



The Library Insurance Management and Risk Control Combination

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**NOTICE OF BOARD OF DIRECTORS MEETING  
LIMRiCC**

**Meeting Minutes Tuesday, September 15, 2020**

**via Videoconference in accordance with Section 6 of Governor Pritzker's Executive  
Order 2020-07 (COVID-19 Executive Order No. 5)**

1. Call to Order & Roll Call Jennie Mills called the meeting to order at 1:00 PM

PRESENT: Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC President; Kevin Davis, Administrator of the Messenger Public Library/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; Carolyn Coulter, Director of PrairieCat /LIMRiCC Trustee.

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 and Margie Tannehill. Assurance Agency representative: Maryann Mileto, Scott Remmenga, Ashton Wagner and Carolyn Hulst.

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 August 18<sup>th</sup> and Special Board Meetings held on August 23<sup>rd</sup> and September 3<sup>rd</sup>, 2020.
- c. Approval of the payment of bills for August 19 – September 15, 2020 (Exhibit B.1 – B.3) Business Services \$10,298.33, PHIP \$589,807.88 and UCGA \$168,817.18.
- d. Approval of Balance Sheet and Detail of Expenditures for August 2020 (Exhibit C.1 – C.6).

Motion: A motion was made by Carol Kidd and seconded by Jim Kregor to approve the Consent Agenda items a-d listed above.

Roll call: All board members present voted to approve the Consent Agenda.

AYES - 5

NAYS - 0

ABSENT -0

4. Discussion Item #1– Assurance: Financial and other updates.

The medical claims report update through August 2020 includes the \$750 PPO at a loss ratio of 83% and Rx at 35.74% claims paid. \$1500 PPO loss ratio was at 105% and Rx at 32.66% of claims. The HDHP PPO loss ratio was at 79% and Rx at 36.58% of claims paid. The combined PPO's loss ratio is at 93%. The year will end high with 13 large claims. The HMO loss ratio is at 75% and Rx at 56.74%. The overall loss ratio is at 90% and Rx at 36.69% of claims paid.

An open enrollment virtual meeting is scheduled for 9/28/20 with Aetna representatives for directors and HR representatives. Additionally, 4 open enrollment virtual meetings will be scheduled from October 26<sup>th</sup> – November 6<sup>th</sup> for any employee that would like to learn about the benefits offered in 2021. The open enrollment process will begin November 11<sup>th</sup> - November 25<sup>th</sup>. This will be an active enrollment. All employees will need to go through the enrollment process.

Aetna will accept ACH or check for their monthly administrative fee and claims must be paid via ACH by LIMRiCC. The Hartford self-bill will get the census data after open enrollment from EE Navigator. Per Scott Remmenga, the implementation credit from Aetna totaling up to \$50,000 will be applied directly to Providence invoices for the EE Navigator site update.

5. Discussion Item #2 – Lauterbach & Amen: Updates.

Unemployment claims for the period of 2/1– 8/30/2020 are up to 299.

The Director at Ella Johnson Memorial Public Library inquired about joining PHIP. The library has 18 employees with 6 enrolled in benefits.

Based on LIMRiCC's Intergovernmental Agreement, a member choosing to leave PHIP would require a 120-day notice. Given the timing of LIMRiCC changing carriers, the Board has agreed to an exception of a 90-day termination notice for the 2021 open enrollment period. Should a member choose to terminate, the member library will be invoiced for 3 months following their termination date and based on their most recent invoice.

6. Business

No new business.

7. Closed Session (if required).

No closed session.

8. The next Board Meeting and location is scheduled for Tuesday, November 17, at 1:00 PM at RAILS located at 125 Tower Drive, Burr Ridge, IL 60527 unless otherwise agreed to by the Board of Directors.

9. Adjournment

A motion was made by Carolyn Coulter to adjourn the meeting at 1:21 PM and seconded by Carol Kidd.

The meeting ended at 1:21 PM.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved

  
\_\_\_\_\_  
Carol Kidd, Secretary

  
\_\_\_\_\_  
Date