

Wellness Insurance Network Board of Trustees Meeting
Wednesday, January 21, 2026
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 1:00 p.m.

2. Roll Call

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

Also in attendance:

Scott Remmenga (via phone), Ashton Harnung, Henry Tucker, Maryann Mileto (via phone), from Marsh & McLennan Agency
Gus Palas, Ela Area PLD (via phone)
Paul Piraino, Schaumburg Township District Library (via phone)

3. Final Action on a Request to Permit Director(s) to Attend Meeting Electronically (if applicable)

Proper notice was given to President Miskewitch for the following Trustees to attend via conference call: Trustee Allbee.

TRUSTEE MISKEWITCH MOVED TO APPROVE ELECTRONIC ATTENDANCE AS PRESENTED. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

4. Action Item: Approval of Agenda

TRUSTEE BEAL MOVED TO APPROVE THE AGENDA FOR JANUARY 21, 2026. TRUSTEE STONEBURNER 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-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

5. Approval of Minutes

TRUSTEE BEAL MOVED TO APPROVE BOARD MEETING MINUTES FROM NOVEMBER 19, 2025. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

6. Treasurer's Report – Financial Statements

- a) Remmenga reviewed the Statement of Revenue and Expenditure Budget and Actual Reports for November and December 2025.
- b) Remmenga reviewed the Balance Sheets for November and December 2025.

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

TRUSTEE ALLBEE MOVED TO APPROVE THE NOVEMBER AND DECEMBER 2025 FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE STONEBURNER SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

7. Presentation and Approval of Bills

Remmenga went over the list of bills presented from November 20, 2025, through January 21, 2026. The Board reviewed the list of payments.

TRUSTEE JACOBSEN MOVED FOR THE APPROVAL OF BILLS AS PRESENTED. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

8. President's Report/Communication

There was nothing to report.

9. Marsh & McLennan Agency / Administration Report

- a) Administration Update: The 1099 forms have been sent and annual registration with the IL Department of Insurance for 2026 has been completed.
- b) Claims update through December 2025: Claims activity was reviewed noting high claim activity for 2025 with combined loss ratio after stop loss reimbursement of 115%. There were 36 large claims over \$50,000 for the year with 6 large claims reaching the stop loss threshold. There was an enrollment shift of approximately 5.5% from Plan A to Plan B from open enrollment.

There was discussion regarding planning for the 2027 renewal. Options will be presented at the next Board Meeting along with the Pre-Renewal estimate for the Board to consider. A membership meeting will be planned for May 20th based on information presented.

- c) Compliance update: BCBS is no longer covering Intra-Articular Hyaluronic Acid Injections as of 1/1/2026. This impacted 2 members and BCBS sent letters in December.

10. Old Business: none

11. New Business:

- a) Action Item: Update to Summary Plan Document for 2026

TRUSTEE MISKEWITCH MOVED TO HAVE SEYFARTH & SHAW LLP UPDATE THE WIN SUMMARY PLAN DOCUMENTS FOR PLAN A, PLAN B, AND PLAN C AS REQUIRED. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

- b) Action Item: Changing Fiscal Year to Calendar Year

Remmenga reviewed the process and benefits of changing the Fiscal Year to calendar year basis. This will assist in the budgeting process for determining premium rates to cover plan renewal costs.

Additionally, the proposed changes needed for the By-laws to reflect the proposed fiscal year change were presented to be approved at the next board meeting.

TRUSTEE ALLBEE MOVED TO CHANGE THE FISCAL YEAR TO CALENDAR BASIS STARTING 1/1/2027. TRUSTEE STONEBURNER SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

c) Action Item: Auditor RFP process

TRUSTEE JACOBSEN MOVED TO CONDUCT AN AUDITOR RFP LATER THIS YEAR FOR FUTURE AUDITING SERVICES WITH LAUTERBACH & AMEN, LLP COMPLETING THE 6/30/2026 ANNUAL AUDIT. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

d) Discussion Item – Board Election process for 7/1/2026

Remmenga reviewed the Board Election process noting the call for candidates would be in April and the electronic election would be from May 15 through June 15 per the By-laws. There are 3 terms expiring this cycle: Trustee's Jacobsen, Rosenthal, and Stoneburner. Each position will be for a 3-year term. It was asked for an inquiry to be sent to membership now to see if any interest from membership in being a board member before current members would confirm running for re-election. Trustee Rosenthal has already noted that she will not be running for re-election.

12. Public Comment: There was no public comment.

13. Next Board Meeting Date and Location: The next Board Meeting was changed to be on 4/22/2026 starting at 1:00pm with the meeting place to be confirmed.

14. Adjournment

TRUSTEE ALLBEE MOVED TO ADJOURN THE MEETING. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: ALLBEE, BEAL, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-2: GREENUP AND ROSENTHAL.

The meeting adjourned at 2:24 pm.


Secretary