

**LINCOLN PUBLIC LIBRARY
BOARD OF TRUSTEES
COMMITTEE MEETING**

**October 14, 2021
620 Broadway St.**

PRESENT: Susan Rohrer, Bill Vinyard, Tim Bacus, Thomas Zwilling, Caitlin Lore, Libby Anderson, Keith Leesman

ALSO PRESENT: Mike Starasta, Caroline Kiest, April Jensen, Donna Cunningham.

1. CALL TO ORDER: Rohrer calls the Lincoln Public Library Board of Trustees Committee Meeting at 5:29 pm.

2. ADDITIONS TO THE AGENDA: None

3. HEALTH INSURANCE ISSUES: Rohrer asked Starasta about the renewal plan for Blue Cross health insurance. Starasta told the Board that he met earlier in the day with Jensen, Cunningham and Kiest about the increase in the health coverage. Jensen said our current plan was grandfathered in but no longer being offered. Jensen said an E.R. visit would be much higher with other insurance companies. Jensen said the library's health insurance coverage decreased the prior 2 years. Jensen said the 20% increase seems like a lot but to realize the past 2 years there was a decrease. Bacus asked about the cost of out of network. Jensen said that Blue Cross Insurance won't be covering Springfield Clinic but are currently in negotiations. Bacus asked if Springfield Clinic is not an option, will it be problem for employees to switch to Family Medical Center. Jensen said if we change to another plan that it could potentially bankrupt an individual. Bacus stated that there are other health insurance options, Health Alliance and United Health. Anderson said for next year option for another insurance company. Kiest thanks the Board for paying the health insurance. Cunningham said she has started to move over to Family Medical and appreciates the Library paying for health insurance. Jensen said the Blue Cross plan is best considering the deduction is \$1,000.00 other plans are \$2,500.00 and higher. Rohrer said if we left the current plan and went with another insurance company that we couldn't come back to original plan. Vinyard asked Cunningham about her husband's payment. Rohrer asked the Board for recommendations. Anderson said stay with Blue Cross. Vinyard asked if we can lock in more than 1 year. Jensen said no. Rohrer suggests keeping the insurance and talk to Garrett Agency next week at the Board meeting, then the Board discuss the policy. Leesman asked Starasta how the new health insurance plan will affect the Library's Budget. Zwilling asked if the employees are happy with the insurance. Kiest said there are ways to work to stay in budget. Leesman said to keep the insurance but in the future the employees might have to pay. Rohrer said next week at the Board meeting, we will hear Garrett Agency's proposal and Starasta's budget numbers. Leesman asked Vinyard how long the Library has been with Garrett Agency.

Vinyard said maybe 15 years. Rohrer said the Board needs to set up a health insurance committee to see other options. Starasta said that was a good idea. Rohrer said set up the committee next year.

ADJOURN: meeting adjourned at 6:00 pm.