

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
ANNUAL BOARD MEETING MINUTES
AUGUST 26, 2021
Urbana Country Club & Zoom**

Call to Order: Vic Zimmerman called the meeting to order at 1:07 pm

Roll Call:

Executive Board Members Present:

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| Barbara Thompson | Fisher CUSD 1 |
| Brian Brooks | St. Joseph-Ogden CHSD #305 |
| Cliff McClure | Paxton-Buckley-Loda Community Unit School District #10 |
| Jeremy Darnell | GCMS Community Unit School District #5 |
| Scott Watson | Bismarck-Henning CUSD #1 |
| Vic Zimmerman | Monticello CUSD #25 |

Executive Board Members Absent:

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| Tom M. Davis | Heritage Community Unit School District #8 |
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Board Members Present:

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| Bonnie McArthur | Thomasboro Community Consolidated School District #130 |
| Dan Hylbert | Cissna Park Community Unit School District 6 |
| David Andriano | Iroquois County CUSD #9 via Zoom for a short while |
| Hillary Stanifer | Blue Ridge Community Unit School District #18 |
| Nicolle Bullington | Iroquois Special Education Association |
| Phil Cox | Salt Fork CUSD #512 |
| Scott Woods | Rantoul City Schools #137 |
| Todd Pence | St. Joseph CCSD 169 |
| Tom Mulligan | Arcola School District #306 via Zoom after 1:05 pm |
| Zach Werkheiser | Shiloh CUSD 1 |

Board Members Absent:

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| Jay Smith | Gifford Community School District #188 |
| Jeff Isenhower | Prairieview Ogden CUSD #197 |
| Jennifer Armstrong | Rural Champaign County Special Education Cooperative |
| Jim Acklin | Edgar County CUSD #6 |
| Kenny Schwengel | Stewardson-Strasburg 5A |
| Robert Richardson | Hoopston Area CUSD #11 |

Administrative Individuals Present:

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| Brian Loman | Loman-Ray Insurance Group, Inc |
| Julie Buesing | Loman-Ray Insurance Group, Inc |
| Lori Warnes | Loman-Ray Insurance Group, Inc |
| Kris Elliot | Loman-Ray Insurance Group, Inc |
| Jason Jared | USI Insurance Services |
| Kayte Walls | USI Insurance Services |
| Josh Frerichs | Health Alliance |
| Gail Heaton | Health Alliance |
| Kelly Grebinsky | Actuaries Northwest |

Guests Present:

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| Jennifer Bohlmann | Thomasboro Community Consolidated School District #130 |
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Approve July Executive Board Minutes:

St. Joseph-Ogden CHSD #305 moved and Paxton-Buckley-Loda Community Unit School District #10 seconded the motion to approve the July Executive Board Minutes.

Approved by unanimous vote 12-0

Approve Executive Board meeting dates for the rest of 2021 through December 2022:

Fisher CUSD 1 moved and Bismarck-Henning CUSD #1 seconded the motion to approve the Executive Board meeting dates for the rest of 2021 through December 2021

Approve Paid and Unpaid Bills:

GCMS Community Unit School District #5 moved and Paxton-Buckley-Loda Community Unit School District #10 seconded the motion to approve the following paid and unpaid bills:

Paid:

| | | |
|--------------|-----------------|--|
| \$247,713.74 | Health Alliance | Medical claims for week ending 7/30/21, Cotiviti for July 2021, First Health Access Fees for May and June 2021 |
| \$199,420.50 | Health Alliance | Medical claims for week ending 8/6/21 |
| \$451,733.66 | Health Alliance | Medical claims for week ending 8/13/21 |
| \$243,474.52 | Health Alliance | Medical claims for week ending 8/20/21, Multiplan for July 2021 less Refunds for July 2021 |
| \$ 87,663.79 | CVS | Rx claims from 7/16-7/23/21 |
| \$ 91,500.20 | CVS | Rx claims from 7/24-7/31/21 |
| \$ 96,291.38 | CVS | Rx claims from 8/1-8/7/21 |
| \$ 93,885.64 | CVS | Rx claims from 8/8-8/15/21 |
| \$ 770.81 | CVS/Caremark | July administration fees |

Unpaid:

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|--------------|-----------------|---|
| \$152,083.28 | Health Alliance | September ASO, Stop loss and Admin fees |
| \$ 7,331.25 | Healthiest You | August Healthiest You |
| \$ 1,536.33 | BPC | August COBRA Invoice |
| \$ 13,944.00 | TCOH | August consulting fee |
| \$ 5,840.35 | PrudentRx | July Invoice |
| \$ 312.50 | ANW | New business quote for Maroa-Forsyth |

Approved by roll call vote 12-0

Financials

Bismark-Henning CUSD #1 moved and Fisher CUSD 1 seconded the motion to approve financials through August 26, 2021. The financials show income as \$1,835,277.29 and total expenses totaling \$2,058,248.75 for an actual net monthly income of -\$222,971.46. Balance in the trust account is \$1,374,983.84. Unpaid claims total \$0, total claims for the month total \$1,888,782.71. The Wellness account has a balance of \$116,186.03.

Approved by unanimous vote 12-0

Speaker Kelly Grebinsky, Actuaries Northwest, to discuss 2nd Qtr report:

Kelly Grebinsky went over the 2nd Quarter report. Recent 12 month revenue totaled 19.3 million compared to net expenses of \$19.04 million, resulting with an operating gain of \$241,630. Claims are higher than expected due to the coronavirus pandemic for testing, treatment and vaccinations and due to the fact people delaying treatment because of the pandemic and now finally going in and getting diagnosed and or treatment. Projected operating gains are \$180,589 or 1% of premiums, which is below our rate setting target of 2%.

Speaker Kelly Grebinsky, Actuaries Northwest, to discuss the 2022 preliminary renewals:

Final tiering is complete with 12 schools going up, 7 going down and 4 remaining the same. Looking at a single digit renewal for 2022. There is more movement due to the 5% difference in premium between the tiers. Kelly will receive the August claims on around September 10th so hopefully he will have the renewal done by September’s executive board meeting.

Discussion of the possibility of adding new plans for the 2022 plan year: There was some discussion about adding qualified HDHP plans and POS plans with higher deductibles and OPM and pairing them with either a HRA or H S A. There are no plans of eliminating any plans.

Discussion and approved D & O insurance:

GCMS Community Unit School District #5 moved and St. Joseph-Ogden CHSD #305 seconded renew the D&O insurance policy with Professional Solutions Insurance Company.

Approved by roll call vote 13-0

Discussion of schools who have submitted their letter of intent to withdrawal for 1/2021:

To date there has been only one district who has submitted their letter of intent to withdrawal which is Iroquois County CUSD #9.

2022 Brief Benefit Updates:

-Hearing aids – for schools who want this benefit there will be an endorsement/rider under each district’s policy and districts will have the option to have this rider added to their policy. Pricing will be based off of Tier 7 rates on the POS 2500 100% plan and there will be a 2.50% charge for each district who participates. Maximum benefit is \$2500 over two years.

-Colon Cancer Screening – starting at age 45 (previously age 50)

-Lung Cancer Screening – starting at age 50 previously age 55)

Strive for Five – Nurse/Advocate: Brian Loman and Kris Elliot gave an update on the Strive for Five – Nurse Advocate. Kris presented a sample report card that will be posted at each district in the month of February – after receiving the previous year’s claims history. Some information on the report card will be specific to that district and some information will be IERMP info as a whole group. The A-frame signs will be put again in the Spring and Fall promoting the Strive For Five.

Report on all districts that we have accepted and declined since the last annual meeting: The following districts have been approved: Central CUSD #4, Tri-County Special Educations, Iroquois Special Education Association (ISEA), Sullivan and Paris Union. Iroquois Special Education Association came into the plan effective 7/1/21. There were no districts who was declined to come into the IERMP.

Update on Healthiest You:

Brian Loman went over July’s HealthiestYou report. To dated there has been 271 visits, claims savings per episode is \$517 and average year to date wait time is 8 minutes.

Approve Schools eligible to join the IERMP:

None

Re-elect Executive board members (4 spots) – Zimmerman (Monticello 3 year), McClure (Paxton-Buckley-Loda 3 year), Darnell (GCMS 3 year) and Thompson (Fisher – 2 year term to finish Larson’s term):

The Chairman asked for nominations from the floor and St. Joseph-Ogden CHSD #305 nominated Zimmerman, McClure, Darnell and Thompson and Bismarck-Henning CUSD #1 seconded it.

Approved by unanimous vote 13-0

Discussion Items:

Gail Heaton discussed the Consolidated Appropriations Act, 2021 and how Health Alliance will prepare the comparative analyses and supporting documentation to demonstrate the Trust’s compliance with the federal requirements. Health Alliance is offering this for their self-funded clients and the cost for them to do this is for a \$1,000 yearly fee.

Loman-Ray will be hosting a dinner on Wednesday, September 29th at the IASA Annual Conference.

Adjournment:

At 2:11 pm St. Joseph-Ogden CHSD #305 moved and Bismarck-Henning CUSD # second the motion to adjourn the meeting.

Approved by unanimous vote

Vic Zimmerman

Chairman

Brian Brooks

Secretary