



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 January 21, 2014 Time 9:00 a.m.

## LIMRiCC MINUTES

### Call to Order, Roll Call

Anne Kozak, called the meeting to order at 9:05 a.m. The roll was called and the following Board members were present to establish a quorum:

Anne Kozak, Susan McNeil-Marshall, Susan Dickens (via phone), and Kathy Parker

Absent: Lenora Berendt

Others Present: April Krzeczowski, Executive 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.

Maryann Mileto and Noreen Blair from Assurance Agency and G. Kevin Davis from Messenger Public Library were 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 November 19, 2013 LIMRiCC Board Meeting Minutes (Exhibit A.1 – A.3)
- c. Approval of the payment of bills for November 20, 2013 through January 21, 2014 LIMRiCC Business Services in the amount of \$20,793.22 (Exhibit B.1)
- d. Approval of the payment of bills for November 20, 2013 through January 21, 2014 Joint Self-Insurance Pool (JSIP) in the amount of \$5,598.70 (Exhibit B.1)
- e. Approval of the payment of bills for November 20, 2013 through January 21, 2014 Purchase of Health Insurance Program (PHIP) in the amount of \$1,023,028.76 (Exhibit B.1)
- f. Approval of the payment of bills for November 20, 2013 through January 21, 2014 Unemployment Compensation Group Account (UCGA) in the amount of \$1,514.97 (Exhibit B.1)
- g. Approval of Balance Sheet and Detail of Expenditures for November and December 2013 (Exhibit C.1-C.4)

Roll was called with the following results: 4 yes, 0 no, 1 Absent. Motion carried.

### Discussion #1

Assurance Agency will discuss the possible PHIP merger with WIN (Wellness Insurance Network) and ILEBP (Illinois Library Employee Benefit Plan). Assurance will also discuss PHIP plan options for 2015.

Assurance Agency reported that PHIP Pool claims for 2013 are trending lower than the previous year. If the months in 2014 used for renewal projection are also low, the 2015 renewal should be favorable.

An ACA update email will be sent out to the PHIP membership in early February.

BCBS approved that the ILEBP pool can join LIMRiCC. Assurance recommended limiting their enrollment to the high deductible PPO plan only for one year.

Assurance also presented the results from BCBS on the potential merger with WIN. Since the PHIP pool is performing well the gap between PHIP and WIN has now increased so a merger is not recommended for 01/01/15. These numbers will continue to be monitored annually.

### **Executive Session – JSIP Case Update**

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 probable 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).

Executive session was not needed. General updates provided on the four pending JSIP claims.

### **Discussion #2**

Update on Board election process

January has begun LIMRiCC’s Board election process. An email was sent to all members notifying them of the upcoming 2014 election. The election will be held electronically from February 15 – March 31. There will be 3 seats up for election and each will be for 2 year terms. Anne Kozak, Susan McNeil-Marshall and Kathy Parker have served two consecutive terms and are unable to run again in the next election. LIMRiCC currently has four candidates for the 2014 ballot.

### **Discussion #3**

UCGA member training by Equifax

A workshop presented by Equifax (formally TALX) will be held in the month of February for the UCGA membership to train members on the unemployment reporting changes.

### **Information Item #1**

Executive Director’s Report (Exhibit D.1)

Krzeczkowski reported the following:

Open enrollment has ended. HRA and HSA information has been sent out to the PHIP membership for review and a quick survey was sent out to see what the interest is by members in HSA plans. I will be working with Assurance to create a survey for members to discover where the membership stands on plan changes for 2015.

Small employers with less than 25 fulltime equivalent employees may be eligible for a health insurance tax credit. Communication surrounding this has been sent out to the membership.

UCGA reports and premiums are due Feb 15, 2014 for the fourth quarter of 2013. Once all information is received the 2014 rates will be calculated. The wage base has increased to \$12,960 for 2014. This is a \$60 increase over 2013.

### **New Business**

There was no new business.

### **Next Board Meeting and Location**

The next LIMRiCC Board Meeting will be on February 18, 2014 at Woodridge Public Library at 9:00 a.m.

### **Adjournment**

Parker made a motion to adjourn the meeting by acclamation at 10:35 a.m.

Minutes prepared by April Krzeczkowski

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Susan Dickens