

NOTICE OF BOARD OF DIRECTORS MEETING
LIMRiCC
Meeting Minutes Tuesday, September 18, 2018
Meeting Location:
RAILS
125 Tower Drive, Burr Ridge, IL 60527
630-734-5000

1. Call to Order & Roll Call

Kevin Davis called the meeting to order at 8:58 a.m.

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

Absent: Jennie Mills, Director of Shorewood-Troy Public Library/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: Ernesta Ignotaite and Margie Tannehill. Assurance Agency representatives: Scott Remmenga, Maryann Mileto and Danny Omiecinski.

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 21, 2018.
- c. Approval of the payment of bills for August 22 through September 18, 2018 for LIMRiCC Business Services in the amount of \$9,855.00 (Exhibit B.1).
- d. Approval of the payment of bills for July 18 through August 21, 2018 for the PHIP in the amount of \$659,893.99 (Exhibit B.2).
- e. Approval of Balance Sheet and Detail of Expenditures for August 2018 (Exhibit C.1 – C.6).

Motion: A motion was made by Carol Kidd and seconded by Pierre Gregoire to approve the Consent Agenda items a-e listed above.

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

Ayes = 4
Nays = 0
Absent = 1

4. Discussion Item and Possible Action Item #1 – Crime Renewal Policy.

Traveler's Insurance presented LIMRiCC with two quotes for its 10/1/18 Crime Renewal Policy. The first quote was a flat renewal for the current plan with the option of a one-year policy at \$1,264 or a three-year policy at \$3,601. The second quote included additional coverage with ERISA Fidelity, On Premise, In Transit, Money Orders, Computer Crime and Funds Transfer for a total of \$3,974 for a one-year term or \$11,325 for a three-year term.

Motion: A motion was made by Carol Kidd and seconded by Jim Kregor to approve the renewal of LIMRiCC's current Crime Policy for a one-year term at \$1,264.

Roll call: All Board Members present voted to approve the renewal of LIMRiCC's current Crime Policy for a one-year term and cost of \$1,264.

Ayes = 4
Nays = 0
Absent = 1

5. Discussion Item #2 – Health & Wellness Screening.

In a previous telephone discussion between Margie Tannehill and a library member, it was asked why LIMRiCC does not provide a wellness screening. Assurance's reply was that the purpose of such a screening is to give the employer aggregate data on their employees and based on those results, the employer could implement programs to bring down their premiums. The difficulty in putting together a wellness screening for LIMRiCC is (1) You need a minimum of 25 – 30 employees to run a screening through BCBS and many of our member libraries have less than the required number. (2) There would be a cost in putting together such a program and not all libraries are interested in a wellness screening. (3) Data would be skewed due to only some and not all members participating in the wellness screening resulting in information not being captured accurately. Assurance recommends that each library conducts and pays for their own wellness screening.

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

The \$750 PPO year-to-date loss ratio through August was 115% and for the month of August the loss ratio was 220%; running very high with claim activity. The \$1500 PPO ran at 91% and at 93% YTD. The HSA plan ran at 132% and 93% YTD. All PPO's combined ran at 145% for August. The HMO ran better than July but still at 91% for August with YTD at

87%. All plans combined are at 98% which is the highest LIMRiCC has run all year. There are 7 large claims over \$50,000.

Employee Navigator is at its final stages in testing the BCBS medical upload.

7. Discussion Item #2 - Lauterbach & Amen: Updates

ACE, LIMRiCC's insurance carrier, is no longer writing The Errors & Omissions Policy also known as Professional Liability and will not be renewing LIMRiCC's 11/27/18 policy. Assurance has provided LIMRiCC with a new application thru VELA. The application will be completed and submitted by 9/21/18.

Harvey Public Library continues to be delinquent in submitting their 1st and 2nd Quarter UCGA for 2018. Margie Tannehill spoke with the Library Director, Antonia, on 9/17/18. Antonia stated she would submit the outstanding payment on 9/19/18. There are 3 additional libraries delinquent for the 2nd quarter including: Barrington, LaGrange and Sugar Grove. These libraries will continue to be monitored.

It was suggested that the Board review the remainder of the scheduled 2018 LIMRiCC Board Meetings. The outstanding agenda items for the year include: (1) approval of the LIMRiCC audit and (2) a Schedule of Meetings for 2019. The Board agreed to cancel the October 16th meeting and reschedule the November 20th meeting to November 13th at 2:00 p.m. due to the Thanksgiving holiday. The December 18th Board Meeting was also cancelled.

8. Business

No new business.

9. Closed Session (if required).

10. Next Board Meeting and location is scheduled for Tuesday, November 13, 2018 at 2:00 p.m. at RAILS located at 125 Tower Drive, Burr Ridge, IL 60527.

11. Adjournment

A motion was made by Carol Kidd to adjourn the meeting at 9:21 a.m. and seconded by Pierre Gregoire.

The meeting adjourned at 9:21a.m.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved


Carol Kidd, Secretary

11-13-2018
Date