



COUNTY OF KENDALL, ILLINOIS
ADMIN HR COMMITTEE
County Office Building
County Board Rooms 210
Monday, November 6, 2017 at 5:30p.m.

MEETING AGENDA

- 1. Call to Order**
- 2. Roll Call:** Matthew Prochaska, John Purcell, Lynn Cullick (Chair), Judy Gilmour (Vice Chair), Elizabeth Flowers
- 3. Approval of Agenda**
- 4. Approval of Minutes from October 18, 2017 and November 1, 2017 Meetings**
- 5. CBIZ Update**
- 6. Wine Sergi Update**
- 7. Department Head and Elected Official Reports**
- 8. Public Comment**
- 9. Committee Business**
 - *Discussion and Approval of Workers Compensation Bid*
 - *Discussion of Request for Qualifications (RFQ) or Bid for Insurance Brokerage and Risk Management Consultant Services*
 - *Review of Employee Handbook Revisions*
- 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
Wednesday, October 18, 2017 at 5:30p.m.

CALL TO ORDER - Committee Chair Lynn Cullick called the meeting to order at 5:30p.m.

ROLL CALL

Attendee Name	Status	Arrived	Left Meeting
Judy Gilmour	Present		
Matthew Prochaska	Here		
Lynn Cullick	Here		
Elizabeth Flowers	Present		
John Purcell		5:34p.m.	

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

Others Present: Bob Jones, Scott Koeppel

APPROVAL OF AGENDA

Motion: Member Flowers
 Second: Member Prochaska
RESULT: Approved with a 4-0 Voice Vote

APPROVAL OF MINUTES – October 4, 2017

Motion: Member Prochaska
 Second: Member Flowers
RESULT: Approved with a 4-0 Voice Vote

DEPARTMENT HEAD AND ELECTED OFFICIAL REPORTS – No reports

COMMITTEE BUSINESS

- *Authorize Wine Sergi to publish bid on behalf of Kendall County for Liability and Workers Compensation Insurance* – Rich Ryan updated the committee on the Wine Sergi Insurance Service team, Special Training, Expertise and Education to assist the County. Mr. Ryan also reviewed the services that Wine Sergi is able to offer to the County. Discussion on process, qualifications desired, and timeline for completion.

Member Gilmour made a motion to Authorize Wine Sergi to publish bid on behalf of Kendall County for Liability and Workers Compensation Insurance, second by Member Flowers. **With five members present in agreement, the motion passed by a vote of 5-0.**

- *Authorize CBIZ to publish bid on behalf of Kendall County for Health Insurance – Discussion on parameters, qualifications, desired plans and design, timeline for completion, and adding Dental and Life Insurance to the bid publication.*

Member Purcell made a motion to Authorize CBIZ to publish bid on behalf of Kendall County for Health, Dental and Life Insurance with a bid deadline of October 31, 2017, second by Member Flowers. **With five members present voting aye, the motion carried with a 5-0 vote.**

- *Discussion and Recommendation to the County Board of the Employee Wellness Program – Discussion on the benefits of an Employee Wellness Program, requiring a mandatory physical for employees and spouses/partners enrolled in a County health plan, the physical/health screening deadline of November 1, 2018 for employees to qualify for a reduction on their portion of the premium, and the beginning date of the program.*

Member Cullick made a motion to forward to the County Board for approval the Employee Wellness Program, second by Member Gilmour. **With five members present voting aye, the motion carried with a vote of 5-0.**

- *Discussion on Insurance Broker RFQ Process – item tabled to the next meeting*
- *Review of Employee Handbook Revisions – item tabled to a future meeting*

ITEMS FOR COMMITTEE OF THE WHOLE - None

ACTION ITEMS FOR NOVEMBER 7, 2017 COUNTY BOARD AGENDA

- *Approval of the County Employee Wellness Program effective January 1, 2019, with a mandatory physical/health screening completed by November 1, 2018*

PUBLIC COMMENT – None

EXECUTIVE SESSION – Not needed

MEETING ADJOURNMENT

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

This meeting was adjourned at 7:38p.m.

Respectfully Submitted,

Valarie McClain
Administrative Assistant and Recording Secretary

**COUNTY OF KENDALL, ILLINOIS
 ADMINISTRATION HUMAN RESOURCES COMMITTEE
 SPECIAL Meeting Minutes
 Wednesday, November 1, 2017 at 5:30p.m.**

CALL TO ORDER - Committee Chair Lynn Cullick called the meeting to order at 5:31p.m.

ROLL CALL

Attendee Name	Status	Arrived	Left Meeting
Judy Gilmour	here		
Matthew Prochaska		5:54p.m.	
Lynn Cullick	here		
Elizabeth Flowers	present		
John Purcell		5:40p.m.	

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

Others Present: Sheriff Dwight Baird, Deputy Mark Bunting, Latreese Caldwell, Scott Koeppel, Deputy Commander Jason Langston, Deputy Scott Moran, Deputy Rick Pearson

APPROVAL OF AGENDA

Motion: Member Flowers
 Second: Member Gilmour
RESULT: Approved with a 3 - 0 Voice Vote

PUBLIC COMMENT – None

DEPARTMENT HEAD AND ELECTED OFFICIAL REPORTS - None

COMMITTEE BUSINESS

- *Approval of new one-year contract with Proven IT for toner purchase and printer repair to be paid from account #0102-033-6587* – Mr. Koeppel informed the committee that switching to Proven IT for the purchase of printer toners also includes free printer maintenance. Mr. Koeppel stated that this would not be an increased cost to the County. Member Gilmour made a motion to forward to the County Board for approval the new one-year contract with Proven IT, second by Member Flowers. **With three members present voting ave, the motion carried with a 3-0 vote.**
- *Recommend United Health Care as the lowest responsible bidder for Employee Health Insurance* – Member Cullick reported that Mr. Koeppel was in attendance for all of the bid openings with CBIZ and Wine Sergi this afternoon, and since Mr. Ryan and Mr. Pajauskas could not be present this evening, Mr. Koeppel would be

providing the bid information. Mr. Koepfel briefed the committee on the two vendors and bids submitted for Employee Health Insurance. Member Flowers made a motion to recommend United Health Care as the lowest responsible bid for Employee Health Insurance, second by Member Gilmour. **With three members present voting aye, the motion carried with a 3-0 vote.**

- *Recommend lowest responsible bid for Employee Dental Insurance* – Mr. Koepfel briefed the committee on the vendors and bids submitted for Employee Dental Insurance, including Lincoln Financial, United Health Care, BCBS, Unum and Humana. UNUM was the lowest bid, but United Health Care offered a one-percent discount on Health Insurance if we also went with UHC for Dental, Life and Voluntary Life Insurance, which was the equivalent of \$45,000 - \$50,000 savings on the Health Insurance. Member Gilmour made a motion to recommend United Health Care as the vendor for the Employee Dental Insurance, second by Member Flowers. **With three members present voting aye, the motion carried with a 3-0 vote.**
- *Recommend lowest responsible bid for Employee Life Insurance* – Mr. Koepfel reported that the County received bids from Lincoln Financial, UNUM, United Healthcare, Dearborn National, and OSHS/Minnesota Life. The lowest rate was from United Health Care. Member Gilmour made a motion to recommend to the County Board United Health Care for the Employee Life and Voluntary Life Insurance for approval, second by Member Flowers. **With four members present voting aye, the motion carried with a 4-0 vote.**
- *Recommend lowest responsible bid for Property, Liability and Auto Insurance* – Mr. Koepfel reported that only ICRMT submitted a bid for Property, Liability and Auto Insurance, with a three-percent increase from this year's bid.

Member Purcell made a motion to recommend to the County Board for approval ICRMT bid for Property, Liability and Auto Insurance, second by Member Flowers. **With four members present voting aye, the motion carried with a 4-0 vote.**

- *Recommend lowest responsible bid for Workers Compensation Insurance* – Mr. Koepfel reported that ICRMT and Illinois Public Risk Fund (IPRF) submitted bids for Workers' Compensation Insurance. IPRF submitted the lowest bid, but there were concerns about the IPRF assessment clause, the 120-day versus 30-day notification period, and whether the IPRF policy also covers volunteers. **There was consensus by the committee to move this item to the November 6, 2017 meeting for further discussion with Rich Ryan from Wine Sergi.**

Member Flowers made a motion to forward to the County Board Approval of the bidder for Worker's Compensation Insurance in an amount not to exceed \$171,411, second by Member Gilmour. **With five members present voting aye, the motion carried by a vote of 5-0.**

ITEMS FOR COMMITTEE OF THE WHOLE - None

ACTION ITEMS FOR NOVEMBER 7, 2017 COUNTY BOARD AGENDA

- *Recommend Approval of new one-year contract with Proven IT for toner purchase and printer repair to be paid from account #0102-033-6587*
- *Recommend Approval of United Health Care as the lowest responsible bidder for Employee Health Insurance*
- *Recommend Approval of United Health Care as the lowest responsible bidder for Employee Dental Insurance*
- *Recommend Approval of United Health Care as the lowest responsible bidder for Employee Life and Optional Life Insurance*
- *Recommend approval of ICRMT as the lowest responsible bidder for Property, Casualty, Liability and Auto Insurance*
- *Recommend Approval of the bidder for Worker's Compensation Insurance in an amount not to exceed \$171,411.*

PUBLIC COMMENT – Gary Bailey, Legal Counsel for FOP

EXECUTIVE SESSION – Not needed

MEETING ADJOURNMENT

<p>Motion: Member Prochaska Second: Member Flowers RESULT: Approved with a Unanimous Voice Vote of 5-0</p>

This meeting was adjourned at 6:27p.m.

Respectfully Submitted,

Valarie McClain
Administrative Assistant and Recording Secretary

INSURANCE

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UNDERSTANDING YOUR INSURANCE'S RAPL CLAUSE

Uncategorized | August 15, 2017 | 0 | Bryce Nolan | health insurance

Frequently insurance coverage firms are contacted after a declare has been processed by a shopper who feels their advantages have been improperly paid after they obtain Out-of-Network advantages for the diagnostic portion of their go to. This notion of an insurance coverage firm paying the upper degree of advantages comes from the actual fact the patron feels helpless to select physicians that they don't have direct contact with. In the case of lab work, the affected person is barely capable of see the blood get drawn, however usually doesn't soak up to account the lab technician that really performs the check.

In sure circumstances the present well being plans do implement a means of paying the upper degree of advantages to a health care provider that the member didn't instantly see with the intention to cowl unneeded affected person duty. This verbiage is included right into a coverage to assist hold the rising price of affected person duty to member at a minimal and make the method of seeing a medical practitioner a lot simpler.

This clause does work like a well-oiled machine when it's on a coverage, however you have to confirm the small print earlier than assuming that that is in your coverage. First, not all plans are written with this clause written in them. So it's doable that your employer has opted out of this selection. Next, the clause solely is legitimate on declare carried out on ER, OP surgical procedure, and IP hospital stays. RAPL wouldn't apply to every other providers. Another downfall is that it isn't available so that you can see by way of regular technique of checking your coverage. This data can solely be obtained by calling to a consultant and asking them particularly what would occur if a state of affairs comparable to this is able to happen.

In the circumstance the place your coverage doesn't have the outpatient diagnostic rider on it you'd then should confirm that each one working towards medical personnel have been a part of your insurance coverage community. Otherwise, you possibly can/could be topic decrease if any advantages for the providers. Which when considering issues like cheap and customary or most non-network reimbursement can go away a member with hundreds and even tens of hundreds of out-of-pocket expense.

To assure the perfect degree of advantages you should be educated in your coverage. Knowledge will assure that you do not spend more cash than is due on your advantages. Yes, the quantity of labor will increase for you when should do to verify all suppliers which are concerned in your care. It is finest to make use of the assets that at the moment are supplier by your insurance coverage firm to assist on this prolonged course of. Be concerned together with your well being care through the use of web site portals, name facilities, and and many others... to be one step forward of your care. Putting this information into motion with definitely prevent extra money and time than you had ever thought doable.

Last observe: This topic can be very intertwined in what sort of funding is elected for by the plan. Fully insured plans that don't carry Out-of-Network advantages will most definitely obtain this clause as it's mandated by rules.

Source by Shaun Clayborne

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Kendall Cty, KCFPD VAC- Property, Equipment, Crime, Public Official Liability, Law Enforcement, Employment Practices, Excess Liability,
and Workers Compensation

Coverage, Limits and Current Deductible or Self-Insured Retention	Current Program 12-1-2016 / 2017	ICRMT all 12-1-2017/2018 on 10/4/2017	Alternate ICRMT WC/IPRF 12-1-2017/2018 on 10/4/2017	ICRMT all 12-1-2017/2018 on 10/4/2017
<u>Property, Equipment, Computer, Crime and Boiler and Machinery</u>				
\$107,398,562 Total Building and Contents/ \$10,000 Deductible	included	included	included	included
including \$10,000,000 Flood				
\$10,000,000 Earthquake				
<u>Boiler Machinery and Inland Marine/Equipment</u>				
<u>Crime/Employee Dishonesty</u>	included	included	included	included
<u>Liability, Including/ Public Officials/ Law Enforcement-Limit Provided \$10,000,000 sublimit is \$100,000 for Physical and Sexual Abuse</u>				
\$ 10,000,000* GL/POL/Law	included	included	included	included
Deductibles:				
\$10,000 General Liability				
\$25,000 Law Enforcement				
\$50,000 Public Official Liability				
<u>Business Auto Liability Limit \$10,000,000</u>	included	included	included	included
Deductible: \$10,000 Comprehensive & Collision	included	included	included	included
<u>Excess Liability*</u>				
<u>Workers' Compensation & Employers Liability</u>				
Self-Insured Retention/ Deductible	\$ 250,000	\$ 250,000	\$ 250,000	\$ 300,000
Property/Liability Premium	\$ 545,092	\$ 564,064	\$ 564,064	\$ 564,064
Workers' Compensation & Employers Liability	\$ 140,000	\$ 171,411	\$ 137,787 *	\$ 141,000
Total	\$ 684,188	\$ 735,475	\$ 701,851	\$ 705,064

* IPRF includes a NEW BUSINESS SAFETY GRANT in the amount of \$3,445 as part of their proposal.