effective 2/13/20
	Michael Asseff	Member	effective 2/13/20
AD HOC STRAT PLANNING	Richard Campillo	Chair	effective 3/2021
	Monica King	Member	effective 3/2021
	Cara Cerchione	Member	effective 3/2021
	Dawn Liberta	Member	effective 3/2021
	Laurie Salarullo	Member	effective 3/2021



FY 21-22 – ELC of Broward County
2021-2022 Board/ Committee Meeting Calendar

July 2021

Su	Mo	Tu	We	Th	Fr	Sa
				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	26	27	28	29	30	31

August 2021

Su	Mo	Tu	We	Th	Fr	Sa
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	26	27	28
29	30	31				

September 2021

Su	M	Tu	W	Th	Fr	Sa
			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
26	27	28	29	30		

October 2021

Su	Mo	Tu	We	Th	Fr	Sa
					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	26	27	28	29	30
31						

November 2021

Su	M	Tu	W	Th	Fr	Sa
	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	26	27
28	29	30				

December 2021

Su	M	Tu	W	Th	Fr	Sa
			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
26	27	28	29	30	31	

January 2022

Su	Mo	Tu	We	Th	Fr	Sa
						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	26	27	28	29
30	31					

February 2022

Su	Mo	Tu	We	Th	Fr	Sa
		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	26
27	28					

March 2022

Su	M	Tu	W	Th	Fr	Sa
		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	26
27	28	29	30	31		

April 2022

Su	M	Tu	W	Th	Fr	Sa
					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	26	27	28	29	30

May 2022

Su	M	Tu	W	Th	Fr	Sa
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	26	27	28
29	30	31				

June 2022

Su	Mo	Tu	We	Th	Fr	Sa
			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
26	27	28	29	30		

Executive/Finance Meetings

- August 31, 2021 at 1:00p
- November 2, 2021 at 1:30p
- February 1, 2022 at 1:30 p
- March 29, 2022 at 1:30 p
- April 26, 2022 (if needed) at 1:30p
- May 24, 2022 at 1:30p

Full Board Meeting

- September 13, 2021 at 12p
- November 15, 2021 at 12p
- February 14, 2022 at 12p
- April 11, 2022 at 12p
- May 9, 2022 (if needed) at 12p
- June 13, 2022 at 12p

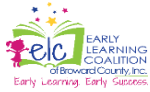
Program Review Committee:

Nominating Committee:

Governance Committee:

Audit Committee:

ELC Offices closed for holidays on:
 July 5; Sep 6; Nov 11; Nov 25 and 26; Dec. 24; December 31; Jan3; Jan 17;
 Feb 21; May 30



**Early Learning Coalition of Broward County
Board Attendance Chart FY 20-21**

Member	1st Term Started	1st Term Exp	Sept 23	Nov 9	Dec 21	Feb 17	Apr 12	May 10	Jun 21	TOTAL FY ABSENCES
1 Angela Iudica	9.7.17	N/A	V		ABS	V	ABS	V		2
2 Cara Cerchione	4.4.19	N/A	V		V	V	V	V		0
3 Cindy Arenberg Seltzer	1999	N/A	V		V	V	V	V		0
4 Dawn Liberta	6.2018	N/A	V		V	V	V	V		0
5 William Karp	4.2019	N/A	ABS		V	V	ABS	ABS		3
6 Ellie Schrot	6.2014	N/A	V		V	V	V	V		0
7 Khalil Zeinieh	5.12.17	6.30.21	V		V	ABS	V	V		1
8 Monica King	5.12.17	6.30.21	V		V	V	V	V		0
9 Laurie Rich Levinson	11.2014	N/A	V		ABS	ABS	V	V		2
10 Laurie Sallarulo	4.2014	4.2018	V		V	V	V	V		0
11 Mason Jackson	1999	N/A	X							0
12 Michael Asseff	5.7.2013	5.7.2018	V		V	V	P	V		0
13 Renee Podolsky	6.2014	N/A	V		ABS	V	P	V		1
14 Richard Campillo	5.12.17	6.30.21	V		V	V	ABS	V		1
15 Twan Russell	2.2016	N/A	ABS		V	V	P	ABS		2
16 Dr. Amoy Reid	9.2019	N/A	V		ABS	V	V	V		1
17 Beverly Batson	9.2019	N/A	V		V	V	V	V		0
18 Zachary Talbot	2.2020	N/A	V		V	ABS	P	P		1
19 Carol Hylton	9.2020	N/A	N/A		V	V	ABS	ABS		2
20 Kristina West	4.2021	N/A						V		
21 Kirk J. Englehardt	4.2021	N/A						V		
22 VACANT - Gub. private sector										
MEMBERS WHO LEFT DURING FY 20-21										
Mason Jackson retired	9/30/2020									
V = Virtual Meeting										
X = Present at meeting										
ABS = Absent from Meeting										

P = phone attendance										
FM First Meeting LM Last Meeting										
Shaded areas - no meeting scheduled										

FYI - ELC Broward Glossary of Terms (August 2019)

Rev. 7/2019Subject	Acronym	Definition
Ages and Stages Questionnaire®	ASQ	A developmental and social-emotional screening for children from one month to 5 ½ years. Highly reliable and valid, ASQ looks at strengths and trouble spots, educates parents about developmental milestones, and incorporates parents' expert knowledge about their children.
Association of Early Learning Coalitions	AELC	The Association of Early Learning Coalitions (AELC) is an organization comprised of 31 Early Learning Coalitions throughout the State of Florida. The AELC supports the role of the Early Learning Coalitions to develop and administer a comprehensive school readiness program and voluntary pre-kindergarten program that prepares preschool children to succeed in school and in life Each Early Learning Coalition's service area is as unique as the population it serves, with some Coalitions serving a single county while others are serving two to seven counties.
Billing Group	BG	<p>An eligibility category that aligns with Chapter 411, Florida Statutes, which describes the different groups or defined categories of children served; a category of direct service costs. The following defines the various billing groups:</p> <p>BG1 – At Risk Populations: School readiness services for a child in a family that is: referred for investigation by the Broward Sheriff's Office (BSO); under the supervision of ChildNet (in home, foster care or relative/no relative placement); in the custody of a parent who is homeless, as verified in law; in the custody of a parent who is the victim of domestic violence, residing in a certified DCF shelter or; actively participating in a diversion program as required by law.</p> <p>BG3 – Temporary Assistance for Needy Families (TANF), also referred to as Temporary Cash Assistance (TCA) Families who are receiving TCA, and subject to the federal work requirements.</p> <p>BG3R – Relative Caregiver Child who is in receipt of the Relative Caregiver (RCG) payment, who is adjudicated by a Florida court and placed in the home of a relative through ChildNet.</p> <p>BG5 – Transitional Child Care (TCC) Family that is transitioning from the receipt of TCA (from a workforce program) into employment, as defined by law.</p> <p>BG8 – Income Eligible Family that is economically disadvantaged. Parent must meet income and work requirements, which include employment, educational activities or disability.</p> <p>CSC – Children's Services Council Vulnerable Populations Program Eligibility mirrors the Income Eligible (BG8) criteria. Other conditions may be set by CSC, on an as needed (case-by-case) basis.</p>
Categories Exempt from Licensing		Certain religious affiliated and non-public schools may be exempt from licensure but must register with Broward County and receive approval prior to operating. Programs for children grades six and above and summer day camps for elementary school aged children are exempt from licensure.
Center-Based Child Care Provider		A provider licensed or authorized as license-exempt to provide care and education of children in a nonresidential setting for fewer than 24-hours a day per child.
Child Assessment		<p>An individual assessment performed on each child for the purpose of measuring the child's growth in specific developmental domains. Child care providers who perform this detailed assessment can be reimbursed at a higher rate per child.</p> <p>Teaching Strategies Gold (TSG) is one of three ongoing assessment tools that is approved by OEL for child care providers to receive a Quality Performance Incentive Differential. TSG helps teachers observe children during regular everyday activities, plan for their development and assess their needs. Training is needed to become a reliable observer in the tool.</p>
Child Care Development Fund	CCDF	The federal Child Care and Development Fund (CCDF) is an aggregate of several funding sources that is distributed in block grants by the federal government to the states and territories. The majority of the funds are to be used to provide child care services to families who meet certain income and need criteria. A portion of the funding (at least 4 percent of the block grant amount) is to be used for activities to improve the quality of child care. Another portion (not to exceed 5 percent of the block grant amount) is to be used to pay for costs of administering the CCDF. The purpose of the CCDF is to increase the availability, affordability, and quality of child care services.
Child Care Development Plan		Every two years, states and territories receiving CCDF funds must prepare and submit to the federal government a plan detailing how these funds will be allocated and expended.

Child Care Licensing		The child care licensing program is a component of the services provided by Department of Children and Families. The program is accountable for the statewide licensure of Florida's child care facilities, specialized child care facilities for the care of mildly ill children, large family child care homes and licensure or registration of family day care homes. The purpose of the program is to ensure a healthy and safe environment for the children in child care settings and to improve the quality of their care through regulation and consultation. The department ensures that licensing requirements are met through on-going inspections of child care facilities and homes, thus preventing the continued operation of substandard child care programs
Child Care Resource and Referral Program	CCR&R	The Child Care Resource and Referral Network is dedicated to helping families find answers to their questions regarding how to identify quality child care and early education programs. The CCR&R program also conducts a search for providers that meet the specific needs of the family; the CCR&R program also provides information and community resources that may benefit the entire family.
Children's Services Council	CSC	A Children's Services Council is a local government body that oversees funding for programs and services that improve the lives of children and their families. Chapter 125 of Florida Statutes governs the creation and operation of a Children's Services Council, commonly referred to as a CSC. Florida is the only state in the nation that empowers communities to create a local government with the sole purpose of investing in the well-being of families.
Child Development Associate	CDA	A nationally recognized early childhood professional credential awarded to individuals who successfully complete the nationally established requirements of the CDA program to work with young children.
Classroom Assessment Scoring System™	CLASS	The Classroom Assessment Scoring System™ (CLASS™) is an observational tool that provides a common lens and language focused on classroom interactions that boost student learning. This tool is used as the basis for the State of Florida's Quality Rating System, and CLASS scores are used to calculate payment differentials for child care facilities serving subsidized children.
Continuing Education Units	CEUs	A measure used to track continuing education; in general, a CEU is defined as 10 clock hours of participation in a recognized continuing education program with qualified instruction and sponsorship through an accrediting CEU body.
Enhanced Field System Modernization	EFS Mod	The billing system currently in use for early learning programs.
Environment Rating Scales	ERS	The Early Childhood Environment Rating Scales are designed to assess process quality in an early childhood or school age care group. Process quality consists of the various interactions that go on in a classroom between staff and children, staff, parents, and other adults, among the children themselves, and the interactions children have with the many materials and activities in the environment, as well as those features, such as space, schedule and materials that support these interactions. Process quality is assessed primarily through observation and has been found to be more predictive of child outcomes than structural indicators such as staff to child ratio, group size, cost of care, and even type of care, for example child care center or family child care home (Whitebook, Howes & Phillips, 1995). There are four environment rating scales, each designed for a different segment of the early childhood field: (ECERS-R) The Early Childhood Environment Rating Scale-Revised (ITERS-R) The Infant/Toddler Environment Rating Scale-Revised (FCCERS-R) The Family Child Care Environment Rating Scale-Revised (SACERS) The School-Age Care Environment Rating Scale
Federal Poverty Guidelines	FPL	The set minimum amount of gross income that a family needs for food, clothing, transportation, shelter and other necessities. In the United States, this level is determined by the Department of Health and Human Services. FPL varies according to family size. The number is adjusted for inflation and reported annually in the form of poverty guidelines. Public assistance programs, such as Medicaid in the U.S., define eligibility income limits as some percentage of FPL. The poverty guidelines are typically issued every February and correspond to the year in which they are issued.
Florida Child Care Professional Credential	FCCPC	Florida Child Care Professional Credential (FCCPC)," pursuant to Section 402.305(3)(b), F.S., is a department approved training program that consists of a minimum of 120 hours of early childhood instruction, 480 contact hours with children ages birth through eight (8) and at least two (2) methods of formal assessment that offers two (2) areas of certification; "Birth Through Five (formerly the department approved CDA Equivalency training programs)" and "School-Age (formerly the Florida School-Age Certification)."
Florida Kindergarten Readiness Screener	FLKRS	The Florida Kindergarten Readiness Screener (FLKRS) is administered to assess the readiness of each child for kindergarten. The FLKRS assessment is the Star Early Literacy®, which is an online, adaptive instrument that students complete independently in approximately 15-20 minutes. The assessment covers 3 main domains: Word Knowledge and Skills, Comprehension Strategies and Constructing meaning, and Numbers and Operations.

Florida Administrative Code	FAC	The Florida Administrative Code is the official compilation of the administrative rules and regulations of state agencies.
Florida Child Care Professional Credential	FCCPC	Florida Child Care Professional Credential (FCCPC)," pursuant to Section 402.305(3)(b), F.S., is a DCF approved training program that consists of a minimum of 120 hours of early childhood instruction, 480 contact hours with children ages birth through eight (8) and at least two (2) methods of formal assessment that offers two (2) areas of certification; "Birth Through Five (formerly the department approved CDA Equivalency training programs)" and "School-Age (formerly the Florida School-Age Certification)."
Florida Department of Children and Families	DCF	A state agency of Florida. The Department provides social services to children, adults, refugees, domestic violence victims, human trafficking victims, the homeless community, child care providers, disabled people, and the elderly.
Florida Department of Economic Opportunity	DEO	A state agency of Florida. The Department promotes economic opportunities for Floridians through workforce, community, and economic development strategies.
Florida Department of Education	DOE	A state agency of Florida. The Department governs public education and manages funding and testing for local educational agencies (school boards).
Florida Department of Health	DOH	A cabinet level agency of the state government, headed by a state surgeon general who reports to the governor. The Department is responsible for protecting the public health and safety of the residents and visitors of the state of Florida.
Florida Office of Early Learning	OEL	The Office of Early Learning is the lead agency for the administration of state and federal child care funds and partners with 31 Early Learning Coalitions, the Redlands Christian Migrant Association, and others to deliver a comprehensive early learning system of services statewide.
Florida Sunshine Law		The "Sunshine Amendment," adopted by Florida voters through a constitutional initiative in 1976 as Article II, Section 8, Florida Constitution, contains standards of ethical conduct and disclosures applicable to public officers and employees; it also requires the Legislature to adopt the code of ethics (see Code of Ethics definition above).
Gold Seal		In 1996, the Florida Legislature established the Gold Seal Quality Care program to acknowledge child care facilities and family day care homes that are accredited by nationally recognized agencies and whose standards reflect quality in the level of care and supervision provided to children. In addition, the Legislature established provisions for Gold Seal providers participating in the subsidized child care program, a.k.a. school readiness and early Learning, to receive a higher reimbursement per child, than providers not receiving a Gold Seal designation. In 1999, the Legislature revised the program to provide tax incentives through the Department of Revenue or county tax appraiser for participating in the Gold Seal Quality Care Program. Since then, the Legislature has revised the maximum amount of the reimbursement. Currently, the rate differential cannot exceed 20% above the reimbursement rate established by the local early learning coalition, a.k.a. the local school readiness coalition.
Home Instruction for Parents of Preschool Youngsters	HIPPY	Home Instruction for Parents of Preschool Youngsters (HIPPY) is an evidenced-based program that works with families in the home to support parents in their critical role as their child's first and most important teacher.
Inclusion		The principle of enabling all children, regardless of their diverse abilities, to actively participate in natural environments in their communities, including early care and education settings.
Inclusion/Warm Services		These services educate and assist childcare providers with any special needs concerns regarding the children they are serving, particularly children with disabilities and other special health care needs. These services also provide training and consultation on issues such as managing challenging behaviors, understanding the American with Disabilities Act, screening and assessment of children with special needs, and adapting home and school environments.
Individual Education Plan	IEP	The plan for individualizing the education of a child over age three with a disability that includes measurable goals and documentation of the child's progress.
Individual Family Service Plan	IFSP	A plan for special services for young children (under three) with disabilities and their families that includes individualized supports and services that will enhance the child's development.
Infant and Toddler Program		The provision of activities to foster brain development in infants and toddlers.
Informal Child Care		Any legal but non-regulated child care, subject to health and safety requirements, that is provided by a relative or non-relative in the child's home or other location.
Licensed Family Child Care Home	FCCH	An individual that provides child care for fewer than 24 hours a day per child, as sole caregiver, in a private residence other than the child's home and meets the state and/or local family child care licensing requirements.
Licensed Large Family Child Care Provider		Two or more people that provide child care for fewer than 24 hours a day per child in a private residence other than the child's home and meet the state and/or local licensing requirements for large family child care homes.

Match		Refers to a statutorily specified percentage of program or project costs that must be contributed by an entity in order to be eligible for State or Federal funding; the value of third-party in-kind contributions and that portion of project or program costs not borne by the State or Federal government
Market Rate		The price that a child care provider charges for daily, weekly, or monthly child care services.
Office of Child Care	OCC	The Office of Child Care (OCC) supports low-income working families by providing access to affordable, high-quality early care and afterschool programs. OCC administers the Child Care and Development Fund (CCDF) and works with state, territory and tribal governments to provide support for children and their families juggling work schedules and struggling to find child care programs that will fit their needs and that will prepare children to succeed in school. The Office of Child Care was established in September 2010 and replaces the former Child Care Bureau. The Office of Child Care partners with states, territories, and tribes to administer the Child Care and Development Fund (CCDF) program.
Other Cost Accumulator	OCA	OCA is a cost accounting system to maintain the collection of costs in an organized and systematic manner.
Professional Development Initiative	PD	A continuum of learning and support activities designed to prepare individuals for work with and on behalf of young children and their families, as well as ongoing experiences to enhance this work, leading to improvements in knowledge, skills, practices, and dispositions.
Performance Funding Project	FPF	In 2014, the Florida Legislature created the Early Learning Performance Funding Project (ELPFP). It was designed to provide performance based funding for School Readiness providers that demonstrate improved: program quality, teacher-child interactions and/or child outcomes. The ELPFP has demonstrated a significant and positive effect on early childhood program quality and child outcomes among at-risk children and the teachers who support them.
Quality Initiatives	QI	Activities that enhance early learning environments and experiences.
Quality Improvement Plan	QIP	A plan created for providers that do not meet the quality threshold as set by rule 6M-4.741 Program Assessment Threshold Requirements for the School Readiness Program. The plan includes 1 to 2 targeted strategies.
Quality Rating and Improvement System	QRIS	A systematic approach to assessing, supporting, improving, and communicating the level of quality in an early care and education setting. The State of Florida currently utilizes CLASS scores as its only measurement of quality in this system, and assesses whether a child care provider can contract with an ELC to provide care to subsidized children on this. The QRIS system also uses CLASS scores to reimburse child care providers on a scale. Child care providers with higher CLASS scores receive higher reimbursement rates.
Registered Family Child Care Provider		An individual that provides child care for fewer than 24 hours a day per child, as sole caregiver, in a private residence other than the child's home and meets the state and/or local registered family child care requirements.
Religious Exemption		A child care facility which is an integral part of church or parochial schools conducting regularly scheduled classes, courses of study, or educational programs accredited by, or by a member of, an organization which publishes and requires compliance with its standards for health, safety, and sanitation. Such facilities shall meet minimum requirements of the applicable local governing body as to health, sanitation, and safety and shall meet the screening requirements pursuant to ss. 402.305 and 402.3055. Failure by a facility to comply with such screening requirements shall result in the loss of the facility's exemption from licensure.
School-Age Child Care Provider		A provider licensed or authorized as license-exempt to provide care and education of children who are at least 5 years of age by Sept 1 of the beginning of the school year and who attends kindergarten through grade 5.
School Readiness Program		The School Readiness Act, Chapter 411.01 of the Florida Statutes, School readiness programs are to be full-day, year-round to the maximum extent possible, to enable parents to work and become financially self-sufficient.
Teacher Education and Compensation Helps	T.E.A.C.H.	A scholarship program, which provides educational scholarships and financial incentives to caregivers and administrators of early childhood programs, family day care homes, and large family child care homes.
Temporary Assistance for Needy Families	TANF	Temporary Assistance for Needy Families (TANF) is one of the federal assistance programs. It began on July 1, 1997, and succeeded the Aid to Families with Dependent Children (AFDC) program, providing cash assistance to indigent American families with dependent children. This cash benefit is often referred to simply as "welfare." TANF was created by the <u>Personal Responsibility and Work Opportunity Act</u> instituted in 1996. The Act provides temporary financial assistance while aiming to get people off of that assistance, primarily through employment. The reform granted states wide discretion of how to distribute TANF entitlements.
Utilization Report		This is a management tool that is system which provides year to date expenditures of dollars by category. This data allows for funding projections, based on actual, projected and historical data, to determine if spending is on target or if adjustments may be needed.

Voluntary Prekindergarten Program	VPK	A constitutional amendment passed by Florida's voters in Nov. 2002, required a voluntary prekindergarten program for all four-year-old children. VPK is a program designed to prepare four-year-olds for kindergarten and build the foundation for their educational success. The program allows a parent to enroll his or her eligible child (four years old by September 1 and residing in Florida) in a free VPK program. The program is voluntary for children and providers.
Wait List		"Waiting list" means a list of children waiting for potential enrollment in the school readiness program once funding is available. The list is a record of the names of parent(s), the names and dates of birth of their children, waiting list date and anticipated eligibility and priority category for seeking school readiness services.