

Wellness Insurance Network Board of Trustees Meeting
Wednesday, September 17, 2014
Barrington Area Public Library, Barrington, IL

Minutes

1. Welcome

President Lentine called to order the meeting of the Wellness Insurance Network (WIN) Board of Trustees at 1:03 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 and Noreen Blair from Assurance Agency

Visitors: Su Bochenski, Lincolnwood PLD; Lauren Rosenthal, Fox River Valley PLD

3. Approval of Agenda

TRUSTEE THOMAS MOVED TO APPROVE AGENDA OF SEPTEMBER 17, 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 SARNOFF MOVED TO APPROVE BOARD MEETING MINUTES OF JULY 16, 2014. TRUSTEE CERQUA 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, 2014 and August 31, 2014.

b) Remmenga reviewed the Balance Sheet as of July 31, 2014 and August 31, 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 PANSCH 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 16, 2014 to September 16, 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 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.

7. President's Report/Communication

Due to Trustee Nee's retirement and resignation from the WIN Board, Su Bochenski from Linolnwood PLD has been offered and accepted to fill the vacancy for the remainder of the fiscal year.

8. Assurance Agency / Administration Report

- a) Claim update through August 2014: Mileto reported claims continue to run within expected range.
- b) Update on Audit and Actuary Analysis: Remmenga reported the audit fieldwork is complete and the only adjustment was to reduce claims payable down to \$114,000 per the actuarial report. The audit will be presented at the October 22nd meeting for acceptance. The actuarial report was reviewed and the process went smoothly.

9. New Business

- a) Action Item: Renewal Options for 1/1/2015

Mileto and Blair reported on the different renewal options and upcoming ACA requirements. There was also some discussion regarding the reserve balance and if any amount should be returned to the membership. Different options will be evaluated and discussed at future Board meetings if the reserve continues to increase. After discussion the following motions were made regarding the renewal for 1/1/2015:

TRUSTEE SARNOFF MOVED TO KEEP THE HOLD RATES (NO INCREASE) FOR MEDICAL AND DENTAL FOR THE 1/1/2015 RENEWAL. 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.

TRUSTEE THOMAS MOVED TO ELIMINATE THE HRA OPTION FOR THE 1/1/2015 RENEWAL. 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.

TRUSTEE NEE MOVED TO CHANGE ANCILLARY COVERAGES OF STD, LTD, AND LIFE TO DEARBORN NATIONAL FOR THE 1/1/2015 RENEWAL. 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.

b) Discussion Item: Wellness Screenings

Mileto explained a call from a WIN member regarding wellness screenings and having them charged to the Plan vs. having employees doing wellness visit directly with their doctor. The Board agreed to not have wellness screenings charged to the Plan.

10. Public Comment: Su Bochenski noted she looked forward to serving on the WIN Board and was very pleased with the good renewal. Lauren Rosenthal favored the idea of having a payment holiday option as a way to distribute any excess reserve funds.
11. Next Board Meeting Date and Location: The next WIN Board Meeting will be on Wed, October 22, 2014 at 10 a.m. at Barrington Area Public Library.

The WIN Fall Meeting will follow at 10:30 a.m. or immediately following the completion of the Board Meeting.

The Fall Meeting agenda will include introductions, financial summary, website review, ACA updates, elimination of FSA/HRA/POP plans (EBC vendor will be attending), renewal information for 1/1/15, wellness update, and VSP reminder.

12. Adjournment

TRUSTEE PANSCH MOVED TO ADJOURN THE MEETING AT 2:48 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