

Wellness Insurance Network Board of Trustees Meeting
Monday, July 21, 2025
Indian Trails Public Library District, Wheeling, IL (with Zoom conference call)

Minutes

1. Welcome

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

2. Roll Call

Remmenga called the roll. The following Trustees were present: Beal, Greenup, Jacobsen, Miskewitch, Rosenthal (via phone), and Stoneburner (via phone). Absent: Allbee.

Also in attendance:

Scott Remmenga (via phone), Maryann Mileto, Ashton Harnung, Melissa Kupski, and Zach Giless (via phone) from Marsh & McLennan Agency
Gus Palas, Ela Area PLD (via phone)
Leighton Shell, Morton Grove PLD (via phone)
Kristi Howe, Fox River Valley PLD (via phone)
Elaina Komala, Fox River Grove PLD (via phone)
Mikki Johnson, Vernon Area PLD (via phone)
Molly Wilson, Wauconda Area PLD (via phone)

3. Election Results and Election of Officers

Remmenga noted Allbee and Miskewitch were both re-elected to 3-year terms. After Board discussion

TRUSTEE GREENUP MOVED TO KEEP EXISTING OFFICERS IN PLACE AS FOLLOWS: PRESIDENT-MISKEWITCH, VICE PRESIDENT-ALLBEE, TREASURER-ROSENTHAL, AND SECRETARY-BEAL. TRUSTEE JACOBSEN SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

4. Action Item: Approval of Agenda

TRUSTEE BEAL MOVED TO APPROVE THE AGENDA FOR JULY 21, 2025. TRUSTEE MISKEWITCH SECONDED THE MOTION.

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

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

5. Approval of Minutes

TRUSTEE BEAL MOVED TO APPROVE BOARD MEETING MINUTES FROM APRIL 16, 2025. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

6. Treasurer's Report - Financial Statements

a) Remmenga reviewed the Statement of Revenue and Expenditure Budget and Actual Reports for April, May, and June before audit 2025.

b) Remmenga reviewed the Balance Sheets for April, May, and June before audit 2025.

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

TRUSTEE ROSENTHAL MOVED FOR APPROVAL OF APRIL, MAY, AND JUNE BEFORE AUDIT 2025 FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE GREENUP SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

7. Presentation and Approval of Bills

Remmenga went over the list of bills presented from April 17, 2025, thru July 16, 2025. The Board reviewed the list of payments.

TRUSTEE STONEBURNER MOVED FOR APPROVAL OF BILLS AS PRESENTED. TRUSTEE ROSENTHAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

8. President's Report/Communication

President Miskewitch noted thanks to all members who responded to the membership survey providing helpful feedback as a part of the renewal process.

9. Marsh & McLennan Agency / Administration Report

- a) Administration Update: Remmenga noted upcoming PCORI Fee filing deadline of 7/31/2025. FY2025 audit and actuarial analysis process has begun.
- b) Claims update through June 2025: Claims activity was reviewed noting continued high claim activity and number of large claims.
- c) Compliance update: There will be an option of adding parents/stepparents to plan eligibility if meeting IRS criteria. Dependent Care FSA limit will increase to \$7,500 and should reach out to your vendor for additional information.

10. Old Business: none

11. New Business

- a) Discussion Item: Review of By-laws

Remmenga reviewed proposed revisions including the adding of language to allow for electronic attendance of Trustees provided a physical quorum is present at the meeting. After discussion the Board agreed to proposed language. The proposed language will be presented for approval at an upcoming Board Meeting.

- b) Discussion Item: Membership Survey Results

President Miskewitch noted membership were satisfied with current vendors other than couple of comments regarding vision. EyeMed was implemented several years ago after issues with VSP. For possible plan changes vs. higher premium increases, 1/3 of responses received requested no plan changes and the remainder would rather make changes to lower costs. Of possible change options, the majority agreed to increase deductibles, office visits and Rx copays. Conversely, most respondents were against adding Rx deductibles prior to paying copays or changes in the drug formulary. Approximately 2/3 of responses did not have concerns reviewing option of WIN joining with the LIMRiCC cooperative to save costs. However, due to WIN's very high claim activity this will not be an option for the 1/1/2026 renewal.

- c) Discussion Item: Presentation of WIN 1/1/2026 Renewal Options

Mileto reviewed the 1/1/2026 renewal presentation. Due to the very high claims activity there is a significant increase needed for 1/1/2026. After the Board discussed the presented options, there was a request to make further plan changes to see how much that would reduce costs. There will be an additional Board

Meeting a few weeks prior to the August 20th meeting to continue discussion on 1/1/2026 renewal options.

d) Discussion Item: FY2026 Draft Budget Options

Remmenga reviewed different draft budgets based on initial renewal alternatives. The budget drafts will be updated for discussion at the next meeting once additional alternative data has been received.

e) Discussion Item: Membership Meeting for 1/1/2026 Renewal on Wed, Aug 20th

MMA will work with President Miskewitch to discuss agenda for the meeting. It was also discussed possibility of having the Board Meeting first on Aug 20th and the membership meeting following.

12. Public Comment: There was no public comment.

13. Next Board Meeting Date and Location: There will be an additional Board Meeting in the next few weeks prior to the next scheduled August 20th Board Meeting. Board Members will be asked to submit availability to determine the meeting date.

14. Adjournment

TRUSTEE GREENUP MOVED TO ADJOURN THE MEETING. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-6: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, AND STONEBURNER. NAYS-0. ABSENT-1: ALLBEE.

The meeting adjourned at 3:33 p.m.



Secretary