

**BOARD OF DIRECTORS**  
**Meeting Minutes Tuesday, November 14, 2017**

**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 1:08 p.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, Finance Director of RAILS Library System/LIMRiCC Treasurer; Carol Kidd, Human Resource Manager of Des Plaines Public Library/LIMRiCC Secretary; 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 and Maryann Mileto. Samantha Daly of the Human Resources Department from RAILS.

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 October 17, 2017.
- c. Approval of the payment of bills for October 18 – November 14, 2017 for LIMRiCC Business Services in the amount of \$593,614.10 (Exhibit B.1).
- d. Approval of the payment of bills for October 17, 2017 through November 14, 2017 for the PHIP in the amount of \$19,103.33 (Exhibit B.2).
- e. Approval of the payment of bills for October 17, 2017 through November 14, 2017 for the UCGA in the amount of \$37,299.31 (Exhibit B.3).
- f. Approval of Balance Sheet and Detail of Expenditures for October 2017 (Exhibit C.1 – C.6).

Motion: A motion was made by Jennie Mills and seconded by Jim Kregor to approve the Consent Agenda items a-f listed above.

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

Ayes = 5  
Nays = 0  
Absent = 0

4. Action Item #1 – Approve the LIMRiCC Board Meeting schedule for 2018.

The board meetings will continue to be held at RAILS every third Tuesday of the month at 1:00 p.m.

Motion: A motion was made by Carol Kidd and seconded by Jim Kregor to approve the 2018 schedule of Board meetings.

Roll call: All board members present voted to approve the 2018 board meeting schedule.

Ayes = 5  
Nays = 0  
Absent = 0

5. Discussion Item #1 – Review the FY 2017 Audit Draft from Brian Zabel & Associates.

The audit ran smooth – there are no adjustments needed. We have asked the auditors to update the LIMRiCC address on page 4. We have also asked the auditors to remove any information related to JSIP as that fund was closed in 2016. There was an overall increase in all funds by \$654,000 with most of the increase in PHIP. The business services and UCGA fund balances decreased. This is a combination of UCGA revenue decreasing and past year claims falling off. FY 2016 and FY 2017 claims are up which added to the fund balance decrease. The dividends in excess of over 1 M are at \$11,678.00 as opposed to \$146,000 last year. Any comments in regards to the draft that the Board has should be submitted within one week

6. Discussion Item #2 - Assurance: Financial and other updates.

The \$500 PPO is at 112% for October and 107% loss ratio for the year. Rx is at 24%. The \$1,500 PPO is at 124% for October running at 91% YTD. The HDHP had a bad month at 119% however still running well for the year at 75%. All PPO's combined are at 119% and 94% for the year. HMO had a bad month at 133% and is at 86%. All plans combined ran at 107% for the month and at 91% YTD. Ideally, you would like to see the combined PPO's at the mid 80's percentile.

Employee Navigator manuals are being finalized. The manuals will include step by step instruction for open enrollment and various day to day activities. The open enrollment meetings continue with libraries that have requested it.

The fee schedule for Assurance was presented and reviewed.

7. Discussion Item #3 Lauterbach & Amen: Updates.

Warren Newport reached out expressing an interest in joining LIMRiCC. Assurance explained that in order for a library to be eligible to join LIMRiCC they must either: (1) have 51-100 enrolled lives and have to have been with the broker of LIMRiCC for the past 18 months, (2) have 101 enrolled lives within the medical plan, or (3) come from another consortium/pool. A follow up with Katie Clausen from Gail Borden Public Library was made on 11/9/17 in regards to joining LIMRiCC.

On 11/1/17 an IGA was sent to Carolyn Coulier at Prairie Cat, who is separating from RAILS effective 7/1/18.

The 3<sup>rd</sup> Quarter UCGA due date is 11/15/17. There are 33 outstanding libraries that we have not received information from.

We have received the final policy of the Errors & Omissions valid 11/17 – 11/18.

Recently an employee passed away from a member library with full benefits. Prior to her passing she had paid for her benefits for the month. A question was asked of the Board, Can the family expect any reimbursement? The board agreed that if a person passes before the 15<sup>th</sup> of the month, they will get their full amount of benefits refunded. If the employee passes after the 15<sup>th</sup> of the month, there will not be any reimbursement.

Board elections are approaching. The position of President and Treasurer will be vacant. The position of Trustee will also be open due to Jennie being appointed. In January we will have a Call for Candidates followed by electronic voting February 15 – March 31<sup>st</sup>. The new Board Members will begin April 1<sup>st</sup>.

8. New Business

No new business.

9. Closed Session (if required).

10. Next Board Meeting and location is scheduled for Tuesday, January 16, 2018, at 1:00 p.m. at RAILS located at 125 Tower Drive, Burr Ridge, IL 60527.

11. Adjournment

A motion was made by Jennie Mills to adjourn the meeting at 1:37 p.m. and seconded by Carol Kidd.

The meeting adjourned at 1:37 p.m.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved

  
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Carol Kidd, Secretary

  
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Date