

ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
EXECUTIVE BOARD MEETING MINUTES
September 2023 at 1:30 pm
Champaign Public Library – Friends Conference Room (215)
via Zoom

Call to Order: Jeremy Darnell called the meeting to order at 1:32 pm

Roll Call:

Executive Board Members Present:

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| Adam Clapp | Monticello CUSD #25 |
| Barbara Thompson | Fisher CUSD 1 (left at 2:50pm) |
| Brian Brooks | St. Joseph-Ogden CHSD #305 |
| Jeremy Darnell | GCMS Community Unit School District #5 |
| Phil Cox | Salt Fork CUSD #512 (joined via Zoom at 3:00pm) |
| Scott Watson | Bismarck-Henning CUSD #1 |
| Tom M. Davis | Heritage Community Unit School District #8 |

Executive Board Members Absent:

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|---------------|-----------------|
| Brian Mentzer | Belleville #201 |
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Board Members Present:

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|-------------------|---|
| Dave Deets | Mascoutah CUSD #19 via Zoom |
| Dustin Nail | Harmony-Emge School District #175 |
| Bill Myers | Shiloh CUSD via Zoom |
| Dan Hylbert | Cissna Park Community Unit School District #6 (left at 3:16pm) |
| Kevin Haarman | Neoga CUSD #3 |
| Nicole Bullington | Iroquois Special Education Association |
| Travis Duley | Paxton-Buckley-Loda Community Unit School District #10 via Zoom |

Administrative Individuals Present:

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| Brian Loman | Loman-Ray Insurance Group, LLC |
| Alex Meyer | Loman-Ray Insurance Group, LLC via Zoom |
| Kris Elliot | Loman-Ray Insurance Group, LLC |
| Lori Warnes | Loman-Ray Insurance Group, LLC |
| Tresica Foreman | Loman-Ray Insurance Group, LLC |
| Kelly Grebinsky | ANW via Zoom |
| Ainsley McDaniel | BCBS |
| Jason Jared | USI |
| Jeff Dosier | Schmale Insurance via Zoom |

Guests present:

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|----------------------|-----------------------------------|
| Tom Magers | Rantoul City Schools #137 |
| Mark Blassie | Keystone Insurance Group via Zoom |
| Gail Heaton | Clemens Insurance |
| Dan Elsberg | The Standard |
| Sandra Streeter | BCBS/Dearborn |
| Julie Until | BCBS/Dearborn |
| Todd Reed | Metlife via Zoom |
| Heidi Bruns | Okaw Valley CUSD #302 |
| Celeste Eichelberger | USI via Zoom |
| Kristen Merrick | USI via Zoom |

Nominate and elect Officers of the Executive board to replace Vice Chairman (replace McClure):

Bismarck-Henning CUSD #1 nominated Brian Brooks for the Vice Chairman position and St. Joseph-Ogden CHSD #305 nominated Scott Watson for the Secretary position.

St. Joseph-Ogden CHSD #305 made the motion and Heritage seconded the motion to approve Brooks as Vice-Chairman and Watson as Secretary.

Approved by roll call vote: Brooks as Vice Chairman 5-0-1 abstained (Brooks)

Watson as Secretary 5-0-1 abstained (Watson)

Approve annual meeting minutes:

Monticello CUSD #25 made the motion and Fisher CUSD 1 seconded the motion to approve the annual meeting minutes.

Approve paid and unpaid Bills:

Bismarck-Henning CUSD #1 made the motion and St. Joseph-Ogden CHSD #305 seconded the motion to approve the following unpaid and paid bills:

Unpaid:

\$ 2,531.25 ANW New business and renewal underwriting

Approved by roll call vote: 6-0

Financials:

Heritage Community Unit School District #8 made the motion and Fisher CUSD 1 seconded the motion to approve financials through September 21st. No expenses for the month of September. Total balance in the trust account is \$1,441,488.63 and \$174,017 in the wellness account.

Approved by roll call vote: 6-0

Speaker, Dan Elsberg from The Standard, to discuss accident insurance, hospital indemnity and group critical illness insurance:

These are voluntary benefits for districts to offer to their employees. Must have 10 employees from each district to participate.

Ancillary presenters (had 20 minutes each to present):

Metlife – incumbent – 2024 renewal - dental 8% - 1 year, vision flat – 2 years and life flat – 2 years

BCBS – dental inline with renewal rates – 2 years, vision 5% under current – 4 years and life \$.024 lower than current - 3 years

The Standard – dental matching current 2023 rates – 2 years, vision 12% under current rates – 2 years and life \$.01 lower than current – 3 years.

BCBS is offering a \$250,000 transitional credit with the sale of all ancillary products plus up to -2% off of medical for those districts who offer vision and dental or life. Package pricing – dental -1%, life -.5% and vision -.5%. Vision must be elected with either dental or life to qualify for discount.

Discuss and vote on ancillary renewal for 2024:

St. Joseph-Ogden CHSD #305 made the motion and Heritage Community Unit School District #8 seconded the motion to approve going with The Standard for the 2024 ancillary

Approved by roll call vote: 5-0-1 abstained Salt Fork (coming in after the presentation)

Discuss and approve schools eligible to join the IERMP at standard rates:

Rantoul Township High School 10/1 113 lives

St. Joseph-Ogden CHSD #305 made the motion and Heritage Community Unit School District #8 seconded the motion to approve Rantoul Township High School to come into the IERMP.

Approved by roll call vote: 6-0

Discuss and approve schools eligible to join the IERMP at non-standard rates:

Monticello CUSD #25 made the motion and Bismarck-Henning CUSD #1 seconded the motion to approve the following schools at non-standard rates:

East Alton 87 lives 10/1
Wolf Branch 57 lives 10/1

Approved by roll call vote: 6-0

Discuss districts who have been declined: None

Discussion items- Commission – rate is only changing due to premium increase. BCBS commission are on a % base and since the premiums are increasing so are the commissions. Currently the commissions are coming in at \$25 per employee in 2024 it will be \$28.

Informational items:

IASA dinner – Thursday, September 28th – meet on the west side of the Abraham Lincoln Conference center at 7:15pm

October Executive Board meeting – October 26th at 1:00 Champaign Public Library – Friends Conference Center

Adjournment:

At 3.32 pm Bismarck-Henning CUSD #1 made the motion and Monticello CUSD #25 moved to adjourn the meeting.

Approved by unanimous vote.

Jeremy Darnell
Chairman

Scott Watson
Secretary