

**NOTICE OF BOARD OF DIRECTORS MEETING
LIMRiCC**

Meeting Minutes Tuesday, July 17, 2018

Meeting Location:

RAILS

125 Tower Drive, Burr Ridge, IL 60527

630-734-5000

1. Call to Order & Roll Call

Pierre Gregoire called the meeting to order at 1:00 p.m.

PRESENT: Pierre Gregoire, Library Director of Frankfort Public Library/LIMRiCC Vice President; Jim Kregor, Director of Finance and Human Resources of RAILS Library System/LIMRiCC Treasurer; Carol Kidd, Human Resource Manager of Des Plaines Public Library/LIMRiCC Secretary; Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC Trustee.

Absent: Kevin Davis, Administrator of the Messenger Public Library/LIMRiCC President.

2. Introduction of Visitors / Public Comments

The following people were present for the Board Meeting: From the accounting firm of Lauterbach & Amen, LLP: Wes Levy, Ernesta Ignotaite and Margie Tannehill. Assurance Agency representatives: Scott Remmenga and Maryann Mileto.

3. Consent Agenda

**RESOLVED, THAT THE LIMRiCC BOARD OF DIRECTORS
APPROVE THE CONSENT AGENDA AS PRESENTED**

- a. Approval of Agenda
- b. Acceptance of the LIMRiCC Board Meeting Minutes from May 15, 2018.
- c. Approval of the payment of bills for May 16 through July 17, 2018 for LIMRiCC Business Services in the amount of \$19,773.00 (Exhibit B.1).
- d. Approval of the payment of bills for May 16 through July 17, 2018 for the PHIP in the amount of \$1,013,425.04 (Exhibit B.2).
- e. Approve the payment of bills for May 16 through July 17, 2018 for the UCGA in the amount of \$5,992.08 (Exhibit B.3).
- f. Approval of Balance Sheet and Detail of Expenditures for May and June 2018 (Exhibit C.1 – C.6).

Motion: A motion was made by Jim Kregor and seconded by Jennie Mills to approve the Consent Agenda items a-f listed above.

Roll call: All Board Members present voted to approve the Consent Agenda.

Ayes = 4

Nays = 0

Absent = 1

4. Discussion Item #1 – Procedures for escalating member issues with LIMRiCC’s health care providers.

Scott Davis at Fremont Public Library reached out to Kevin Davis and Margie Tannehill with some concerns he had with Delta Dental. The concerns included delays in payment, less than helpful customer service, high out of pocket costs and lack of coverage for orthodontia treatment for PPO members. In an effort to see if other member libraries had similar concerns, Assurance suggested that a benefits satisfaction survey be sent to PHIP members via Survey Monkey. The survey would rate LIMRiCC’s current health care plans and inquire what benefits members would like to see.

Assurance will request that Delta Dental quote \$1,000 of orthodontia coverage. Assurance will also request a quote from BCBS for dental benefits including orthodontia treatment.

Procedures for escalating an issue with any of LIMRiCC’s health care plans were discussed and agreed on by the board. The procedures are as follows:

1. The employee should contact HR at their local library to discuss their issue.
2. HR to contact Margie Tannehill at mtannehill@limricc.org detailing the circumstance.
 - a. If the member called customer service, please provide the date and time the call was made so that the call can be reviewed by our carrier’s representative.
 - b. If the member emailed customer service, please provide a copy of the email.
3. Margie will notify Assurance Agency, our broker, of the issue.
4. The carrier’s representative will review the recorded call and reply to Assurance Agency and/or Margie Tannehill with their comments on how to proceed and resolve the issue.
5. Margie Tannehill will follow up with the member.

5. Discussion Item #4 – Assurance: Financial and other updates.

The month of May was higher for the \$750 PPO at 103% and a year to date loss ratio at 92% as opposed to last year at 106%. The \$1500 PPO loss ratio was at 94% year to date. May was elevated at 134% but June ran much better at 80%. The HDHP loss ratio was at 90% for May but down in June at 62% and at 90% year to date. Rx overall is at 26% and 90% for PPO’s. HMO is running well at 78% year to date and higher in June at 82%. Rx for HMO is higher at 56%. There are 3 large claims totaling \$199,227. The overall loss ratio is at 90% and Rx at 31% of claims paid.

LIMRiCC's reserve is high enough that it can possibly offset any renewal cost by ½.

The benefits and rates for calendar year 2019 will be presented to PHIP members at the annual fall meeting on 9/18. Member libraries should notify Assurance by 10/26 with any changes they are making to their plans or to customize their Employee Navigator site. Open enrollment will be in effect 11/5 – 11/16/18. This will be a passive enrollment.

Assurance plans to market to BCBS for medical insurance and to Delta and BCBS for dental insurance. Vision insurance with VSP is under a rate guarantee. Unicare cannot guarantee their renewal rate for life insurance resulting in Assurance going out to market to Standard and Dearborn. In an effort to cut down on cost, Assurance has requested a telephonic employee assistance program (EAP).

6. Discussion Item #5 - Lauterbach & Amen: Updates

A note regarding the new 90 day grace period for any credits or refunds for member libraries will appear on PHIP members August invoice and going forward.

The 1st Quarter UCGA update includes 2 delinquent libraries. (1) Harvey Public Library has a new director and she is not familiar with the UCGA process. A copy of their 2017 quarterly reports were provided to her. (2) Round Lake Public Library will send their payment at the end of July.

The annual Fall Meeting is scheduled for 9/18/18 at RAILS. The monthly board meeting will be held at 9:00 followed by the Fall Meeting at 10:00. Topics for discussion include Benefits & Cost for 2019 and a review of Employee Navigator.

Prairie Cat has officially separated from RAILS effective 7/1/18.

Illinois Heartland, Round Lake Area Public Library and Roselle Public Library expressed interest in joining LIMRiCC.

Field work is scheduled for September. This is when LIMRiCC's audit will begin.

7. Business

No new business.

8. Closed Session (if required).

9. Next Board Meeting and location is scheduled for Tuesday, September 18, 2018 at 9:00 a.m. at RAILS located at 125 Tower Drive, Burr Ridge, IL 60527.

10. Adjournment

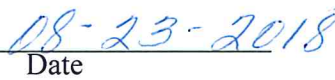
A motion was made by Jennie Mills to adjourn the meeting at 1:43 p.m. and seconded by Jim Kregor.

The meeting adjourned at 1:43 p.m.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved


Carol Kidd, Secretary


Date