

**ILLINOIS EDUCATORS RISK MANAGEMENT PROGRAM ASSOCIATION
BOARD OF DIRECTORS
ANNUAL BOARD MEETING MINUTES
AUGUST 28, 2025
I-Hotel & Zoom**

Call to Order: Jeremy Darnell called the meeting to order at 11:40 am

Roll Call:

Executive Board Members Present:

Adam Clapp	Monticello CUSD 25
Barbara Thompson	Fisher CUSD 1
Brian Brooks	St. Joseph-Ogden CHSD #305 via Zoom
Dave Deets	Mascoutah CUSD #19
Jeremy Darnell	GCMS Community Unit School District #5
Lance Landeck	St. Joseph Grade CCSD #169
Phil Cox	Salt Fork CUSD #512
Scott Watson	Bismarck-Henning CUSD #1

Executive Board Members Absent:

None

Board Members Present:

Andy Walsh	Olympia CUSD 16
Bonnie McArthur	Thomasboro Community Consolidated School District #130
Brian Brink	Community Unit School District #7
Darren Loschen	Edgar County CUSD #6
Gary Alexander	Tuscola CUSD 301
Jared Ellison	Gifford Community School District #188
Kimberly Norton	Heritage Community Unit School District #8
Jon Kelly	ROE #9
Kenny Schwengel	Stewardson-Strasburg 5A
Kent Stauder	Okaw Valley CUSD #302
Kevin Haarman	Neoga CUSD #3
Nicolle Bales	Iroquois Special Education Association
Robert Richardson	Hoopeston Area CUSD #11
Ryan Peyton	Blue Ridge Community Unit School District #18
Scott Amerio	Rantoul Township High School
Seth Miller	Westville CUSD
Shane Schuricht	Shelbyville CUSD #4
Tara Chandler	Paxton-Buckley-Loda Community Unit School District #10
Tim Simpson	Cissna Park Community Unit School District 6
Todd Wilson	Prairieview Ogden CUSD #197
Tom Magers	Rantoul City Schools #137
Tom Mulligan	Arcola School District #306
Zach Werkheiser	Shiloh CUSD 1 via Zoom

Board Members Absent:

Brent Boren	Anna District #37
Dustin Nail	Harmony-Emge School District #175 via zoom
Eric McCollum	Grayville CUSD #1
Jennifer Armstrong	Rural Champaign County Special Education Cooperative – via zoom
Kristen Dunker	V.A.S.E (Vermilion Assoc for Special Education) via zoom at 12:30
Melanie Brink	Belle Valley SD 119

Administrative Individuals Present:

Abi Whitlock	Loman-Ray Insurance Group, LLC
Alex Meyer	Loman-Ray Insurance Group, LLC
Brady Smith	Loman-Ray Insurance Group, LLC
Brian Loman	Loman-Ray Insurance Group, LLC
Kris Elliot	Loman-Ray Insurance Group, LLC
Lori Warnes	Loman-Ray Insurance Group, LLC
Tresica Foreman	Loman-Ray Insurance Group, LLC
Jason Jared	USI Insurance Services
Jeff Dosier	Schamle Insurance
Gail Heaton	Clemens Insurance
Kelly Grebinsky	Actuaries Northwest
Ainsley McDaniel	BCBS

Deb Simmons BCBS
Jodi Dacar BCBS

Guests Present:

Brandon Taylor Mascoutah CUSD #19
Justin Carr Loman-Ray Insurance Group, LLC

Nominate and elect Executive board members – 4 positions are open (three for a 3-year term and 1 for a 2-year term). Brian Brooks (St. Joseph-Ogden High School), Scott Watson (Bismarck-Henning (CUSD#1) and Dave Deets (Mascoutah) are re-running for 3-year terms. Scott Amerio is running for the 2-year term is to replace the vacant spot held by Travis Duley(PBL).

Fisher CUSD moved and Salt Fork CUSD #512 seconded the motion to approve Brooks, Watson and Deets for a 3-year term and Amerio for the 2-year term positions on the Executive Board.

Approved by roll call vote: 29 yes-0 no

Approve paid & unpaid Bills:

Paid:

\$4,405.00 One Digital Bank sent payment twice in June – will receive a credit on future invoices

Unpaid:

\$5,547.00 Loman-Ray Insurance Group Renewal of Directors & Officers Insurance

Mascoutah CUSD #19 moved and Bismarck-Henning CUSD #1 seconded the motion to approve the unpaid and paid invoices.

Approved by roll call vote: 7-0

Financials

Monticello CUSD 25 moved and Mascoutah CUSD #19 seconded the motion to approve financials through July 2025.

Total balance in the trust account is \$1,584,776.18 and \$66,887.77 in the wellness account.

Approved by unanimous vote: 7-0

Speakers, Brian Loman & Kelly Grebinsky, to discuss 2026 BCBS renewal:

Brian Loman went over the plan changes for 2026. By making these changes, this helped get the renewal down from an aggregate 25% to 16.9% . Two plans – the \$750 Plan and MIBPP2030 HSA will be eliminated due to low enrollment. The big change for BCS plans are removing GLP1's for weight loss, but it will be available if medically necessary. Copay changes will also take place – PCP from \$25 to \$35, Spec Copay from \$50 to \$75, UC from \$50 to \$75, ER from \$50 to \$75, Ambulance copay from \$200 to \$300, Rx copays will be changing to \$15/50/95/50. The 2500 100% plan will go to the \$2800 100% and the \$2500 80% plan will go to the \$3000 80% plan. Rate adjustment on the family tier ratio is currently at 2.27xEE rate and moving to 2.35x EE rate. The changes to the standard PPO plans are changes that BCBS makes every year to their standard plans.

Kelly Grebinsky went over the IERMP historical premium vs claims chart. Claims have significantly gone up since January 2023. This is not an IERMP only issue – this is an issue among all groups across the country. This is the cause of COVID, the introduction of new drugs, increases in utilization, etc are driving the claims ups. Over the past 12 months, the trust spent around \$1.5M in GLP1's for weight loss, and is going to increase overtime. Kelly Grebinsky reminded the group that BCBS has plenty of wellness benefits for members to utilize.

Speaker, Ainsley McDaniel, to discuss 2026 BCBS renewal:

Ainsley McDaniel expressed to the group that BCBS does put their best foot forward to reinvest in their members and is here for the long run.

Discussion on ancillary products: Renewal rates are not finalized yet and will be out shortly. The ancillaries will be put out to bid next year.

Discuss and vote on BCBS 2026 health insurance renewal – 16.9% aggregate increase for the trust and individual plan renewal changes provided on the chart which is in the board packet

Bismarck-Henning CUSD #1 moved and Monticello CUSD 25 seconded the motion to approve the aggregate increase 16.9% and the individual plan renewal changes provided on the chart in the board packet.

Approved by roll call vote: 29-yes, 0-no

Discuss and vote on transferring funds the trust received from Carle for reimbursements from providers to the Wellness account.

Salt Fork CUSD #512 moved and Mascoutah CUSD #19 seconded the motion to transfer the funds received from Carle to the Wellness account.

Approved by roll call vote: 7-0

Informational Items-

Review of Termination language – must be on district letterhead and received by August 31st and can be rescinded by October 31st
IASA Dinner – Wednesday, September 24th @ Mariah's Steakhouse
September Executive Board meeting is cancelled

Adjournment:

At 12:25 pm moved and Mascoutah CUSD #19 second the motion to adjourn the meeting.

Approved by unanimous vote

Jeremy Darnell

Jeremy Darnell (Nov 3, 2025 14:00:54 CST)

Chairman

Scott Watson

Scott Watson (Nov 3, 2025 14:13:07 CST)

Secretary