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**LIMRiCC Board of Directors Meeting**  
**LIMRiCC**  
**Meeting Minutes Tuesday, May 17, 2022**  
via Zoom

1. Call to Order & Roll Call: Jennie Mills called the meeting to order at 1:00 PM.  
Via Zoom: Jennie Mills, Director of Shorewood-Troy Public Library/LIMRiCC President; Leandra Pottle, Human Resource Manager-Fountaindale Public Library District/LIMRiCC Vice President, 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 and LIMRiCC Trustee.
2. Introduction of Visitors / Public Comments. The following people were present for the Board Meeting via Zoom. Assurance Agency representatives: Mary Ann Mileto, Scott Remmenga, Ashton Wagner, Danny Omiecinski and Alyssa Burns. 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 March 22<sup>nd</sup> and April 25<sup>th</sup>, 2022.
  - c. Ratify payment paid from March 16<sup>th</sup> through April 19<sup>th</sup>, 2022.  
Business Services \$10,821.00, PHIP \$809,363.86 and UCGA \$2,330.64.
  - d. Approval of the payment of bills from April 20<sup>th</sup> – May 17<sup>th</sup>, 2022.  
Business Services \$13,393.70, PHIP \$603,418.42 and UCGA \$7,872.00.
  - e. Approval of Balance Sheet and Detail of Expenditures for March and April 2022.

Motion: A motion was made by Richard Kong and seconded by Carolyn Coulter to approve the Consent Agenda items a-e listed above.

Roll call: All board members present voted to approve the Consent Agenda as noted.

AYES - 5  
NAYS - 0  
ABSENT - 0

4. Action Item #1 – Approve the FY 2023 Budget.

The advertising budget was increased to include the cost of attendance at the 2022 ILA Conference. A total of \$4,243 was added to the consulting expense for the BMI Dependent Audit. The board discussed closing the business services account. There was one bill previously that was paid from the account that has since been moved to be paid from the PHIP account. The Board agreed to keep the business services account open.

Motion: A motion was made by Leandra Pottle and seconded by Richard Kong to approve the FY 2023 Budget.

Roll call: All board members present voted to approve the FY 2023 Budget.

AYES - 5  
NAYS - 0  
ABSENT - 0

5. Discussion Item #2 – Update on the Resolution & Ballot to Amend the IGA.

On 5/2/22 a Resolution & Ballot was sent via Adobe Sign to the entire LIMRiCC Membership including PHIP and UCGA members to allow for changes to the IGA.

As of 5/16/22, LIMRiCC received 112 AYE Votes and 0 NAY Votes. 24 members have not replied. Voting will conclude on 6/30/22. Margie Tannehill will update the Board by 6/15/22 of any member outstanding ballots. LIMRiCC requires 100% participation and approval to pass the ballot. If passed, this would allow the Board to update the IGA with their address, include new membership cost and other necessary updates. The membership would continue to be protected via a ballot process and a majority ruling.

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

The 750 PPO had a YTD 91% loss ratio from Jan – March 2022. The PPO 1500 was at 120% loss ratio, HDHP at 113% and the HMO at 145% loss ratio. There are 2 large claims that are at the pooling level where Aetna is now responsible for the cost. There are 3 additional large claims that are over \$50,000 but not close to the stop loss of \$160,000.

\$217,768 was paid out in medical for covid related issues covering 613 claimants. 164 members received the free home testing kits that will be added into the claims cost. Almost 50% of our membership has received full vaccination.

The most utilized service in dental was preventative care at 55%. There is room for improvement and the topic will be a part of the upcoming wellness fair. There was an uptick in Teladoc with \$10,000 in claims savings. The majority of members use the service for mental health and dermatology.

Assurance discussed the results of the Membership Satisfaction survey. 186 responded to the survey with medical rated as neutral to very satisfied. 82% were satisfied with the Aetna network and 61% have asked for additional education in benefits. Members rated the dental at 88% satisfaction. Vision was at 97% and the Employee Assistance Program at 95% member satisfaction. Members did request additional benefits be offered such as identity theft and pet insurance. An issue noted by members with Aetna included preventative care screenings being coded incorrectly and not covered.

The 2023 renewal is based on 12 months of utilization. As of today, there is a 14.9% increase in medical renewals. Aetna will take the next 2 months into consideration and will have the 2023 renewals released in July. To reflect on 2022 renewals, LIMRiCC had a blended increase for medical at 8.32% while the dental was at 4.92%. VSP and The Hartford did not have an increase.

Cost containment may be possible through the BMI dependent audit. There are 126 employees that have insured dependents that will be required to participate in the audit. Additionally, Aetna will be reviewing the Rx Formulary brands to see if there is a potential for cost savings.

Looking ahead for 2023, medical plan enhancements would be to add skin cancer screenings covered at 100%. The impact of adding this would be 0.01%. Participants of the HDHP would continue to have to meet the annual deductible. The Board agreed it important to add skin cancer screening. LIMRiCC can waive the cost share for the telemedicine. This would restore the option for the HDHP plan sponsors to cover telehealth prior to the satisfaction of meeting a member's deductible (this is for all plans, not just HDHP). This would be backdated for an effective date of 4/1/22 – 12/31/22. This will be added to the next board meeting as an action item.

The Aetna Wellness Fair begins next week for our membership. All are invited to attend.

Alyssa Burns from Assurance will help in supporting LIMRiCC.

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

The topic of cyber security and the coverage LIMRiCC has under Lauterbach & Amen's policy was touched on. Margie Tannehill will review this and continue a discussion at the next board meeting.

PHIP new member applications for 1/1/23 enrollment were as follows: 5 were approved: Sherman Library, Chatham Area PL, Fountaindale PL, Dunlap PL, and DeKalb PL. 2 of the risk scores came back as unfavorable: Palatine PL and Glenside PL. These libraries were notified and encouraged to apply again next year.

Fountaindale Public Library District has declined to move forward and DeKalb Public Library has chosen to go with another broker.

Chatham will discuss moving forward at their board meeting on 5/16. Dunlap PL will vote on whether to join PHIP at their board meeting on 5/23. A follow-up email was sent to Rachel Kocis at Sherman PL. To date, Margie has had no reply.

LIMRiCC received payment from River Grove Public Library in the amount of \$9,690 for their 3 months of premiums for their termination in PHIP effective 12/31/21.

8. New Business

9. No Closed Session.

10. The next board meeting is scheduled for Tuesday, 8/16/22 at 1:00 PM.

11. Adjournment

A motion was made by Sharon Swanson to adjourn the meeting and seconded by Leandra Pottle. The meeting adjourned at 1:52 PM.

Minutes prepared by Margie Tannehill, Benefits Manager.

Approved



Jennie Mills, Board President

8-17-22

Date