Wellness Insurance Network Board of Trustees Meeting
Wednesday, April 22, 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 1:02 p.m.

2. Roll Call

   Remmenga called the roll. The following Trustees were present: Beal, Greenup, Jacobsen, Miskewitch, Rosenthal (via phone) and Stoneburner; Absent: None.

   Also in attendance:

   Scott Remmenga (via phone), Lauterbach & Amen
   Ashton Harnung, Henry Tucker, and Maryann Mileto from Marsh & McLennan Agency
   Gus Palas, Ela Area PLD (via phone)
   Paul Piraino, Schaumburg Township District Library (via phone)
   Jason Pinshower and Julie Ary, Barrington Area Public Library District (via phone)
   Alexander Todd and Bridget Kaempfer (via phone), Prospect Heights Public Library District

3. Action Item: Approval of Agenda

   Remmenga noted the need to amend the agenda to allow for a Director to Attend Meeting Electronically.

   TRUSTEE MISKEWITCH MOVED TO APPROVE THE AGENDA FOR APRIL 22, 2026, AMENDED WITH ADDITION TO PERMIT A DIRECTOR TO ATTEND MEETING ELECTRONICALLY. TRUSTEE BEAL SECONDED THE MOTION.

   President Miskewitch called for a vote to approve the agenda as amended.

   UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: BEAL, GREENUP, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-0. ABSTAIN-1: ROSENTHAL.

   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 Rosenthal.

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

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-5: BEAL, GREENUP, JACOBSEN, MISKEWITCH, AND STONEBURNER. NAYS-0. ABSENT-0. ABSTAIN-1: ROSENTHAL.

4. Action Item: Appointment of Board Vacancy

President Miskewitch reported the vacancy is due to the resignation of Trustee Allbee earlier this year. Remmenga noted this appointment will be until the next election. The position will be on the upcoming ballot for the remaining 2 years of the term.

PRESIDENT MISKEWITCH MOVED FOR ALEXANDER TODD, DIRECTOR OF PROSPECT HEIGHTS PUBLIC LIBRARY DISTRICT, TO FILL THE BOARD VACANCY. 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.

5. Approval of Minutes

TRUSTEE BEAL MOVED TO APPROVE BOARD MEETING MINUTES FROM JANUARY 21, 2026, AND FEBRUARY 24, 2026, AS PRESENTED. TRUSTEE JACOBSEN SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

6. Treasurer's Report – Financial Statements

   a) Remmenga reviewed the Statement of Revenue and Expenditure Budget and Actual Reports for January, February, and March 2026. There have been surpluses in each of the first 3 months of the year.
   b) Remmenga reviewed the Balance Sheets for January, February, and March 2026.

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

TRUSTEE ROSENTHAL MOVED TO APPROVE THE JANUARY, FEBRUARY, AND MARCH 2026 FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE MISKEWITCH SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

7. Presentation and Approval of Bills

Remmenga went over the list of bills presented from January 22, 2026, through April 22, 2026. The Board reviewed the list of payments.

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

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

8. President's Report/Communication

President Miskewitch reported she would be looking at having 3 board members represent WIN in the Transition Committee. Remmenga noted if having more than 2 board members this would constitute a board meeting and public notice would be required. Further discussion will be held later in the meeting.

9. Marsh & McLennan Agency / Administration Report

a) Administration Update: The RxDC data has been provided to BCBS to file on behalf of WIN. In addition, Trustee Rosenthal has completed the separate required filing for the Zero Card activity. This separate filing will not be required next year with Zero Card being discontinued.
b) Claims update through February 2026: The Combined loss ratio is currently at 81.6% year-to-date and there is 1 large claim over $50,000. Trustee Todd asked for clarification on what loss ratio means. Harnung noted this is regarding where BCBS projects claims to run for the year. A 100% loss ratio would be exactly what was expected by BCBS underwriting.
c) Compliance update: IL Mass Transportation Benefits now applies to all employees (not just full-time).
IL Senate Bill 773 amends existing infertility/menopause coverage requirements and BCBS will be making the necessary updates.

10. Old Business:

a) Discussion Item: Recap of 2/24/26 Joining LIMRiCC Cooperative Discussion

Harnung recapped proposed plan designs and potential timeline. Marketing would be completed with all incumbent carriers for both WIN and LIMRiCC. LIMRiCC selected their two Transition Committee members at their last Board Meeting. By combining, the medical enrollment count will be over the 1,000 threshold which provides more options for services and the ability to carve out benefits.

Trustee Beal asked if vision would be bundled with medical? Vision is not bundled with LIMRiCC but if the library wants to pay 100% of the cost they could choose to do so. As a part of the setting up for open enrollment, plans to be offered and employee contributions would be determined by each individual member library.

Concerns were noted about the long-term controlling of costs and particularly with GLP-1's which were already removed by WIN but are currently still in the LIMRiCC plans.

After further discussion the Board agreed to continue moving forward with the process and to ask for a BCBS combined quote. A tentative date to review information was set for June 3rd at 1pm. The Board decided to have 2 members represent WIN for the Transition Committee. Trustee Rosenthal and Trustee Stoneburner volunteered.

b) Discussion Item: Membership Meeting date and agenda

As proposed initial renewal premium rates won't be available until June, the Board determined not to have a membership meeting at this time. Instead, a Communication/FAQ will be sent to membership within the next few weeks. This will also provide membership an opportunity to ask questions. MMA will provide a template for review.

11. <u>New Business:</u>

a) Action Item: Approval of Actuarial Engagement for 6/30/2026 and 12/31/2026 by Wakely Consulting Group

Remmenga noted if moving forward to combine with LIMRiCC then WIN would no longer need to change to a calendar fiscal year. This would avoid unnecessary cost of an additional audit and actuarial analysis. If a determination is made to move forward to combine with LIMRiCC it would then be recommended the Board take Action to return to a July 1 to June 30 fiscal year. This would also eliminate the need to have a 6-month transition period from July 1 through December 31, 2026. As this decision is still pending, actuarial proposals have been received to complete the analysis at both 6/30/26 and 12/31/2026 if needed.

TRUSTEE MISKEWITCH MOVED TO APPROVE THE WAKELY CONSULTING GROUP ACTUARIAL ENGAGEMENTS AT 6/30/2026 AT COST OF $4,500 AND 12/31/2026 IF REQUIRED AT A COST OF $5,000. TRUSTEE JACOBSEN SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

b) Action Item: Approval of Crime Policy and Directors & Officers coverage for FY2027

Remmenga reviewed the proposals provided noting both renewals are slightly lower than current. These policies will be required to continue even if WIN moves forward joining LIMRiCC as WIN would continue through the spring of 2028.

TRUSTEE ROSENTHAL MOVED TO APPROVE THE FY2027 RENEWAL OF CRIME POLICY AT $3,381 AND DIRECTORS & OFFICERS COVERAGE AT $7,074 AS PRESENTED. TRUSTEE BEAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

c) Action Item: Approval of Meeting Dates for FY2027

TRUSTEE MISKEWITCH MOVED TO APPROVE THE FOLLOWING MEETING DATES FOR FY2027: 7/15/2026, 9/16/2026, 11/18/2026, 1/20/2027, AND 4/21/2027. TRUSTEE STONEBURNER SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

d) Discussion Item: Summary Plan Document for 2026 Update

Harnung noted this is still in process.

e) Discussion Item: BCBS Pre-Renewal Review for 1/1/2027

Harnung noted information is provided in the pre-renewal presentation provided. These estimates will change based on the next few months of claim activity and if Board determines to move forward with combining with LIMRiCC.

f) Discussion Item: FY2027 Election Update

Remmenga stated there have not been any interested candidates received from the call for candidates thus far. This process will be open through April 30. Trustee Todd agreed to allow his name to be added to the ballot for the position he was just appointed to if no other interest was received. The electronic election will be from May 15 through June 15 per the By-laws. Trustee's Jacobsen, Rosenthal, and Stoneburner have now all agreed to run for re-election. The position for the remainder of former Trustee Allbee's term currently filled by appointment will now also be on the ballot.

12. Public Comment: There was no public comment.

13. Next Board Meeting Date and Location: The next Board Meeting is now scheduled to be on 6/24/2026 starting at 1:00pm with the meeting place to be determined.

14. Adjournment

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

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, GREENUP, JACOBSEN, MISKEWITCH, ROSENTHAL, STONEBURNER, AND TODD. NAYS-0.

The meeting adjourned at 2:35 pm.

Secretary