

Board of Directors Meeting
LIMRiCC
Meeting Minutes Tuesday, March 18, 2025
at Fountaindale Public Library District
300 Briarcliff Road, Bolingbrook, IL

1. Call to Order & Roll Call: Jill Trevino called the meeting to order at 1:01 PM.
PRESENT: Sharon Swanson, Finance Director at RAILS Library System/LIMRiCC Treasurer; Richard Kong, Director of Skokie Public Library/LIMRiCC Secretary and Nancy Korczak, Deputy Director at Fountaindale Public Library District/LIMRiCC Trustee.

Attendance via Zoom: Jill Trevino, Human Resource Director at Illinois Heartland Public Library System/LIMRiCC Vice Chair.

Absent: Jennie Mills, Director at Shorewood-Troy Public Library/LIMRiCC Chair.

Introduction of Visitors / Public Comments

The following people were present for the Board Meeting. Assurance Agency/MMA representatives: Ashton Harnung and Danny Omiecinski. Lauterbach & Amen, LLP representative: Margie Tannehill.

2. Consent Agenda

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

- A. Approval of Agenda.
- B. Acceptance of LIMRiCC Board Meeting Minutes from January 21, 2025.
- C. Ratify payment paid January 22nd through February 27th, 2025.
Total: \$1,146,749.83.
- D. Approval of payment of bills from February 28th through March 18th, 2025.
Total \$888,780.74.
- E. Approval of the Balance Sheet and Detail of Expenditures for January and February 2025.

Motion: A motion was made by Richard Kong and seconded by Nancy Korczak 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

3. Action Item #1 – Approve the 2025 UCGA member rates.

The UCGA rates were issued for members using a 3-year look back period of claims paid. The average rate remains unchanged from 2024 at .39%. The taxable wages for 2025 increased to \$13,916.00.

Motion: A motion was made by Sharon Swanson and seconded by Richard Kong to accept the 2025 UCGA member rates.

Roll call: All board members present voted to accept the 2025 UCGA member rates.

AYES - 4

NAYS - 0

ABSENT – 1

4. Action Item #2 – Approval of 2025 Virtual Wellness Fair.

Three options were presented by MMA for a Virtual Wellness Fair. The cost is \$3,000, \$5,600 and \$6,400 respectively based on offerings. 2 years ago. LIMRiCC had the medium plan at \$5,600. The Board agreed to offer the higher option, with 5 webinars, at a cost of \$6,400 to be presented at the fall meeting and rolled out with open enrollment. MMA, BCBS, VSP and Hartford will offer raffle prizes for participation. Webinars will be live and recorded for future use. LIMRiCC received a BCBS wellness credit of \$50,000 at the beginning of the year that could be used toward the cost. On a separate topic, MMA will also hold a Medicare related webinar.

Motion: A motion was made by Richard Kong and seconded by Sharon Swanson to approve the 2025 Virtual Wellness Fair at a cost of \$6,400.

Roll call: All board members present voted to approve the 2025 Virtual Wellness Fair at a cost of \$6,400.

AYES - 4

NAYS - 0

ABSENT - 1

5. Action Item #3 - Approval of HMO network strategy as presented.

The Advocate Physician Partners (APP) is leaving BCBS HMO of IL effective 7/1/25. This will impact 23 members, 15 of those being employees, from 7 libraries. MMA presented 3 options. The board agreed to replace BCBS HMO of IL with BCBS Blue Advantage (BA) HMO effective 7/1/25. All HMO members will be moved without any enrollment or action needed from the member. The move will not cause any disruption and will lower the members' monthly premium. HMO members will receive a new id card.

Motion: A motion was made by Nancy Korczak and seconded by Sharon Swanson to move members from BCBS HMO of IL to BCBS Blue Advantage HMO effective 7/1/25.

Roll call: All board members present voted to approve the move to BCBS Blue Advantage HMO effective 7/1/25.

AYES - 4

NAYS - 0

ABSENT - 1

6. Discussion Item #1 – MMA Pre-Renewal Presentation.

Rx remains to be a top contributing factor to the rise in health care. Biosimilar Rx is expected to grow and bring the cost of Rx down. Biosimilar Rx is not a generic, it is the same formulation of a specialty drug. GLP-1 drugs, originated to treat diabetes is now being used for weight management. LIMRiCC does cover the cost for weight loss with prior authorization.

2025 Review:

- Membership moved to BCBS with a blended renewal rate of 7.24%. A plan design change decreased the stop loss to \$175,000. The HDHP had an increase in deductible and the out-of-pocket cost per IRS mandate.
- Dental HMO also moved to BCBS with a slight increase while the Dental PPO remained at the same cost.
- Vision has a rate guarantee until 1/1/26.
- Life Insurance and other supplement health benefits through The Hartford have a rate guarantee until 1/1/27.
- YTD claims include an overall loss ratio of 43% and dental loss ratio of 87%.

2026 Projections:

- Based on 24 months of claims utilization and assuming current trend: The PPO projected increase is 13% while the HMO could be at 2% based on claims experience
 - Replace the HMO of Illinois with HMO Blue Access could be a 5% savings.
 - Consider pharmacy update with a move to biosimilars.
 - Consider point solutions for the costliest chronic conditions such as Teladoc Health for diabetes.
 - Consider other plans for vision. BCBS may offer a bundle discount.
- Counslr - mental health support via an app.
 - A member could contact them during a crisis or schedule an appointment.
 - The cost is \$4.50 per employee, per month.
 - LIMRiCC is not currently offering this. However, member libraries could buy into the plan if they choose.

7. Discussion Item #2 - MarshMcLennan Agency: Financial and other updates.

This discussion was provided within Discussion Item #1 – MMA Renewal Presentation.

Mental health parity requires a 3rd party comparative analysis. Mental health care and any other illness must be treated equally both quantitatively and non-quantitatively. MMA will provide quotes for a provider.

8. Discussion Item #3 – Lauterbach & Amen: Updates.

- We are waiting on the draft financial audit from Costabile & Steffens.
- RSA - Resource Sharing Alliance, Kendal Orrison advised that they are putting off joining HIP until 1/1/26 due to an issue with their EIN. RSA will not have any ee's until then. They will also be joining the UCGA pool effective 1/1/26.
- We have 39 out of 137 outstanding members that have not signed their updated IGA. Margie will continue to monitor this.
- At the previous board meeting we implemented The Hartford assisting in following up with members that had a pending voluntary life benefit request. That is going well. We've had several resolutions since the implementation.

9. New Business

10. No Closed Session.

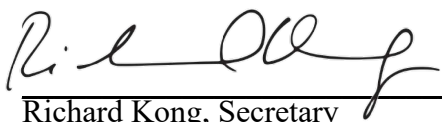
The next regular board meeting is scheduled for Tuesday, May 20th, at 1:00 pm at the Fountaindale Public Library.

11. Adjournment

A motion was made by Richard Kong and seconded by Nancy Korczak to adjourn the meeting.

The meeting ended at 2:32 PM.

Approved



Richard Kong, Secretary

5/20/25

Date

Minutes prepared by Margie Tannehill, Benefits Coordinator, Lauterbach & Amen, LLP.