Finance, Revenue & Insurance Committee
Tentative Minutes
April 10, 2012

1. Call to Order & Roll Call: Chairman Gouker called the meeting to order at 5:10 p.m. Present: Finfrock, Gronewold, Hopkins, Welty and Williams. Others: Kilker, Heuer, Barnes, DeArvil, Boes, Treasurer John Coffman, Greg Query, Larry Callant and Marty Typer. Absent: White.

2. Approval of minutes – March 13, 2012: Motion by Finfrock to approve the minutes as presented, 2nd by Hopkins. Motion carried.

3. Approval of bills:
   - Treasurer: Motion by Hopkins to approve the bills totaling $6,759.30, 2nd by Welty. Motion carried.
   - Finance: Motion by Gronewold to approve the bills totaling $10,133.72, 2nd by Hopkins. Gronewold questioned the invoice for Northwest Illinois Criminal Justice Commission; Treasurer Coffman stated it is dues for an agency that does training for Sheriff Dept. staff that if the County paid for would be much more than the cost of the dues. Coffman also stated that the bills include payment for the first six months of dues for the Blackhawk Hills EDD, but there was not enough budgeted on that line item to pay the second six months that will be due later in the year. Motion carried.

4. Reports:
   - Insurance:
     - Monthly insurance report: Mr. Query distributed his monthly report and he is currently looking into possible reimbursement for yesterday's internet outage. Mr. Query also said he would email to the Committee the details of the quote for the property & casualty renewal as soon as he receives it; this renewal is due at the May committee meeting.
     - Health Insurance monthly aggregate report: Treasurer Coffman distributed the monthly report; aggregate is at .89 but would like to be less than .80. Brief discussion of claims.
     - Other insurance review & discussion: Coffman stated they have been approved for the workman's comp grant however the check has not been received yet. He did stated Cook has inquired about the status; consensus of the Committee is to first purchase the County Clerk office ladder submitted and remainder will be given to Highway.
       Coffman also informed the Committee that the County Flex Spending accounts will need to be amended by the end of the year due to some new laws.
   - Finance: None
   - Treasurer: None

5. Review, update & planning discussion
   - Treasurer – revenue: property tax & state revenue update: Coffman distributed a handout regarding revenue received from the state of Illinois; discussion continued. It was noted that majority of the state reimbursements are behind.

6. Old Business –
   - Discussion – FY2012 budget review: Welty questioned if there are any current budget issues; Coffman stated nothing stands out to him. Welty questioned the Zoning Dept income that was budgeted and mentioned that it was indicated that there will not be any wind farm building permits this year; discussion continued. Gouker stated that revenue is low right now but that is not unusual for this time of year.
   - Walgreens settlement: No report
   - Early debt retirement options & discussion: Gouker stated it was briefly discussed in Long Range however during the budget process they will still appropriate pay-off.
   - Other: Coffman briefly introduced a resolution regarding a transfer from Long Range to the Buildings & Grounds budget; Gouker wanted action to be taken by the Long Range Planning Committee first, so it will be discussed further next month.

7. New Business –
   - FY2012 Budget: Gouker wants input from the committee members on how or what needs to be changed for the upcoming budget process. He will also ask dept. heads to begin their budget preparation. Welty questioned how it will be handled this year; Barnes stated at the last dept head meeting they were told that it will be starting soon and to take a good look at their proposals. Welty questioned salaries; Coffman stated that typically the preliminary budgets were turned in without increases and they were addressed at a later time. Gouker requests that appropriations for the "additional" funds and preliminary departmental budgets be submitted by May 1st. Welty questioned any changes in income; Gouker stated that sales tax and income tax are slightly higher than last year, but still behind previous years. Discussion was held regarding property taxes and possible future reductions. Gronewold mentioned that with some new fees/increases this year, some expense lines should be decreased. Gouker stated they will have figures next month.

8. Public comment and any other business or discussion: None

9. Department Head comments or suggestions: None

10. Committee comments or suggestions: Gouker mentioned he needs a motion to go into closed session regarding personnel issue. Motion by Finfrock to go into closed session, 2nd by Gronewold. Roll call: Hopkins-yes, Welty-yes, Williams-yes, Finfrock-yes., Gronewold-yes, Gouker-yes. Motion carried. Time: 5:55 p.m.

    Committee came out of closed session at 6:05p.m.

11. Adjournment: With no further business, Chairman Gouker adjourned the meeting. Time: 6:06 p.m.

Respectfully submitted,
Tiffany O' Brien

Ogle County
Insurance Committee
April 10, 2012

Changes:

1. None

Claims:

1. None

Need:

1.None

Items to Discuss:

1. Follow-up on Group Health Insurance Options-Sent to committee
   A. Deductible Options
   B. HSA Options
   C. Wellness
   D. Other Plan Savings Options
      -Defined Contribution Plans
      -Spousal Carve-out
         -Looked at in 2011
         -Appears to be pushing healthy spouses to other plans
      -Dependent eligibility audit
      -Other Networks
      -On-site Clinics
         -Can take the average doctor visit and cut down to as much as 50% of the normal cost.
      -Retiree Carve-out
         -Outside companies can write the coverage and it protects the loss ratio of the plan.
      -MRI/Cat Scan Network

   E. We will be looking at the self-insured market as well as the fully insured markets again this year.

2. Package Renewal-Pricing Pending
   -Looking at alternative markets but indications are for a flat pricing renewal.

AGGREGATE LOSS FUND SUMMARY
Incurred: 08-01-10 to 03-31-12
Paid: 08-01-11 to 03-31-12
ALL CONTRACTS

Prepared: 02 Apr 2012
08:00:14

GROUP: OGLE OGLE COUNTY
DIVISION: * * * S U M M A R Y * * *
CARRIER: 274 AMERICAN NATIONAL INS. CO. (THRU BARDON)
POLICY NUMBER: 24/12
POLICY PERIOD: 08-01-11 to 07-31-12
MINIMUM ATTACHMENT: 1,948,663.00
CLAIM TYPES: MED

	MONTHLY AGGREGATE	CLAIMS INSIDE OF AGGREGATE	CLAIMS OUTSIDE OF AGGREGATE	CLAIMS OTHER AGGREGATE	SPECIFIC AMOUNT	NET CLAIMS SUBJECT TO AGGREGATE	YTD AGGREGATE	YTD CLAIMS SUBJECT TO AGGREGATE	YTD SUMMARY	LOSS RATIO
Aug	178686.33	4277.01	0.00	0.00	0.00	4277.01	178686.33	4277.01	174409.32	0.02
Sep	178208.92	232802.36	0.00	0.00	0.00	232802.36	356895.25	237079.37	119815.88	0.66
Oct	175970.80	106695.55	0.00	0.00	0.00	106695.55	532866.05	343774.92	189091.13	0.65
Nov	175164.91	178964.52	0.00	0.00	0.00	178964.52	708030.96	522739.44	185291.52	0.74
Dec	174045.85	200203.02	0.00	0.00	0.00	200203.02	882076.81	722942.46	159134.35	0.82
Jan	177238.79	181029.76	0.00	0.00	0.00	181029.76	1059315.60	903972.22	155343.38	0.85
Feb	178357.85	163394.32	0.00	0.00	0.00	163394.32	1237673.45	1067366.54	170306.91	0.86
Mar	180431.73	197457.26	0.00	0.00	0.00	197457.26	1418105.18	1264823.80	153281.38	0.89
	1418105.18	1264823.80	0.00	0.00	0.00	1264823.80				