

Wellness Insurance Network Board of Trustees Meeting
Wednesday, August 28, 2013
Barrington Area Public Library

Minutes

1. Welcome

President Lentine called to order the meeting of the Wellness Insurance Network (WIN) Board of Trustees at 1:01 p.m.

2. Roll Call

Secretary Beal called roll. The following Trustees were present: Beal, Cerqua, Lentine, Nee, Pansch, Sarnoff, and Thomas.

Scott Remmenga, April Krzeczowski, Maryann Mileto, Noreen Blair, and Barbara Griffins, Wilmette Public Library, were also in attendance.

3. Approval of Agenda

TRUSTEE BEAL MOVED TO APPROVE AGENDA OF AUGUST 28, 2013.
TRUSTEE SARNOFF SECONDED THE MOTION.

No changes or additions. President Lentine called for a vote to approve agenda as presented.

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

4. Approval of Minutes

TRUSTEE NEE MOVED TO APPROVE BOARD MEETING MINUTES OF JULY 24, 2013. TRUSTEE THOMAS SECONDED THE MOTION.

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

5. Treasurer's Report - Financial Statements

a) Remmenga reviewed the statement of Revenue and Expenditure Budget and Actual Report for the period ending July 31, 2013.

b) Remmenga reviewed the Balance Sheet as of July 31, 2013.

President Lentine called for a motion for approval of financial statements as presented.

TRUSTEE PANSCH MOVED FOR APPROVAL OF FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE CERQUA SECONDED THE MOTION.

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

6. Presentation and Approval of Bills

Remmenga went over the list of bills presented for the period July 24, 2013 to August 28, 2013. The Board reviewed the list of checks. No comments or questions.

President Lentine called for a motion for approval of bills.

TRUSTEE SARNOFF MOVED FOR APPROVAL OF BILLS AS PRESENTED.
TRUSTEE BEAL SECONDED THE MOTION.

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

7. President's Report/Communication

There were no communications to report.

8. Assurance Agency / Administration Report

- a) Claim Update through July 2013: Mileto went over beginning activity for the fiscal year.
- b) Remmenga reported the FY2013 audit fieldwork is complete. The audit will be presented for acceptance at the October 2nd Board Meeting.

9. New Business

- a) Action Item: Approval of Plan Design Options for 1/1/2014
 - The blending of the current Gold and Silver plans with a \$1,000 deductible with two options: the base plan and base plan with Health Reimbursement Account (HRA)
 - Copays of \$20 and \$30 for specialist
 - \$1,500 out of pocket
 - Coinsurance at 90%
 - No changes to the current bronze

TRUSTEE THOMAS MOVED TO APPROVE THE PLAN DESIGN OPTIONS AS PRESENTED. TRUSTEE SARNOFF SECONDED THE MOTION.

Mileto went over the plan design options. The Board discussed different variables and went over the different HRA funding alternatives. Barbara Griffins asked for clarification on the HRA process and determination of what applied to

deductible vs. copays when at an office visit. After further discussion it was determined the HRA would be funded at 50% instead of 60%

TRUSTEE PANSCH MOVED TO AMEND CURRENT MOTION AS FOLLOWS:

- HRA option with funding at 50%
 - ALTERNATIVE 1 with employee paying \$1,000 deductible and WIN paying for coinsurance portion of \$1,500 after deductible
 - implementing copays of \$20 and \$30 for specialist
- TRUSTEE SARNOFF SECONDED THE MOTION.

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

THE AMENDED MOTION WAS THEN PUT TO A ROLL CALL VOTE AND THE MOTION CARRIED. AYES-7: BEAL, CERQUA, LENTINE, NEE, PANSCH, SARNOFF, AND THOMAS; NAYS-0.

After discussion it was determined the new plan names starting 1/1/2014 will be:

Plan A (former Silver Plan) Plan B (former Bronze Plan) Plan HRA (former Gold Plan)

Mileto will send out information about HRA's to the WIN members to start the education process before the WIN Fall Meeting. There will also be a representative from EBC (Employee Benefits Corporation) who will be administrating the HRA at the Fall Meeting.

Mileto also reported the Exchange notices are ready to be sent out but waiting to see if information on where people can go for information on the exchange is released to help alleviate questions. The notices have to be sent out by October 1, 2013.

10. Public Comment – There were no comments.

11. Next Board Meeting Date and Location: The next WIN Board Meeting will be on October 2, 2013 at 10 a.m. at Schaumburg Township District Library. The WIN Fall Meeting will follow the Board Meeting starting at 11 a.m.

12. Adjournment

TRUSTEE SARNOFF MOVED TO ADJOURN THE MEETING AT 2:17 P.M. TRUSTEE THOMAS SECONDED THE MOTION. UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-7: BEAL, CERQUA, LENTINE, NEE, PANSCH, SARNOFF, AND THOMAS; NAYS-0.

Secretary