



COUNTY OF KENDALL, ILLINOIS
ADMIN HR COMMITTEE
County Office Building
County Board Rooms 210
Wednesday, July 19, 2017 ~ 5:30p.m.

MEETING AGENDA

- 1. Call to Order**
- 2. Roll Call:** Elizabeth Flowers, Matthew Prochaska, John Purcell, Lynn Cullick (Chair), Judy Gilmour (Vice Chair)
- 3. Approval of Agenda**
- 4. Approval of Minutes from July 6, 2017 Meeting**
- 5. CBIZ Update**
- 6. Wine Sergi – *Cyber Liability Insurance Proposal Update***
- 7. Department Head and Elected Official Reports**
- 8. Public Comment**
- 9. Committee Business**
 - *Discussion on HR Question from Judge McCann*
- 10. Executive Session**
- 11. Items for Committee of the Whole**
- 12. Action Items for County Board**
- 13. Adjournment**

If special accommodations or arrangements are needed to attend this County meeting, please contact the Administration Office at 630- 553-4171, a minimum of 24-hours prior to the meeting time

COUNTY OF KENDALL, ILLINOIS
ADMINISTRATION HUMAN RESOURCES COMMITTEE
Meeting Minutes
Thursday, July 6, 2017

CALL TO ORDER - Committee Chair Lynn Cullick called the meeting to order at 6:02p.m.

ROLL CALL

Attendee Name	Status	Arrived	Left Meeting
Judy Gilmour	Here		
Matthew Prochaska	Here		
Lynn Cullick	Here		
Elizabeth Flowers		6:17p.m.	
John Purcell		6:05p.m.	

With three members present a quorum was established to conduct committee business.

Others Present: Bob Jones, Scott Koeppel

APPROVAL OF AGENDA

Motion: Member Gilmour
 Second: Member Prochaska
RESULT: Approved with a Unanimous Voice Vote

APPROVAL OF MINUTES – June 27, 2017

Motion: Member Cullick
 Second: Member Gilmour
RESULT: Approved with a Unanimous Voice Vote

DEPARTMENT HEAD AND ELECTED OFFICIAL REPORTS

Scott Koeppel, Administration Office – The committee reviewed the May and June 2017 Administration Worker’s Compensation Reports.

Member Purcell requested additional reporting on Workers Compensation showing what the total is for outstanding claims, and the County’s deductible, claim open date and date closed, total of the claim if closed, the potential liability to the County, and the annual budget and percentage of actual WC claims.

Bob Jones, Treasurer’s Office – Mr. Jones updated the committee on the deputy that was charged for family coverage but was only enrolled in single coverage, and stated that the deputy has outstanding claims for himself, but not any family member claims. Discussion on employee payments made for family coverage versus single coverage, outstanding claims for this employee, correct classification of their insurance plan option to family, and the continued audit of all employee benefit records.

Mr. Jones also updated the committee on the reconciliation of the monthly medical insurance invoices, and some discrepancies that he found between the ledger and the actual numbers that were completed prior to May 1, 2017. Mr. Jones has completed the reconciliation, and will provide an update at the August meeting.

COMMITTEE BUSINESS

- *Discussion on New Legislation and Required Annual RPF for Insurance Broker and Insurance Provider* – Member Cullick reported that legislation that indicates the County is now required to go out for bid annually for all of the insurance services, carrier, and broker. If we are going through a broker, and not going directly to a carrier, we are required to go out for a comparative bid as well. If the County uses a broker, we must ensure they are in compliance with legislation and RPF qualifications by representing more than one carrier, obtaining sealed bids, and obtaining best pricing. Discussion on broker commission structure and percentage, Cyber-Liability Insurance, and a possible meeting between CBIZ, Wine Sergi and the State’s Attorney’s Office regarding the Attorney General’s Opinion on this issue from June 2017.
- *Deputy Administrator Job Description* – The committee reviewed the job description and had the following changes:

Page 14, I – Discussion on removing the temporary Forest Preserve responsibilities falling under the Board of the Forest Preserve district from this job description, and the need for an Inter-governmental agreement for work done outside of the normal job description responsibilities and salary.

Page 16, E – Discussion on the requirements for education and experience.

Page 12, B 1 & 2 – Discussion on the responsibility of supervising the Administrative Services Department Heads. There was consensus by the committee that the County Administrator would have the responsibility of supervising the department heads and the deputy administrator, and that the deputy administrator would oversee the Administrative Services Office personnel.

- *County Administrator Job Description* – The committee reviewed the changes suggested at the last meeting, and recommended the following additional changes:

Page 8, F – Change verbiage to “oversees the preparation and submission of the County Budget...”, instead of Prepares and Submits

There was consensus by the committee to remove the words Kendall County Board Chairman/person separately listed throughout the document, and replace it with Kendall County Board, with the exception of #11, which will read the County Board Chair and County Board, and #13, which will read County Board Chairman/person

Page 8, G 17 – There was consensus by the committee to eliminate “prepares news releases”

Page 8, N – add “as assigned by the County Board”

Member Prochaska made a motion to change the term Chairperson to Chairman according to state statute, second by Member Purcell.

Member Cullick made a motion to call to question, second by Member Gilmour.

Roll Call Vote: Member Purcell – no, Member Gilmour – yes, Member Flowers – yes, Member Prochaska – no, Member Cullick – yes **The Call to Question passed by a 3-2 vote.**

Member Prochaska withdrew his original motion. There was consensus by the committee to change the term Chairperson to Chair throughout the County Administrator Job Description.

- *Organizational Chart* – There was consensus by the committee to add the Deputy Administrator position under the supervision of the County Administrator, and the Administrative Services staff under the Deputy Administrator position as the department supervisor.

ITEMS FOR COMMITTEE OF THE WHOLE

- *Approval of the County Administrator Job Description*
- *Approval to Post the County Administrator Position Opening*
- *Approval of the Deputy County Administrator Job Description*
- *Approval of the Administration Office Organization Chart*

ACTION ITEMS FOR COUNTY BOARD

- *Approval of the County Administrator Job Description*
- *Approval to Post the County Administrator Position Opening*
- *Approval of the Deputy County Administrator Job Description*
- *Approval of the Administration Office Organization Chart*

PUBLIC COMMENT – None

EXECUTIVE SESSION – Not needed

MEETING ADJOURNMENT

Motion: Member Flowers
Second: Member Gilmour
RESULT: Approved with a Unanimous Voice Vote

This meeting was adjourned at 8:03p.m.

Respectfully Submitted,

Valarie McClain, Recording Secretary

MONTHLY MEDICAL INSURANCE REPORT

June 30, 2017

	Non-Union Union		<u>Total Enrolled</u>				Annual Cost Plan per EE	Others
			<u>Jun-16</u>	<u>Jul-16</u>	<u>Jun-17</u>	<u>Jul-17</u>		
HMO Employee	35	15	58	57	50	50	\$8,909.28	10
HMO Family	15	16	41	41	30	31	\$22,272.60	4
PPO Employee	0	4	18	17	4	4	\$12,087.00	0
PPO Family	0	4	12	12	3	4	\$30,216.72	1
H.S.A. - Emp	66	32	72	77	99	98	\$10,180.32 *	12
H.S.A. - Fam	50	52	80	78	102	102	\$23,616.00 *	7
Total Enrolled	166	123	281	282	286	289		34
Total Eligible	206	137						
				Dental EE		166		
				Dental Family		186	49	
				Total Enrolled		352	74	

NOTES:

- 1) Premiums and headcount paid as of monthly report date
- * 2) Includes Employer HSA contribution
- 3) Others Include ROE, KEN COM, Forest Preserve, COBRA, and Retirees

MONTHLY BENEFITS SUMMARY REPORT
June 30, 2017

Retirees/COBRA (12/1/16 - 11/30/17) (42 Retirees / 2 COBRA)			
Vision	Family	6	\$678.30
Vision	Single	6	\$325.52
Medical	Family	2	\$25,018.35
Medical	Single	8	\$43,685.21
Dental	Family	12	\$8,583.27
Dental	Single	28	\$8,820.44
TOTAL		62	\$87,111.09

UNEMPLOYMENT CHARGES 2017	
1st Quarter	\$8,471
2nd Quarter	
3rd Quarter	
4th Quarter	
TOTAL	\$8,471

Full Time New Hires/Terminations (12/1/16 -11/30/17)				
Department	New Hires		Resignations/Terms	
	YTD	Current Month	YTD	Current Month
Administration			2	
Animal Contr	1			
Circuit Clerk	2	1	2	
Coroner	2		1	
County Clerk				
Facilities				
Forest Pres				
Health Dept.	3		2	1
HWY	1		2	
KenCom			1	
PBZ	1			
Probation	2		1	
Public Defender				
Sheriff	4	1	3	
State's Att	1		3	1
Technology	1			
VAC				
Totals	18	2	17	2

BENEFITWALLET HSA FUNDING	
Date	Deposit
12/31/16	443,800
01/31/17	1,750
02/29/17	4,375
03/31/17	0
04/30/17	0
05/31/17	1,760
06/30/17	0
07/31/17	0
08/31/17	0
09/30/17	0
10/31/17	0
11/30/17	0
Total	\$ 451,675

FY 17 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$5,106,257)* 61.03% of Budget

	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	Totals
UHC Medical Premium	350000	366848	346172	347668	346995	355552	357994						\$2,471,230
BCBS Final Invoice	0	0	5200	0	0	0	0						\$5,200
Lincoln Life Dental Premium	25384	25684	27025	24382	26197	25788	25670						\$180,340
Lincoln Life Premium	792	840	616	725	672	734	723						\$5,101
Health Savings Account	443800	1750	4375	0	0	1750	0						\$451,675
Insurance Refunds	271	0	0	0	142	594	0						\$1,007
HRA Admin Fee	0	83	83	83	83	83	83						\$496
FSA Admin Fee	311	0	323	162	0	339	170						\$1,305
TOTALS	\$820,558	\$395,405	\$383,793	\$373,029	\$374,090	\$384,840	\$384,639	\$0	\$0	\$0	\$0	\$0	\$3,116,355*

FY 16 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$5,063,813)* 93.6% of Budget

	12/31/2015	1/31/2016	2/28/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	7/31/2016	8/31/2016	9/30/2016	10/31/2016	11/30/2016	Totals
BlueCross Medical Premium	347954	339151	344322	347599	342557	344748	342333	342917	333921	335258	338151	341085	\$4,099,996
Lincoln Life Dental Premium	23478	24220	24192	23762	23921	23806	23560	23721	23049	23330	23196	23365	\$263,618
Lincoln Life Premium	726	732	725	727	721	725	716	723	708	714	708	713	\$8,837
Health Savings Account	343500	0	0	0	0	10000	0	0	0	0	0	0	\$353,500
FSA Admin Fee	148	148	148	148	148	156	156	156	156	156	156	156	\$1,834
TOTALS	\$715,805	\$364,251	\$369,387	\$372,256	\$367,347	\$379,435	\$366,765	\$367,516	\$357,833	\$359,458	\$362,211	\$365,318	\$4,747,584*

FY 15 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$4,747,400) 91.4% of Budget

	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	Totals
BlueCross Medical Premium	\$ 315,655	\$ 322,904	\$ 323,368	\$ 321,771	\$ 328,759	\$ 329,521	\$ 318,862	\$ 322,074	\$ 319,795	\$ 313,546	\$ 313,232	\$ 323,842	\$ 3,853,148
Met Life Dental Premium	22,281	22,179	22,235	22,772	22,897	22,601	22,372	22,315	22,077	22,043	22,099	22,293	\$ 268,164
Lincoln Life Premium	718	730	743	742	759	747	737	732	726	730	736	729	\$ 8,829
Health Savings Account	16,375	17,375	17,000	17,000	18,000	18,125	17,500	17,750	17,000	17,125	18,500	17,750	\$ 209,500
TOTALS	\$ 355,029	\$ 363,188	\$ 363,345	\$ 362,285	\$ 370,415	\$ 370,984	\$ 359,492	\$ 362,870	\$ 359,899	\$ 353,444	\$ 354,568	\$ 364,414	\$ 4,339,641

FY 14 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$4,680,373) \$35,677 under FY

	12/31/2013	1/31/2014	2/28/2014	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	9/30/2014	10/31/2014	11/30/2014	Totals
BlueCross Medical Premium	\$ 333,830	\$ 337,723	\$ 333,582	\$ 323,495	\$ 334,201	\$ 334,375	\$ 327,851	\$ 325,037	\$ 324,487	\$ 330,947	\$ 324,542	\$ 332,889	\$ 3,962,531
Met Life Dental Premium	23,904	23,895	23,582	23,332	22,979	23,766	23,240	23,282	23,251	22,611	23,069	22,888	\$ 279,577
Lincoln Life Premium	637	626	785	778	743	743	750	750	745	750	750	7,430	\$ 15,687
Health Savings Account	15,875	15,875	15,875	15,750	15,750	16,500	16,375	16,875	15,250	15,250	15,250	13,875	\$ 187,500
TOTALS	\$ 374,246	\$ 378,120	\$ 373,825	\$ 363,355	\$ 373,673	\$ 375,384	\$ 368,016	\$ 364,925	\$ 363,733	\$ 369,558	\$ 363,611	\$ 376,850	\$ 4,445,296

**Illinois Counties Risk Management Trust
Claims Analysis
7/1/2017**

Workers Compensation

FY17 - Current Year's Total Claims

	Incident Date	Department	Cause / Incident	Status	Paid	Missed > 3 Days Work	Returned to Work
1	12/08/16	Sheriff's	contusion	closed	\$ 21	N	Y
2	12/12/16	County Clerk	slip/trip/fall	closed	442	N	Y
3	12/12/16	HHS	slipped in parking lot	closed	-	N	Y
4	12/17/16	Sheriff's	stuck by needle	closed	916	N	Y
5	12/22/16	Corrections	struck by person	closed	1,272	N	Y
6	01/01/17	Corrections	contusion - struck by person	open	35,591	Y	N
7	01/02/17	Sheriff's	exposure to bodily fluids	closed	641	N	Y
8	01/02/17	Sheriff's	contusion - struck by object	closed	2,140	N	Y
9	01/07/17	Sheriff's	struck back contusion	closed	-	N	Y
10	01/08/17	Sheriff's	exposure to bodily fluids	closed	923	N	Y
11	01/08/17	Sheriff's	exposure to bodily fluids	closed	867	N	Y
12	01/19/17	Sheriff's	contusion	closed	-	N	Y
13	01/30/17	HWY	eyes - contact with foreign matter	closed	87	N	Y
14	02/21/17	Corrections	head struck against object	closed	2,704	Y	Y
15	02/23/17	HWY	contusion	closed	-	N	Y
16	02/28/17	Corrections	Fracture	open	7,204	Y	Y
17	03/04/17	Animal Control	Bit by animal	closed	-	N	Y
18	03/16/17	Sheriff's	contusion	open	2,871	N	Y
19	03/23/17	Corrections	contusion - hit by person	open	331	N	Y
20	03/24/17	County Clerk	contusion	open	526	N	Y
21	04/03/17	HHS	Fracture	re-opened	-	N	Y
22	04/06/17	Circuit Clerk	repetitive trauma	open	9,823	Y	Y
23	04/06/17	Corrections	sprain/strain	closed	-	N	Y
24	04/06/17	Corrections	laceration/puncture	open	684	N	Y
25	04/10/17	Corrections	exposure to bodily fluids	open	455	N	Y
26	04/18/17	Sheriff's	sprain/strain	open	172	N	Y
27	04/19/17	Corrections	contusion	open	-	N	Y
28	04/19/17	Sheriff's	contusion	open	7,664	Y	Y
29	05/09/17	Sheriff's	slipped getting out of van	open	-	N	Y
30	05/10/17	Sheriff's	slip/trip/fall	closed	-	N	Y
31	05/10/17	Sheriff's	slip/trip/fall	open	230	N	Y
32	05/16/17	Sheriff's	slip/trip/fall	open	2,177	N	Y
33	05/23/17	Sheriff's	slip/trip/fall	open	374	N	Y
34	06/26/17	Corrections	struck by person	open	-	Y	N

Total FY17 Claims \$ 78,114

Total FY17 Open Claims \$ 68,102

Workers Compensation

Prior Years' Open Claims

	Incident Date	Department	Cause / Incident	Status	Paid	Missed > 3 Days Work	Returned to Work
1	06/30/12	Forest Preserve	Injured back and shoulder	re-opened	\$ 132,078	Y	Terminated
2	05/10/14	Sheriff's	Injured multiple body parts	open	232,645	Y	Y
3	02/01/15	Facilities	shoulder / repetitive motion	re-opened	144,699	Y	Y
4	05/05/15	Facilities	Strain/Sprain arm	open	221,256	Y	Terminated
5	02/17/16	State's Attorney	slipped in parking lot	re-opened	2,658	N	Y
6	04/10/16	Forest Preserve	slip / contusion ankle	open	12,476	Y	Y
7	04/12/16	Sheriff's	contusion toe	open	80,813	Y	N
8	09/13/16	Sheriff's	training / strain	open	60,543	Y	N
9	11/15/16	Sheriff's	laceration	open	2,963	N	Y
10	11/15/16	Sheriff's	laceration	re-opened	6,027	N	Y

Total Prior Year's Open Claims \$ 896,159

Total FY17 Open Claims & Prior Year's Open Claims \$ 964,261

Property & Casualty

FY17 - Current Year's Total Claims

	Incident Date	Department	Cause / Incident	Status	Paid	Paid by KC	Coverage Type
1	12/04/16	Sheriff/Police	motorist hit parked car	open	\$ (1,025)		Auto PD - Collision
2	12/16/16	Sheriff/Police	motorist rear ended parked car	open	3,211		Auto PD - Collision

Total FY17 Auto Claims \$ 2,186

	Incident Date	Department	Cause / Incident	Status	Paid	Paid by KC	Coverage Type
1	02/24/17	Admin Services	visitor fall	open	\$ 10	\$ -	General Liability

Total FY17 Casualty Claims \$ 10

Prior Years' Open Claims

	Incident Date	Department	Cause / Incident	Status	Paid	Paid by KC	Coverage Type
1	05/15/14	Sheriff's	discrimination	open	\$ 291,341	\$ 25,000	Errors & Omissions
2	06/07/14	Sheriff's	excessive force	open	11,756	6,283	Law Enforcement Liability
3	01/06/15	Circuit Clerk	work discrimination	open	12,948	12,797	Errors & Omissions
4	09/12/15	HWY	improper signage fatality	open	5,421	5,421	General Liability
5	09/28/15	Circuit Clerk	work discrimination	open	10	-	Errors & Omissions
6	06/15/16	Sheriff's	assault	open	6,372	3,835	Law Enforcement Liability

Total Prior Years' P&C Claims \$ 327,848 \$ 53,337

Kendall County Cyber Liability Proposals

June 2017

Insurance Company	Axis	Axis	Axis	ICRMT
	Option 1	Option 2	Option 3	Option 4
TOTAL POLICY PREMIUM	\$ 4,336	\$ 8,418	\$ 11,476	\$ 6,075
LIMITS OF INSURANCE				
Policy Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Claims-Made Liability Coverages Limits of Insurance				
Aggregate Claims-Made Liability Coverages Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Each Privacy Regulation Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Each Enterprise Security Event Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Each Privacy Regulation Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
First Party Coverages Limits of Insurance				
Aggregate First Party Coverages Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Crisis Management Expense Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Fraud Response Expense Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Public Relation Expense Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Forensic and Legal Expense Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Extortion Loss Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
RETENTION				
Aggregate Policy Level Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Claims-Made Liability Coverage Retention				
Each Claim Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Claims-Made Liability Coverage Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Crisis Management Expense Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Fraud Response Expense Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Public Relation Expense Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Forensic and Legal Expense Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Extortion Loss Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
ENDORSED COVERAGE(S)				
SCHEDULE OF BUSINESS INTERRUPTION AND DATA RECOVERY COVERAGE				
Limits of Insurance				
System Disruption Business Interruption Coverage Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Data Recovery Expense Coverage Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
RETENTION				

June 2017

Submitted by R. Ryan
Wine Sergi Insurance

Kendall County Cyber Liability Proposals

June 2017

Data Recovery Expense Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
System Disruption Hourly Cap	\$ -	\$ -	\$ -	\$ -
System Disruption Waiting Period	6 hours	6 hours	6 hours	6 hours

SCHEDULE OF PCI-DSS FINES COVERAGE				
Limits of Insurance				
Aggregate PCI-DSS Fines Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Each PCI-DSS Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
RETENTION				
Aggregate PCI-DSS Fines Claim Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000
Each PCI-DSS Claim Retroactive Date*	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts

* Note: If no PCI_DSS Fines Claim Retroactive Date is stated the Retro Date will be as stated on the Declarations.

SCHEDULE OF WEBSITE MEDIA LIABILITY COVERAGE				
Limits of Insurance				
Each Website Media Claim Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Website Media Claim Retroactive Date*	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts

* Note: If no Website Media Claim Retroactive Date is stated the Retro Date will be as stated on the Declarations.

SCHEDULE OF RANSOMWARE LOSS COVERAGE				
Ransomware Loss Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Ransomware Loss Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000

SCHEDULE OF SOCIAL ENGINEERING FRAUD LOSS COVERAGE				
Social Engineering Fraud Loss Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Social Engineering Fraud Loss Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000

SCHEDULE OF TELECOMMUNICATIONS THEFT LOSS COVERAGE				
Telecommunications Theft Loss Limit of Insurance	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 1,000,000
Telecommunications Theft Loss Retention	\$ 5,000	\$ 5,000	\$ 10,000	\$ 50,000



MEMORANDUM

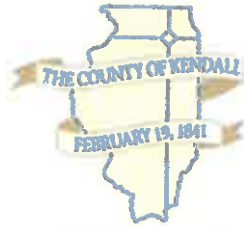
To: Scott Koepfel, Andrez Beltran
From: Mike Neuenkirchen, KAT Program Director
Cc: Ellen Rogers, VAC Executive Director
Subject: Recent IDOT Audit of KAT
Date: July 14, 2017

On July 13th, the Voluntary Action Center was audited by IDOT's project manager for VAC's transportation programs in DeKalb and Kendall Counties. This audit is a biennial program that IDOT performs that is meant to monitor our operational, financial, and administrative functions and to issue corrective action if needed. The audit looked at the following:

- Vehicle Fleet Maintenance
- Driver Training Program
- Procurement (Purchasing with use of federal dollars)
- ADA Compliance
- Marketing
- Safety and Security Plan
- Civil Rights Compliance (Title VI, EEO)

I am happy to report that the IDOT review went extremely well. No significant findings were issued out of this audit. We had a single recommended corrective action to revise one sentence in our brochure to better reflect the general public transit nature of the KAT program. The current brochure states KAT is a general public system, but emphasizes a priority for seniors and the disabled. The priority language was suggested by the RTA at the inception of the KAT program in 2010.

I would like to thank the VAC-KAT staff for their hard work in preparing for this successful review and, more important, for their daily dedication to the success of KAT. I would also like to thank the County Board, county staff, and you for the strong support you provide that allows KAT to continue to grow.



Kendall County Claims vs Premium

<u>BCBS</u>	<u>Subscribers</u>	<u>Members</u>	<u>HMO</u>		<u>HMO</u>		<u>PPO Premium</u>	<u>PPO Claims</u>	<u>Total</u>		<u>Loss Ratio</u>
			<u>Premium</u>	<u>HMO Claims</u>	<u>Capitation</u>	<u>Premium</u>			<u>Total Claims</u>		
Jan-16	278	623	\$ 123,070	\$ 86,682	\$ 26,344	\$ 219,914	\$ 208,473	\$ 369,328	\$ 295,155	80%	
Feb-16	278	624	\$ 123,070	\$ 72,513	\$ 26,344	\$ 220,583	\$ 208,945	\$ 343,653	\$ 281,458	82%	
Mar-16	278	627	\$ 123,070	\$ 50,047	\$ 26,344	\$ 222,717	\$ 227,038	\$ 345,787	\$ 277,085	80%	
Apr-16	280	629	\$ 121,916	\$ 44,650	\$ 26,344	\$ 220,583	\$ 231,299	\$ 342,499	\$ 275,949	81%	
May-16	281	631	\$ 122,685	\$ 42,630	\$ 26,344	\$ 222,171	\$ 255,863	\$ 344,856	\$ 298,493	87%	
Jun-16	282	634	\$ 122,685	\$ 32,153	\$ 26,344	\$ 221,252	\$ 318,788	\$ 343,937	\$ 350,941	102%	
Jul-16	279	626	\$ 121,916	\$ 53,646	\$ 26,344	\$ 219,412	\$ 162,574	\$ 341,328	\$ 216,220	63%	
Aug-16	279	622	\$ 122,685	\$ 251,123	\$ 26,344	\$ 219,412	\$ 303,080	\$ 342,097	\$ 554,203	162%	
Sep-16	278	622	\$ 119,609	\$ 95,974	\$ 26,344	\$ 216,904	\$ 279,910	\$ 336,513	\$ 375,884	112%	
Oct-16	279	625	Included in Total Amount		\$ 26,344	Included in Total Amount		\$ 338,009	\$ 302,192	89%	
Nov-16	281	631	Included in Total Amount		\$ 26,344	Included in Total Amount		\$ 340,032	\$ 513,227	151%	
Dec-16	284	637	Included in Total Amount		\$ 26,344	Included in Total Amount		\$ 342,908	\$ 383,672	112%	

Claims After 12/2016

\$ 374,762

<u>UHC</u>	<u>Subscribers</u>	<u>Members</u>	<u>HMO</u>		<u>HMO</u>		<u>PPO Premium</u>	<u>PPO Claims</u>	<u>Total</u>		<u>Loss Ratio</u>
			<u>Premium</u>	<u>HMO Claims</u>	<u>Capitation</u>	<u>Premium</u>			<u>Total Claims</u>		
Jan-17	291	664	\$ 93,917	\$ 91,205	\$ 10,334	\$ 260,162	\$ 165,871	\$ 354,079	\$ 257,076	73%	
Feb-17	291	664	\$ 92,804	\$ 94,873	\$ 10,289	\$ 261,157	\$ 160,542	\$ 353,961	\$ 255,415	72%	
Mar-17	292	666	\$ 91,690	\$ 93,058	\$ 10,230	\$ 258,703	\$ 256,737	\$ 350,393	\$ 349,795	100%	
Apr-17	294	675	\$ 92,803	\$ 82,206	\$ 10,243	\$ 257,708	\$ 270,277	\$ 350,511	\$ 352,483	101%	
May-17	292	669	\$ 94,659	\$ 86,169	\$ 10,192	\$ 257,437	\$ 326,357	\$ 352,096	\$ 412,526	117%	

MONTHLY ADMINISTRATION / HR SUMMARY REPORT

June 30, 2017

Workers' Comp. Claims:		Dec 1, 2016 - June 30, 2017	
	Prior Year Total	Dec - May	June
Administration	1		
Animal Control	6	1	
Circuit Clerk		2	
Cononer			
County Clerk	2	2	
Facilities			
Forest Preserve	3		
Health Dept.	4	1	
HWY	1	2	
Judiciary			
PBZ			
Probation	1		
Public Defender			
Sheriff	24	16	4
State's Attorney	2		
Technology			
VAC			
Totals	44	24	4

W.C. Claims Expense	
Dec 1, 2016 - June 30, 2017	
December	\$ 36,439
January	20,318
February	65,675
March	26,739
April	62,104
May	13,000
June	44,908
July	
August	
September	
October	
November	
Total Claims Expense	269,181
PEDA Reimbursements YTD	(45,676)
Net Claims Expense	\$ 223,505

W/C Premium	\$ 139,096	
Net W/C Claims Expense	(223,505)	160.7%
	<u>(84,409)</u>	

Property Claims (12/1/16 - 11/30/17)			
Dept	Description	Insurance	Amount
Sheriff	2012 Impala - loss	subrogate	\$1,150
Sheriff	2013 Impala - loss	subrogate	1,700
Sheriff	2016 Explorer - repair	County	5,381
Sheriff	2012 Chevy Impala	subrogate	4,140
		Total	\$ 12,371

* Salvage amount paid