

**Board of Directors Meeting**  
**LIMRiCC**  
**Meeting Minutes Monday, April 25, 2022**  
via Zoom

1. Call to Order & Roll Call: Jennie Mills called the meeting to order at 1:02 PM.  
Via Zoom: Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC President; Leandra Pottle, Human Resource Manager-Fountaindale Public Library District/LIMRiCC Vice President, and Carolyn Coulter, Director of PrairieCat /LIMRiCC Trustee.

Absent: Sharon Swanson, Finance Manager of RAILS Library System/LIMRiCC Treasurer.

2. Introduction of Visitors / Public Comments

The following people were present for the Board Meeting. Assurance Agency representatives: Maryann Mileto, Ashton Wagner, Scott Remmenga and Danny Omiecinski. Lauterbach & Amen, LLP representatives: Wes Levy, Shannon Healy and Margie Tannehill. Carol Dolin-Algonquin Area Public Library and board member of WIN, Julie Cerqua-Wauconda Area Library and Russ Cerqua-Cook Memorial Public Library District. Will Baker from BMI Audit Services joined the meeting at 1:20.

3. Discussion Item #1 – Explore merging an existing health cooperative into the LIMRiCC pool.

Ms. Mileto addressed the subject of merging WIN (Wellness Insurance Network) and LIMRiCC. In the past, this was not a good option from a financial standpoint for either pool. The process would involve the dissolution of WIN as a cooperative and members would have the option to go out on their own for insurance or be adopted by LIMRiCC. LIMRiCC's Board would increase from 5 to 7 with 2 board members represented from WIN. WIN has 23 members. Their carrier is BCBS. Ms. Mileto stated there should not be a lot of disruption in WIN moving from BCBS to Aetna. WIN was previously with an Aetna network through a TPA (third party administrator) and did not have a favorable experience. LIMRiCC is with Aetna direct which is preferred and offers better coverage and value add-ons.

A concern of WIN's is that they have more reserves than LIMRiCC. WIN would need to pay 3 months of premiums to LIMRiCC. Additionally, WIN would keep their board intact for 1 year through their run out claims period. Any remaining reserves would be disbursed based on their dissolution noted in their contract.

A final decision for the disbandment of WIN would need to be made by September for an enrollment date of 1/1/23. The Board does not see any disadvantage of WIN joining LIMRiCC. Cost savings to LIMRiCC would include 1% to their stop loss and 2% to claims cost for an approximate savings of \$100,000. The next steps will be for Ms. Mileto and Mr. Remmenga to attend WIN's special board meeting on 4/27/22 for a discussion of the disbandment of WIN.

4. Discussion Item #2 – Presentation by BMI.

Mr. Baker discussed the health care audit eligibility services that BMI offers. The objective of the audit is to confirm that all dependents on the health care plan are true dependents. If not, the dependent would be dropped from coverage. Employees would be sent a form noting their dependents listed. The employee's reply with proof of dependency providing documents such as marriage certificate, birth certificate, adoption or bank statements would need to be submitted via a pre-paid envelope. Upon completion, the results of the audit would be provided to the Board. The timeline for the audit would include a discussion with members at the Spring Meeting with a letter to follow in July. The audit would conclude in October. The termination date for any non-dependent would be either soon after notification or at open enrollment; to be determined by the Board. The cost is \$8,486.00 guaranteed, or the fee will be reduced to cover the cost. The amount due would be paid using the Rx Rebate.

5. Action Item #3 – Approval of BMI to perform an audit of dependents.

Motion: A motion was made by Carolyn Coulter and seconded by Richard Kong to approve BMI performing an audit of health care eligibility for dependents in the amount of \$8,486 to be paid by the Aetna Rx Rebate.

Roll call: All board members present voted to approve BMI to perform an audit of health care eligibility in the amount of \$8,486.

AYES - 4  
NAYS - 0  
ABSENT - 1

6. New Business

7. No Closed Session.

8. The next regular board meeting is scheduled for Tuesday, 5/17/22 at 1:00PM.

9. Adjournment

A motion was made by Leandra Pottle to adjourn the meeting and seconded by Richard Kong.

The meeting ended at 1:55 PM.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved

*Carolyn Coulter*  
Carolyn Coulter, Secretary

5/16/2022  
Date