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**Board of Directors Meeting**  
**LIMRiCC**  
**Meeting Minutes Tuesday, November 8, 2022**  
at Fountaindale Public Library District  
300 Briarcliff Road, Bolingbrook, IL

1. Call to Order & Roll Call: Jennie Mills called the meeting to order at 1:00 PM.  
PRESENT: Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC President;  
Leandra Pottle, Human Resource Manager-Fountaindale Public Library District/LIMRiCC  
Vice President.

Via Zoom: Sharon Swanson, Finance Manager of RAILS Library System/LIMRiCC  
Treasurer, Carolyn Coulter, Director of PrairieCat /LIMRiCC Secretary and Richard Kong,  
Director of Skokie Public Library/LIMRiCC Trustee.

2. Introduction of Visitors / Public Comments  
The following people were present for the Board Meeting. Assurance Agency  
representatives: Maryann Mileto, Ashton Harnung and Danny Omiecinski. Lauterbach &  
Amen, LLP representatives: Shannon Healy and Margie Tannehill.

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 September 20<sup>th</sup> and October  
12<sup>th</sup>, 2022.
- c. Ratify payment paid from September 21 – October 18, 2022. Business Services  
\$11,272.50, PHIP \$625,918.83 and UCGA \$0.
- d. Approval of the payment of bills from October 19<sup>th</sup> – November 8th, 2022.  
Business Services \$6,541.00, PHIP \$650,635.88 and UCGA \$0.
- e. Approval of Balance Sheet and Detail of Expenditures for August 2022.

Motion: A motion was made by Carolyn Coulter and seconded by Sharon Swanson to  
approve the Consent Agenda items a-e 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 Cyber Security coverage through Coalition.

At the previous board meeting on 9/20/22, the Board agreed that cyber security insurance was necessary for LIMRiCC. A quote was presented from Coalition at a cost of \$5,169 per year. LIMRiCC is also covered under Lauterbach & Amen’s policy for 1M. Lauterbach & Amen utilizes multi-factor authentication.

Motion: A motion was made by Leandra Pottle and seconded by Richard Kong to approve the cyber security insurance through Coalition at a cost of \$5,169.

Roll call: All board members present voted to approve the cyber security insurance through Coalition for an annual cost of \$5,169.

AYES - 5  
NAYS - 0  
ABSENT - 0

5. Action Item #2 – Approve the Crime Policy from Travelers Insurance.

The cost of a 3-year renewal for a crime policy from Travelers Insurance is \$3,618. This policy covers employee theft and forgery. The renewal was signed by Jennie Mills on 9/26/22.

Motion: A motion was made by Carolyn Coulter and seconded by Richard Kong to approve the cost of the crime policy from Travelers Insurance with a 3-year renewal at \$3,618.

Roll call: All board members present voted to accept the crime policy from Travelers Insurance at \$3,618.

AYES - 5  
NAYS - 0  
ABSENT - 0

6. Approve the 2023 LIMRiCC Board Meeting Calendar.

The 2023 board meeting calendar has 7 scheduled meeting dates. An additional meeting was scheduled on July 25<sup>th</sup> to discuss the 2024 benefit renewals. The Fall Meeting will be held in August to allow additional time for benefit enrollments.

Motion: A motion was made by Leandra Pottle and seconded by Sharon Swanson to accept the 2023 Board Meeting Calendar.

Roll Call: All board members present voted to accept the 2023 board meeting calendar.

AYES - 5  
NAYS - 0  
ABSENT - 0

7. Discussion Item #3 - Assurance: Financial and other updates.

750 PPO was at 93% loss ratio YTD and Rx made up 33% of those claims. The 1500 PPO was at 85% and Rx at 29% of claims paid. The HDHP was at 103% and Rx at 22%. The HMO was at 169% and Rx made up 33% of the claims paid.

There were 20 large claims over the amount of \$50,000. 4 of those claims are at the pooling level and are now being paid by Aetna. Large claims paid out were over 2.7M, or 44.6% of the total claims paid. This includes the amount over the stop loss. To clarify, LIMRiCC did not payout 2.7M. That is the number Aetna and other carriers will look at when issuing renewals. Overall, the loss ratio is 106% and Rx 30% of claims paid. Historically, this is the highest number of large claims LIMRiCC has ever had.

This past year's open enrollment and customization process had some obstacles. Errors arose from members submitting incorrect calculations to Assurance. The customization process includes library members supplying Assurance their employee rates so that when their employee visits EE Navigator, they see the actual rate they will be charged. In the future, an idea would be to grandfather in only the members that have previously customized. Jennie Mills suggested that within EE Navigator on the profile page, the reference to payroll periods (24) and (26) should include the words *payroll periods* to note exactly what (24) and (26) mean. Assurance will look into whether the system can include this update.

RxDC Reporting is a new requirement and LIMRiCC will file the P2 and D1 for the 2020 plan year. Aetna will file for 2021 and 2022.

Assurance has a partnership with a Medicare resource. The Medicare resource will be shared with inquiring members. Assurance is working through additional details including flyers and webinars.

8. Discussion Item #4 – Lauterbach & Amen: Updates.

Both Shannon Healy and Margie Tannehill represented LIMRiCC at the annual ILA Conference. We had a few inquiries regarding joining PHIP and the UCGA programs.

The recent BMI Dependent Audit had 2 outstanding employees from two different libraries. Both are now in compliance. All paperwork has been received and the audit is officially closed.

The IGA updates were submitted to our attorney for review and feedback.

Dorothy Koll, Director from Acorn Public Library, sent a letter on 10/13/22 with the intention to terminate from PHIP effective 12/31/22. Under the advisement of our attorney, LIMRiCC will accept the termination date of 12/31/22 but Acorn Public Library will be required to pay the 120-day termination notice through Feb. 28 to run concurrent with the 90-day run out period.

Rita Mayfield from Calumet City wrote in an email on 9/13/22 that they would not be renewing with PHIP. Margie Tannehill did request a formal termination letter and advised the library of LIMRiCC's 120-day written notice and 90-day run out period.

A call for candidates will go out 2/1/23 for 3 seats currently filled by Jennie Mills, Carolyn Coulter and Richard Kong. Electronic voting will begin 3/1 with commencement on 4/1/23.

Oglesby Public Library District expressed an interest in joining PHIP. They only have one employee on their insurance. The library was advised to fill out LIMRiCC's application found on the website

9. New Business

10. No Closed Session.

11. The next regular board meeting is scheduled for Tuesday, 1/17/23, at 1:00 PM.

12. Adjournment

A motion was made by Richard Kong to adjourn the meeting and seconded by Carolyn Coulter.

The meeting ended at 1:26 PM.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved

*Carolyn Coulter*  
Carolyn Coulter, Secretary

1/16/2023  
Date