



LIBRARY INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION (LIMRiCC)
PO Box 1016, Orland Park, IL 60462 Phone: (708) 790-2807

BOARD OF DIRECTORS' MEETING
3 Plaza Dr., Woodridge, IL 60517 (630-487-2549)
Tuesday, February 5, 2013 Time 8:30 a.m.

Minutes

Call to Order, Roll Call

Kozak called the meeting to order at 8:30 a.m. The roll was called and the following Board members were present to establish a quorum:

Anne Kozak, Susan McNeil-Marshall, Kathy Parker, Beth Dostert, Christine Fine (via phone)

Others Present: April Krzeczowski, Interim Director

Introduction of Visitors / Public Comments

Visitors are asked to introduce themselves at this time and present any issues they wish to discuss. Visitors wishing to address specific agenda items will be granted two to five minutes at the discretion of the President, not to exceed a total of twenty minutes.

Kathie Henn from Klein, Thorpe, & Jenkins was recognized.

Consent Agenda

Parker moved, seconded by McNeil-Marshall that it be:

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

- a. Approval of Agenda
- b. Acceptance of the January 8, 2013 LIMRiCC Board Meeting Minutes (Exhibits A.1 – A.14)
- c. Approval of the payment of bills for January 9, 2013 through February 5, 2013 LIMRiCC Business Services in the amount of \$11,734.21 (Exhibit B.1)
- d. Approval of the payment of bills for January 9, 2013 through February 5, 2013 Joint Self-Insurance Pool (JSIP) in the amount of \$22,747.40 (Exhibit B.1)
- e. Approval of the payment of bills for January 9, 2013 through February 5, 2013 Purchase of Health Insurance Program (PHIP) in the amount of \$440,561.40 (Exhibit B.1)
- f. Approval of the payment of bills for January 9, 2013 through February 5, 2013 Unemployment Compensation Group Account (UCGA) in the amount of \$7,182.82 (Exhibit B.1)
- g. Approval of Balance Sheet and Detail of Expenditures for January 2013 (Exhibit C.1-C.2)

Roll was called with the following results: 5 yes, 0 no. Motion carried.

Executive Session – JSIP Case Updates

For the purposes of discussing "Litigation, when an action against, affecting or on behalf of the particular public body has been filed and is pending before a court or administrative tribunal, or when the public body finds that an action is probably or imminent, in which case the basis for the finding shall be recorded and entered into the minutes of the closed meeting." 5ILCS 120/2(c)(11).

McNeil-Marshall moved, seconded by Parker to go into Executive Session for Litigation purposes at 8:33 a.m. Roll was called with the following results: 5 yes, 0 no.

McNeil-Marshall moved, seconded by Parker to adjourn the Executive Session at 8:51 a.m. Roll was called with the following results: 5 yes, 0 no.

Parker moved, seconded by Dostert to reconvene the Regular Session at 8:51 a.m. Roll was called with the following results: 5 yes, 0 no.

Discussion #1

LIMRiCC By-Laws and mission statement (Exhibit D.1- D.10)

The LIMRiCC attorney, Kathie Henn, was present at the Board Meeting. The Board used this opportunity to question her on a few areas of the by-laws. After the discussion it was determined that the by-laws are up to date and no changes are needed at this time.

The Board questioned the references to Metropolitan Library System and Kathie stated that it was left in to provide historical information.

Kathie Henn commented on the employment practices training recommendation by the consultant, saying it was a good idea for LIMRiCC to pursue.

The Board agreed that the LIMRiCC Website did not need to be changed.

Discussion #2

Update on Board election process and review 2013 draft ballot

Krzeczkowski reported that the call for board member candidates ended January 31, 2013. There are four candidates that will be running for the two open seats. The election will be held electronically from Feb 15 – March 31.

The ballot was discussed and the Board recommended listing the candidates in alphabetical order and sending out the draft ballot to candidates for their review.

Discussion #3

WIN administration

There will be a joint Board Meeting between LIMRiCC and WIN on 02/14/13. The possibility of a future merger between LIMRiCC's PHIP pool and Win and the administration of WIN will be discussed. LIMRiCC will make a final decision on whether or not to continue the administration of WIN at its March 19th Board Meeting.

Discussion #4

LIMRiCC staffing

Krzeczkowski distributed the 12 month Calendar that she prepared listing monthly duties (included in the minutes).

The Board agreed that staffing would be an action item at the March 19th Board Meeting.

Discussion #5

Disaster recovery and possible data breaches

Disaster recovery was discussed and the Board agreed that a copy of the system backup should be kept offsite.

Discussion #6

Meeting with Assurance about the JSIP pool

Three brokers will be contacted to investigate what options are available to strengthen JSIP coverage. Items the Board wants to investigate are adding a possible type of stop loss coverage, expanding the coverage to include ADA coverage or creating a supplemental policy for members.

Information Item #1

Interim Director's Report (Exhibit E.1)

McNeil-Marshall left the meeting at 9:39 and returned at 9:41.

Krzeczkowski reported the following:

PHIP

The first PHIP committee meeting went well. All nine members were in attendance and we discussed the objective for the committee, how the pool is running to date and options for possible future changes for the pool. The committee has decided to meet on a monthly basis and the next meeting is scheduled for February 28, 2013.

Assurance reported that the pool is running well and right now it looks like next year's rate increase would be in the low single digits. Assurance has assigned a new Account Manager, Noreen Blair, to assist Liz Smith with our account.

A reminder to all members, all changes need to be submitted to LIMRiCC within 30 days of the effective date. Also, please remember to thoroughly review invoices on a monthly basis to report any errors to LIMRiCC as soon as possible. LIMRiCC can only back date billing corrections that are approved by the providers. The timeframe for this is usually 90 days and that is why it is so important to be reviewing invoice monthly.

UCGA

Reports and premium are due Feb 15, 2013 for the fourth quarter of 2012. Please send your information in as soon as possible. Once all information is received the 2013 rates will be calculated. The wage base has decreased to \$12,900 for 2013.

New Business

There was no new business.

Next Board Meeting and Location

Joint Board Meeting LIMRiCC & WIN: Thursday February 14, 2013 - 9:30 a.m. at Assurance Agency

LIMRiCC Board Meeting: Tuesday March 19, 2013 - 8:30 a.m. at Woodridge Public Library

Adjournment

Kozak adjourned the meeting by acclamation at 9:55 a.m.

Minutes prepared by April Krzeczkowski

Beth Dostert

LIMRiCC's 12 Month Calendar

Monthly Duties		
Duty	Due Date	Finance Related
WIN Billing, Includes reconciling invoice to providers' bills and maintaining Access Database	1 st of the month	Y
Due monthly journal entries for WIN and LIMRiCC to close out prior month	1 st week of the month	Y
Payroll, Pay taxes & IMRF	11 th of the month	Y
PHIP Billing, Includes reconciling invoice to providers' bills and maintaining Access Database	8 th of the month	Y
Complete Balance Sheet, Revenue and Expense, Check Register, Board Agenda	Week Before Board Meeting	Y
Complete Board Packet and post it to the website and email membership	Week Before Board Meeting	
LIMRiCC Board Meeting, Send out Board Meeting Email Update to membership, Update website with next Board Meeting date and post approved minutes.	3rd Tuesday	
WIN Board Meeting, Update website with next Board Meeting date and post approved minutes.	4th Wednesday	
Record Deposits and go to bank	Once a week	Y
Issues checks for all Funds and WIN	Once a week	Y
Post Office, Open Mail	Three times per Week	
PHIP Committee meeting	Mid-Month	
Do Board Meeting Minutes	End of month	
Send out JSIP invoices and calculate dividends	End of month	Y
Follow up on outstanding A/R for both LIMRiCC and WIN	End of month	Y
Enrollments, Terminations and Changes for PHIP & WIN	Through Out the month	
Answer members' and WIN questions	Through Out the month	
Follow up on unemployment claims	Through Out the month	
Keep member (LIMRiCC & WIN) Access database up to date and forward changes to Assurance & TALX (LIMRiCC only)	Through Out the month	
Maintain A/R detail spreadsheet for both WIN & PHIP	Through Out the month	Y
Maintain PHIP self-billed Unicare Spreadsheet	Through Out the month	Y
Attends Educational seminars offered by Assurance and TALX. Provide summary to members.	Through Out the month	
File & Shred	Through Out the month	
Work with Attorney on open JSIP Cases	Through Out the month	

Respond to audit request from member's auditors	Through Out the month	Y
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January		
Duty	Due Date	Finance Related
Send out Board Election information	1	
Send reconciliation of actual vs invoiced WIN headcount to Assurance for prior quarter	Second Week	Y
Send out WIN FSA renewal invoices	Second Week	Y
Update WIN FSA spreadsheet for the new year	Second Week	Y
1099's	20	Y
Quarterly & Annually Payroll Reports	Mid-month	Y
Compile Board Candidates' Information	End of month	
Update IMRF Rate	Before Payroll	Y
Update UCGA calendar year spreadsheet	Mid-month	Y

February		
Duty	Due Date	Finance Related
Department of Insurance Report	03/01	
Review and record UCGA reports	Through Out the month	Y
Follow up on missing paper work or errors on UCGA reports	Through Out the month	Y
Pay IDES unemployment claims	Beginning of month	Y
File for IDES refunds, contact libraries and ensure refund is paid to LIMRiCC	Through Out the month	Y
Create Board Ballots	Through Out the month	
Send out Board Ballots	2/15	
Provide WIN Census to Assurance	Mid-month	

March		
Duty	Due Date	Finance Related
Calculate UCGA new rates and send out to membership	Beginning of month	Y
Calculate UCGA administration fee	Beginning of month	Y
Monitor the Board election and send out reminders	Through Out the month	

Annual Review with TALX	Mid-month	Y
Review Banking & Investment options	Through Out the month	Y
Provide LIMRiCC Census to Assurance	Mid-month	
Set PHIP annual renewal meeting	Beginning of month	
Meet with Broker to discuss insurance renewal	Beginning of month	

April		
Duty	Due Date	Finance Related
Send reconciliation of actual vs invoiced WIN headcount to Assurance for prior quarter	Second Week	Y
Quarterly Payroll Reports	Mid-month	Y
PHIP Annual Renewal meeting	End of Month	
Announce Board Election results to membership	Beginning of month	
Election of Officers	Board Meeting	
Update banking signature cards	Board Meeting	Y
Determine Board Meeting Schedule	Board Meeting	
Begin employee annual review process	Board Meeting	
Send out voting information for PHIP annual renewal meeting	Mid-Month	
Review FOIA/OMA officers and obtain FOIA training certificate	Board Meeting	

May		
Duty	Due Date	Finance Related
Review and record UCGA reports	Through Out the month	Y
Follow up on missing paper work or errors on UCGA reports	Through Out the month	Y
Pay IDES unemployment claims	Beginning of month	Y
File for IDES refunds, contact libraries and ensure refund is paid to LIMRiCC	Through Out the month	Y
Send out Open Enrollment announcements for WIN/PHIP	Last Week	
Open enrollment begins WIN/PHIP	Last 2 Weeks	
Begin working on the LIMRiCC Budget	Through Out the month	Y
Conduct open enrollment meetings at member libraries as requested	Last 2 Weeks	

June

Duty	Due Date	Finance Related
Calculate UCGA administration fee	Beginning of month	Y
Open Enrollment Continues	First Week	
Calculate the next fiscal year's voluntary life rates and send out to members	Mid-Month	Y
Contact auditor and schedule Audit	First Week	
Have Board review and approve budget	Board Meeting	Y
Conduct open enrollment meetings at member libraries as requested	First Week	
Inform Board members that Audit questionnaires will need to be completed	Board Meeting	Y

July

Duty	Due Date	Finance Related
Send reconciliation of actual vs invoiced WIN headcount to Assurance for prior quarter	Second Week	Y
Quarterly Payroll Reports	Mid-month	Y
Update WIN/PHIP Access Database for the new Fiscal year	First Week	Y
Prepare audit schedules and send out confirms	Mid-Month	Y
Report Creditable coverage to CMS WIN/PHIP	Mid-Month	
Update Billing WIN/PHIP for open enrollment changes	First Week	Y
Issue JSIP Administration payment	Mid-Month	Y
Update all spreadsheets for new fiscal year	Through Out the month	Y
Year-end close in QuickBooks	First Week of the month	Y

August

Duty	Due Date	Finance Related
Review and record UCGA reports	Through Out the month	Y
Follow up on missing paper work or errors on UCGA reports	Through Out the month	Y
Pay IDES unemployment claims	Beginning of month	Y
File for IDES refunds, contact libraries and ensure refund is paid to LIMRiCC	Through Out the month	Y
Update Billing WIN/PHIP for open enrollment changes	First Week	Y
LIMRiCC Audit	Beginning of month	Y

September

Duty	Due Date	Finance Related
Calculate UCGA administration fee	Beginning of month	Y
Renew QuickBooks, Website and domain name	Mid-Month	
Renew PO Box	Mid-Month	
Audit Approved	Board Meeting	Y
Department of Insurance Report	After Board Meeting	

October

Duty	Due Date	Finance Related
Send reconciliation of actual vs invoiced WIN headcount to Assurance for prior quarter	Second Week	Y
Quarterly Payroll Reports	Mid-month	Y
Send Out Creditable Coverage documentation to members WIN/PHIP	First Week	

November

Duty	Due Date	Finance Related
Review and record UCGA reports	Through Out the month	Y
Follow up on missing paper work or errors on UCGA reports	Through Out the month	Y
Pay IDES unemployment claims	Beginning of month	Y
File for IDES refunds, contact libraries and ensure refund is paid to LIMRiCC	Through Out the month	Y
WIN FSA Open enrollment	Through Out the month	Y
Approve destruction of certain closed session audiotapes of LIMRiCC	Board Meeting	
Review of the Board Election Process	Board Meeting	

December

Duty	Due Date	Finance Related
Calculate UCGA administration fee	Beginning of month	Y
Determine if a UCGA dividend will be distributed, if so calculate and distribute	Through Out the month	Y

Send out WIN's FSA elections to members	Mid-Month	
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