

LINCOLN PUBLIC LIBRARY DISTRICT

BOARD OF TRUSTEES SEPTEMBER 21, 2003 MEETING MINUTES

- I. The Meeting was called to Order by President Leesman at 5:30
- b. IN ATTENDANCE: Keith Leesman, John Aton, Susan Rohrer, Tim Bacus, Tom Zwilling, Roger Michalsen
 - ABSENT: Sheri Bey
 - b.
 - b. Also in Attendance: Caroline Keist, Donna Cunningham, Jessalyn _____ Sarah Schwantz, RW Garrett Insurance

II. Health Insurance Presentation by Sarah Schwantz, RW Garrett Insurance

a. The renewal of the current Health Insurance is a 19% increase over last year's rate.

Last year's increase was a 26.4% increase.

b. Our plan is a 'Grandmother Plan' and is not offered any longer. It has a \$250 deductible.

1. Factors in the increase involve age of insured, current medical trends and the size of the group insured.
2. Our plan is of the 'Affordable Care Act era.'
3. The monthly premium is \$937.36 / month.

4. Ms. Swantz compared the current policy to 'others available'.

a. Others that were compared included: Health Alliance and Blue Cross/ Blue Shield: 'Option Five in the Blue Cross/Blue Shield Preferred Network.

b. 'Option 5'...

1. This is the closest policy listed with a \$250 deductible.
2. Ms. Swantz provided the Trustees with a detailed chart comparing the various policies and their costs.
3. One drawback is that Springfield Clinic is 'Out of Network for the Blue Cross/Blue Shield.
- 4.. Health Alliance-Point of Service requires going to the Network Doctor BUT the patient can go to the 'out of network doctor' BUT they need a referral.

5. Tim Bacus asked Ms. Schwantz for her perspective on how to chose.

Ms. Schwantz offered that many factors are involved for the individual.

a. Factors for the Library include: budget and affordability. The factor that the pool of employees at the Library do not include family or spouses is good for cost.

b. Ms. Schwantz offered that some pass some of the cost to employees.

c. Ms. Schwantz also stressed that the current 'Grandmother Plan has a problem. IF the Board chooses to switch to another Plan, we can't go back

to the 'old plan'.

d. Susan Rohrer mentioned that the changes are obvious.

e. Ms. Schwantz offered that the rate change is due to enrollment. Another

factor is due to the trend in ACA (Affordable Care

Act) rates.

Differences are due to network discounts with the providers.

f. John Aton offered that OPTION 5 could have changes. He mentioned the \$68,000 Current Plan cost. Currently this is a high deductible plan

g. It was mentioned that the U.S. Government dictates the minimum increase annually. The \$250 Annual Deductible resets annually and may increase next year.

h. Ms. Schwantz said that 'other plan's increases h have been between

9% and 35% increases. Our current rate is based on four employees and we now have five full-time employees.

I. Ms. Schwantz informed the Board that a decision needed to be made by the 'end of September'.

Mr. Starasta, as per Board discussion, emailed Ms. Schwantz to find out a definitive date to make a decision.

1. John Aton offered that they could probably 'work us in' if we were 'late'.
2. Mike Starasta offered that he thought that we decided in November last year.
3. Members Leesman and Rohrer offered that they would not be available to meet next week.

j. John Aton offered that Option Five offers the same coverage at savings of \$16,000.

k. John Aton offered that many companies switch for the cost incentive on the lower amount the first year and then get a second year increase.

Tom Zwilling concurred.

l. Tom Zwilling asked if it was appropriate to ask those in attendance of their Opinion...

Caroline Kiest offered that she likes the current insurance. She said she did not want the Library to be gouged. She liked the lower co-pay and felt that \$1,000 was a stretch.

Donna Cunningham offered that the insurance was a major perk to employment! She agreed with Caroline's opinions. She also was hesitant to

change out of the 'Grandfather Plan'. She felt that the increases may be incentive to switch.

j. John Aton offered that at a previous employer a HSA (Health Savings Account) was offered. The fund was available for employees to draw on for health related expenses.

k. Tim Bacus offered that the HSA is not taxable.

The bank could offer a checking account or debit card for the health related employee expenses.

Rohrer asked about savings.

Tim Bacus offered that an amount is put into an account and the employee can max it out at their idea.

l. John Aton offered that with five employees and \$1,000 per employee. They can roll it over or use it as an IRA/savings account. He said the money goes into the account tax free and pays out tax free. The money is deposited on a monthly basis but not after retirement.

m.. John Aton offered that Option Five offers a \$16,000 in savings and even if the Board pays the HSA the Board would still have \$11,000 savings.

n. Tim Bacus said the Board needs to be sure that the co-pay is high enough to have a HSA (Health Savings Account).

o. President Leesmand asked, 'Our action is...'

p. Tim Bacus said that we should ask Ms. Schwantz...

1. Is Option Five a high enough deductible

Plan eligible for HSA?

2. If Option Five is not high enough, which one

is?

3. What is the date the decision must be made?

Mr. Starasta emailed the questions during the meeting to Ms. Swantz.

q. Susan Rohrer complimented Aton and Bacus for their discovering/ informing the Board of the HSA option.

r. Tom Zwilling offered the following...

Dr. visit may be \$20 but a specialist would be \$40. Urgent Care Cost would be 80%...patient pays %20. An ER \$150 copay up to \$400 (20% of the bill).

s. Decision...Wait for answers

OPTIONS FOR MEETING...

'Committee Meeting': October 12

Next Board Meeting: October 19

III. No Executive Session items

IV. No Public Comments (Ms. Schwantz presentation was made early in the meeting.)

V. Approval of Minutes...

John Aton made the motion to accept and Susan Rohrer seconded the motion. No further discussion. The motion 'Carried'.

VI. New Business

a. Health Insurance...Previously discussed in the meeting to allow Ms. Schwantz to not have to wait for this item in the agenda.

b. Monthly Financial Reports

1. Mr. Starasta offered that the roof was paid. President Leesman offered that money may need to be moved from the prior year's surplus.
2. Last Year's surplus should be moved to the 'General Committed Fund'.
3. Susan Rohrer asked Mike Starasta if we were in any 'trouble' in any account.
Mr. Starasta answered no.
4. Tim Bacus offered that on page 13 the Unassigned Fund Balance should be moved to the Committed Fund.
5. Tim Bacus made the motion to accept the Financial Reports and Tom Zwilling seconded the motion. No discussion.
The motion 'carried'.

C. Report from Jessalyn...

1. She was presenting for the first time.
2. She said she did not have much to say.
3. She mentioned the August circulation numbers as 'good'.
4. She said she was enjoying the work. President Leesman said we were happy to have her.
5. One question was asked by Tom Zwilling, 'What is a 'board book'?
The book was described as having 'heavy pages' for younger readers.
6. She offered she is in the 'Review Period' for her class.

D. Donna's Report

1. She apologized for any typos.
2. The relocation of services was working well.
3. The number of computers was being reduced to match lessened demand.
4. Two were found to be 'enough' with games etc.
5. 'Leaf confetti' will be used for the activity in her report.
6. The decomposition of the carved pumpkin is being studied.

E. Caroline's Report

1. Caroline asked for questions...
2. No questions were asked.

OLD BUSINESS

- a. Lazerware Computers...
 1. Mr. Starasta and Caroline Keist met with the Zazerware rep last Friday.
 2. The rep came from Edwardsville.
 3. Mr. Starasta reported the following...
 - a. Several Plans were described by the company rep.

1. Plan One: PC support and Lease Plan
2. Plan Two: PC support and Buy the computers
- b. Two nearby Libraries use the Lazerware program.
They each use either Plan One or Plan Two.
4. Keith Leesman offered that he liked the Three Year Lease contract.
Tom Zwilling agreed also adding that it was reasonable.
5. TIm Bacus asked, 'If we buy we still have the computers and

THEN want to change, Now What?'

6. The answer was leasing was 'easier'.
7. Caroline offered that improvement would be in fixing and or repair.
8. John Aton asked about ransomware/malware.

Tom Zwilling pointed out that training is available to the staff on the Leased Plan and includes Ransomware recovery.

9. COSTS OF THE TWO PLANS...

Lease Plan: \$23,511.02

Purchase Plan: \$31,827.37

10. Mike Starasta was unsure about computers for the staff.

No personal information is on the Library computers.

Every three years...new computer and monitor.

Under the Lease Plan...17 Stations...6 public computers

11. Questions were raised on bidding... State Law on \$25,000 or more for accepting the 'lowest bid'.

- a. Mr. Starasta offered that local media could be used for a day advertising for the bid.
 - b. John Aton asked how many other companies offer this service?
 - b. Keith Leesman offered that we should go with the plan that meets the requirement.

12. Caroline offered that since the Library system is using it there is confidence in it.

Mike offered that Rochester Library is very confident in Lazerware and recommends it.

13. John Aton made the motion to use the Lazerward Lease Plan option. Tom Zwilling seconded the motion.
No discussion. Motion carried.

- b. Book Sale. A few items were left over.

It was suggested to offer left over items to 'libraries' at local Nursing homes and or the jail

- c. Decennial Committee

The Report will be presented at the November meeting.

- d. Story Walk

1. The County Board was contacted and they reported that the Display Units are being constructed currently. Sixteen Units are being made.

2.

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