



INSURANCE COMMITTEE MEETING – Thursday, August 19, 2021
Third Floor Board Conference Room, Old Lee County Courthouse – 11:00 a.m.
112 East Second Street, Dixon, Illinois 61021

Meeting was called to order at 11:00 a.m. by Jim Scheilein

Members present: Jim Schielein, Lori Miller, Sam Schmitt, Staci Stewart, Carmen Bollman

Members via zoom: James Horstman, Arlan McClain, Cindy Zichal (Gallagher), Teri Zinke, Brandi Barkowski

Members absent: Penny Skibinskie, Dave Glessner, David Anderson, Christy Laws

Guest: Nancy Petersen, Wendy Ryerson

Old Business

Cindy gave a short overview and history of Gallagher (as the County's broker) and how IPBC works as a government employee pool with BCBS (Blue Cross Blue Shield). Cindy gave an update on dental coverage and the switch from Metlife Dental to Delta Dental effective July 1, 2021, which will reduce dental premiums by 3%. Cindy also reported that the health insurance rate change that will be officially announced in July (effective January 1, 2022), will be a modest increase of 2.6%.

Lori discussed that, because of changes in the tax code, IRS form 1095-B is no longer required to be filed and is still being mailed out to the employees.

New Business

Jim Schielein discussed the situation that came up after meeting with Cindy Zichal (Gallagher) and Angie Moscato (Gallagher) to explain Lee County's insurance plan. We had an IRS conflict that we need to resolve by the September 1, 2021, deadline. The current BCBS Blue Edge HSA plan with high dollar, high deductible, and HSA the IRS states you cannot have underlying plans (Envision) to satisfy some of the deductible and limited FSA plan some of our Employees have. You cannot have an HSA and FSA plan together. To avoid any problems in the future, Cindy's suggestion is to switch to a straight PPO plan. This plan of benefits and cost mirrors exactly what the HSA plan was. Name change on new cards will be mailed out to employees prior to January 1, 2022.

Lori Miller, make motion. Sam Schmitt, second motion to approve.

Voting: Arlan – yes, Teri – yes, Brandi – yes, Carmen – yes, Lori – yes, Nancy – yes, Stacy – yes, Sam – yes, Jim - yes

The next meeting is scheduled for March 14, 2022, at 2:00 p.m.

Meeting adjourned at 11:30 a.m.

Respectfully submitted by,
Penny Skibinskie, Lee County Insurance Deputy