

Wellness Insurance Network Board of Trustees Meeting
Wednesday, March 26, 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 1:05 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, and Maryann Mileto from Assurance Agency

3. Approval of Agenda

TRUSTEE PANSCH MOVED TO APPROVE AGENDA OF MARCH 26, 2014.
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 CERQUA MOVED TO APPROVE BOARD MEETING MINUTES OF JANUARY 22, 2014. 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 January 31, 2014 and February 28, 2014.

b) Remmenga reviewed the Balance Sheet as of January 31, 2014 and February 28, 2014.

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

TRUSTEE NEE MOVED FOR APPROVAL OF FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE THOMAS 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 January 22, 2014 to March 25, 2014. The list included the FSA 2013 refund checks after reconciliation. A memo of explanation was read to the Board and will be sent with the checks. The Board reviewed the list of checks.

President Lentine called for a motion for approval of bills.

TRUSTEE THOMAS MOVED FOR APPROVAL OF BILLS AS PRESENTED.
TRUSTEE SARNOFF 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) Audit engagement letter: Treasurer Cerqua has signed the FY2014 engagement letter. There will be a 5% increase over last year.
The Treasurer's Bond and D&O renewal is still in process and waiting for applications.
Remmenga also reported talking with the IL Department of Insurance regarding the new actuary requirement for analysis of reserves. This statute does apply to WIN and an actuary will be found to complete the process. It is unclear at this time what the cost will be.
- b) Claim Update through February 2014: Mileto reviewed claim information through the end of February and the pool is continuing to run well. There is one new large claim pending.

9. Old Business

- a) Discussion Item: Finalize HMO survey for WIN members

After review of the survey there were minor language changes on questions #1 and #4. It was requested to note this would be for the BC/BS HMO Illinois network. Mileto also noted a link to this provider network could be inserted. The changes will be made and the survey will be sent out electronically by April 15 at the latest. There will be a two week time for response so information can be compiled for the spring meeting.

Trustee Cerqua mentioned the certificate booklets on the web site were still from 2013. Mileto will verify to see if the new booklets were added in a different place and the old 2013 booklets will be removed.

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

Mileto reported the updates could start now but shared it would make more sense to wait until 2015 renewal decisions were made in August. This would eliminate the need to update twice within a couple of months. After discussion the Board agreed.

10. New Business

a) Discussion Item: Board Election process / Call for Candidates

Remmenga reported Trustee Lentine, Trustee Pansch, and Trustee Thomas' terms are all ending on 6/30/14. All three agreed to run for re-election. Per the by-laws an email announcement will go out in the beginning of April asking for candidates to notify by April 30 if interested in running. The election will be done through survey monkey and the election will be from May 15 to June 15.

b) Discussion Item: Draft FY2015 Budget

Remmenga reviewed the different components of the Draft FY2015 Budget. The administration lines were not filled in but current charges were listed for reference. This portion of the budget will be discussed in Executive Session. The actual actuarial amount will be updated once an engagement letter is received. Also after review it was noted the Wellness amount of \$40,000 could be removed. There has been continued decline in participation and the results are not beneficial to the pool. Employees will still be able to undergo the same process by going to their doctor directly through the wellness benefit with all plans.

c) Discussion Item: Agenda for WIN Spring Meeting

Mileto reviewed some of the plan change possibilities and healthcare reform updates that will be shared at the spring meeting. The following agenda was compiled for discussion with the WIN membership:

1. Financial Statements through 4/30/14 will be handed out and reviewed.
2. HMO survey results
3. Possible plan changes
4. Wellness update
5. Healthcare reform – latest updates
6. POP (Premium only plan) / FSA (Flexible Spending Account) change to individual libraries and not through WIN starting in 2015.

11. Public Comment – none

12. Next Board Meeting Date and Location: The next WIN Board Meeting will be on Wed, May 21, 2014 at 10 a.m. at Assurance Agency, 1750 East Golf Road, Schaumburg, IL 60173. The Spring Meeting will follow at 10:30 a.m. or upon completion of the WIN Board Meeting.

13. Executive Session to discuss Contract Negotiations ILCS 120.2 (c)(2)

Trustee Pansch moved to go into Executive Session at 2:24 p.m. to discuss contract negotiations. Trustee Thomas 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.

The Board went out of Executive Session and back into open session at 3:23 p.m.

14. Adjournment

TRUSTEE PANSCH MOVED TO ADJOURN THE MEETING AT 3:24 P.M. TRUSTEE NEE 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