

Wellness Insurance Network Board of Trustees Meeting
Wednesday, May 25, 2011, 2:00 p.m.
Barrington Area Public Library

Minutes

1. Call to Order

President Detlev Pansch called to order the meeting of the Wellness Insurance Network (WIN) Board of Trustees at 2:01 p.m. Secretary Cordt called roll. The following Trustees were present: Pansch, Cerqua, Beal, Lentine, Thomas. Trustee Campe arrived at 2:02 pm. Absent: Cordt

2. Approval of Agenda

TRUSTEE LENTINE MOVED TO APPROVE AGENDA OF MAY 25, 2011.
TRUSTEE THOMAS SECONDED THE MOTION.

President Pansch requested that Roll Call be listed as number two on future agendas. President Pansch called for a vote to approve agenda as presented.

UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-6; NAYS-0;
ABSENT: 1: CORDT.

Trustee Cordt arrived at 2:04 pm.

3. Approval of Minutes

TRUSTEE THOMAS MOVED TO APPROVE BOARD MEETING MINUTES OF APRIL 27, 2011 AND MAY 18, 2011. TRUSTEE CERQUA SECONDED THE MOTION.

Trustee Lentine noted that minutes from May 18, 2011 reflect the times that Trustees Campe and Lentine left the meeting. President Pansch called for a vote to approve minutes as presented.

UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-7; NAYS-0;
ABSENT: 0.

4. Presentation of Bills

Trustee Lentine presented the list of bills for the period April 28, 2011 – May 25, 2011. Board reviewed check register list. No questions or changes.

5. Treasurer's Report - Financial Statement ending April 30, 2011.

Trustee Lentine reviewed the statement of revenue and expenditure report for the month of April 2011. There was a question about the supplies and postage line item expense. Lawrence investigated and later noted it was for the annual website hosting fee.

6. Approval of Bills

President Pansch called for a motion for approval of bills and financial statement as presented.

TRUSTEE CERQUA MOVED TO APPROVE PAYMENT OF BILLS AND FINANCIAL STATEMENT AS PRESENTED. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: PANSCH, CAMPE, CERQUA, CORDT, BEAL, LENTINE, AND THOMAS; NAYS-0; ABSENT-0.

7. Committee Reports

Innovation Experts –

- ◆ Dale Lawrence updated the Board that Warren Newport Public Library was informed that they were approved by our stop loss carrier, Aetna, but after consideration, decided to remain with current carrier for another year.
- ◆ Lawrence also informed Board that she was approached by another group to join the WIN plan. Board discussed the options to submit bid for the RAILS system insurance. The consensus of the Board was not to submit a proposal at this time.
- ◆ Lawrence addressed the question regarding Lincoln Financial Group LFG adding the Progressive Benefit Plan and stated that it was an added feature to all plans and WIN could not decline it.
- ◆ Lawrence reviewed the LTD taxable benefit question. In order for the benefit not to be taxable to the employee, the employee has to pay 100% of the premium.

Allied Update – Mindee Zis was not in attendance. Nothing to report.

8. President's Report- President Pansch informed Board that the Board election ends June 15th. Votes are still being submitted. New Board will be seated at the July meeting.
9. Communications- nothing to report
10. Old Business - none
11. New Business

a) WIN Budget and Rates for FY 2011-2012 – Lawrence submitted a revised budget to include the pharmacy benefit rebate and a modification to the estimated medical claims based on data from Allied. Board discussed revisions. Final budget will be placed on the agenda for approval at the June Board meeting. Lawrence also submitted the final rates for all medical plans, dental and Life, LTD and STD and asked that Board review and accept rates so that the rate sheet can be distributed to member libraries in conjunction with the Open Enrollment period.

President Pansch called for a vote to accept the final FY11-12 Plan Rates as presented.

TRUSTEE CAMPE MOVED TO ACCEPT THE FY 11-12 PLAN RATES AS PRESENTED. TRUSTEE CORDT SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7; BEAL, CAMPE, CERQUA, CORDT, LENTINE, PANSCH, & THOMAS; NAYS-0; ABSENT: 0.

b) Allied Benefit System Acceptance of terms and rates – Lawrence reviewed the ABS terms and rates document. Board asked that an amendment be included to exclude the Allied Bank Account Administrative Expense option, if included in the acceptance of terms and rates.

President Pansch called for a vote to accept the Allied Benefit System Acceptance of terms and rates as amended.

TRUSTEE THOMAS MOVED TO ACCEPT THE ALLIED BENEFIT SYSTEM ACCEPTANCE OF TERMS AND RATES AS AMENDED. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7; BEAL, CAMPE, CERQUA, CORDT, LENTINE, PANSCH, & THOMAS; NAYS-0; ABSENT: 0.

c) Lincoln Financial Group (LFG) Renewal Rates for FY 11-12 – Board reviewed the revised LFG renewal rates document that go into effect July 1, 2011 and are guaranteed until June 30, 2013 and the Innovation Experts management fees. Trustee Lentine asked about the management fees and the types of tasks that are done each month. Lawrence reviewed the administrative responsibilities to manage the LFG plan.

President Pansch called for a vote to accept the Allied Benefit System Acceptance of terms and rates as presented.

TRUSTEE THOMAS MOVED TO ACCEPT THE LFG RENEWAL RATE FOR THE PERIOD JULY 1, 2011 – JUNE 30, 2013. TRUSTEE CAMPE SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7; BEAL, CAMPE, CERQUA, CORDT, LENTINE, PANSCH, & THOMAS; NAYS-0; ABSENT: 0.

d) Discussion of plan document changes – Lawrence reviewed the highlighted mandatory and recommended changes to the three plan documents. Board discussed several changes but additional data is needed from Allied to back up the recommended changes. Board tabled the discussion on recommended plan changes until additional data is presented.

e) Spring Member Meeting agenda – Lawrence presented a draft agenda. Board reviewed topics to be discussed at the June 2nd meeting.

f) Sikich audit proposal – Lawrence presented the proposal from Sikich audit firm, explained that this has been a transitional year with the separation from the library system to WIN and recommended that the Board accept the proposal.

President Pansch called for a vote to accept the Sikich Audit Proposal as presented.

TRUSTEE CAMPE MOVED TO ACCEPT THE SIKICH AUDIT PROPOSAL.
TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7; BEAL, CAMPE, CERQUA, CORDT, LENTINE, PANSCH, & THOMAS; NAYS-0; ABSENT: 0.

g) Management of Claim Settlement – Lawrence explained that on occasion the plan is presented with a subrogation claim settlement related to an accident or injury. Lawrence asked the Board about recommended acceptable reimbursement settlements and for a Board review process for said settlements. The Board recommended that a draft subrogation claim settlement policy be established and presented at the next Board meeting.

12. Public Comments - none

13. Adjournment

TRUSTEE CAMPE MOVED TO ADJOURN THE MEETING AT 3:30 P.M. TRUSTEE THOMAS SECONDED THE MOTION. UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-7; NAYS-0; ABSENT-0.

Next meeting:

Regular Meeting, June 22, 2011, 2:00 p.m. at the Barrington Public Library

Secretary