

Wellness Insurance Network Board of Trustees Meeting  
Wednesday, January 22, 2014  
Barrington Area Public Library

Minutes

1. Welcome

President Lentine called to order the meeting of the Wellness Insurance Network (WIN) Board of Trustees at 1:02 p.m.

2. Roll Call

Secretary Beal called roll. The following Trustees were present: Beal, Cerqua, Lentine, Nee, Pansch, Sarnoff, and Thomas. Absent: none

Scott Remmenga; April Krzeczowski; Noreen Blair from Assurance Agency; Lauren Rosenthal, Fox River Valley Public Library District arrived at 1:30 p.m.

3. Approval of Agenda

TRUSTEE THOMAS MOVED TO APPROVE AGENDA OF JANUARY 22, 2014.  
TRUSTEE PANSCH 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 CERQUA MOVED TO APPROVE BOARD MEETING MINUTES OF NOVEMBER 6, 2013. TRUSTEE PANSCH SECONDED THE MOTION.

UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-5; NAYS-0; ABSTAIN-2.

5. Treasurer's Report - Financial Statements

a) Remmenga reviewed the statement of Revenue and Expenditure Budget and Actual Report for the period ending October 31, November 30, & December 31, 2013.

b) Remmenga reviewed the Balance Sheet as of October 31, November 30, & December 31, 2013.

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

TRUSTEE CERQUA MOVED FOR APPROVAL OF FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE NEE 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 November 6, 2013 to January 21, 2014. The Board reviewed the list of checks.

President Lentine called for a motion for approval of bills.

TRUSTEE SARNOFF MOVED FOR APPROVAL OF BILLS 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.

7. President's Report/Communication

There were no communications to report.

8. Assurance Agency / Administration Report

- a) Claim Update through December 2013: Blair reviewed claim information and the pool is continuing to run well. Analysis of 2013 data was shown to give a better estimate of possible HRA activity for 2014.
- b) Annual registration filing with the IL Department of Insurance: Remmenga reported the registration letter has been signed and will be mailed this week.

9. New Business

- a) Discussion Item: Update on possible actuarial requirement when filing annual report with IL Department of Insurance

Blair reported there is conflicting information regarding whether WIN will be required to complete an actuarial report. Remmenga reported if clarification isn't received in the next few months we will check back with our auditor. Milburn & Cain will be able to provide actuary services if required.

- b) Discussion Item: Update on Summary Plan Document (SPD)

Blair reported the SPD process will begin and changes will include plan design changes for the HRA, elimination of Premium Only and FSA plans, determining

whether WIN can pay ACA fees for libraries from reserve, and reviewing Employer Contributions to ensure non-discrimination.

Assurance was asked to clarify what the transition fee amount is per person, what the amount will be per library, and whether WIN can pay or each library will need to pay the government directly.

c) Discussion Item: Update on possible merger with LIMRiCC

The percentage increase to LIMRiCC would be 12% if joining with WIN so the merger is not viable and will be tabled for the year. A cost analysis will be done again in January of next year to see if a consideration. WIN and LIMRiCC have different governance structures and administration process. These areas will also need to be considered for a merger to be possible.

d) Discussion Item: HMO survey for WIN members

A draft of a survey to gauge member interest in an HMO was presented. Several changes and additional questions were requested. Once revised, the draft will be sent to the WIN Board for review and finalized at the March Board Meeting. HMO information will be sent out in March to the WIN membership for education and then the survey will be sent out after the March Board Meeting for response.

10. Public Comment – none

11. Next Board Meeting Date and Location: The next WIN Board Meeting will be on Wed, March 26, 2014 at 1 p.m. at Barrington Area Public Library. The Spring Meeting is planned to be on May 28<sup>th</sup> at Schaumburg Township District at 10:30 a.m. with the WIN Board Meeting at 10 a.m.

12. Adjournment

TRUSTEE THOMAS MOVED TO ADJOURN THE MEETING AT 2:15 P.M. TRUSTEE CERQUA 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