

Wellness Insurance Network Board of Trustees Meeting
Wednesday, September 18, 2019
Lake Villa Public Library, Lake Villa, IL

Minutes

1. Welcome

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

2. Roll Call

Secretary Beal called the roll. The following Trustees were present: Beal, Cerqua, Dolin, Lentine, Rosenthal, Schuessler, and Surprise. The following Trustees were absent: none.

Also in attendance: Scott Remmenga and Maryann Mileto from Assurance Agency
Terry Weingart – Wauconda Area Library
Michelle Vicencio – Eder, Casella & Co.

3. Approval of Agenda

TRUSTEE CERQUA MOVED TO APPROVE THE AGENDA FOR SEPTEMBER 18, 2019. TRUSTEE BEAL 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; ABSENT-0.

4. Approval of Minutes

TRUSTEE ROSENTHAL MOVED TO APPROVE BOARD MEETING MINUTES OF JULY 17, 2019. TRUSTEE SCHUESSLER SECONDED THE MOTION.

UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-7; NAYS-0; ABSENT-0.

5. Action Item: FY2019 Annual Audit

Vicencio reviewed the FY2019 annual audit with the Board and noted it was a clean audit with no adjustments required other than annual adjustment required to claims payable based on the actuarial analysis.

TRUSTEE DOLIN MOVED FOR ACCEPTANCE OF THE FY2019 ANNUAL AUDIT AS PRESENTED. TRUSTEE CERQUA SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, CERQUA, DOLIN, LENTINE, ROSENTHAL, SCHUESSLER, AND SURPRISE; NAYS-0; ABSENT-0.

Vicencio left the meeting at 1:15 p.m.

6. Treasurer's Report - Financial Statements

- a) Remmenga reviewed the Statement of Revenue and Expenditure Budget and Actual Reports for the period ending July 31 and August 31, 2019.
- b) Remmenga reviewed the Balance Sheets as of July 31 and August 31, 2019.

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

TRUSTEE SCHUESSLER MOVED FOR APPROVAL OF JULY AND AUGUST 2019 FINANCIAL STATEMENTS AS PRESENTED. TRUSTEE ROSENTHAL SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, CERQUA, DOLIN, LENTINE, ROSENTHAL, SCHUESSLER, AND SURPRISE; NAYS-0; ABSENT-0.

7. Presentation and Approval of Bills

Remmenga went over the list of bills presented for the period July 18, 2019 to September 18, 2019. The Board reviewed the list of checks.

President Lentine called for a motion for approval of bills.

TRUSTEE CERQUA MOVED FOR APPROVAL OF BILLS AS PRESENTED. TRUSTEE DOLIN SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, CERQUA, LENTINE, ROSENTHAL, SCHUESSLER, AND SURPRISE; NAYS-0; ABSENT-0.

8. President's Report/Communication

There was nothing to report.

9. Assurance Agency / Administration Report

- a) Claims update through August 2019: Remmenga reviewed the claims reports and combined claims are running at 96% of expected through August. There are now 8 large claims over \$50,000 totaling \$949,545 or 34.52% of total paid claims. Dental is running at 92% of expected through August.
- b) Administration update from Remmenga included the annual filing of audit and actuarial report with the Illinois Department of Insurance.

10. Old Business: None

11. New Business

- a) Action Item: 1/1/2020 Renewal

Mileto presented 1/1/2020 Renewal information to the Board. Discussion ensued about options and

TRUSTEE ROSENTHAL MOVED FOR THE 1/1/2020 RENEWAL TO KEEP ALL CURRENT PROVIDERS WITH A 4.50% INCREASE TO MEDICAL RATES IN BOTH PLAN A AND PLAN B, INCREASING STOP LOSS AMOUNT TO \$125,000, AND NO RATE CHANGE IN DENTAL, LIFE, STD, OR LTD EFFECTIVE 1/1/2020. TRUSTEE DOLIN SECONDED THE MOTION.

UPON BEING PUT TO A ROLL CALL VOTE, THE MOTION CARRIED. AYES-7: BEAL, CERQUA, DOLIN, LENTINE, ROSENTHAL, SCHUESSLER, AND SURPRISE; NAYS-0; ABSENT-0.

- b) Discussion Item: Fall Meeting / Open Enrollment Process

Since there are no provider or plan changes the Board determined to cancel the Fall Meeting and everything will be sent via email. A Board Meeting recap email will be sent to the membership.

12. Public Comment: There was no public comment.

13. Next Board Meeting Date and Location: The October 16th meeting will be cancelled. The next WIN Board Meeting will be on Wed, January 15, 2020 at 1:00 p.m. and the meeting will be held at Indian Trails Public Library.

14. Adjournment

TRUSTEE SURPRISE MOVED TO ADJOURN THE MEETING AT 1:55 P.M. TRUSTEE SCHUESSLER SECONDED THE MOTION. UPON BEING PUT TO A VOTE, THE MOTION CARRIED. AYES-7; NAYS-0; ABSENT-0.

Secretary