Warren-Newport Public Library District
Lake County, Illinois

RESOLUTION # 2026/2027-3

AMENDING THE AMENDED INTERGOVERNMENTAL AGREEMENT PROVIDING FOR RISK MANAGEMENT AND AUTHORIZING MEMBERSHIP IN THE LIBRARY INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION (LIMRICC) TO ALLOW FOR SUBSTANTIVE AMENDMENTS TO THE INTERGOVERNMENTAL AGREEMENT

WHEREAS, the Intergovernmental Agreement providing for Risk Management and authorizing membership in the Library Insurance Management and Risk Control ("LIMRiCC") (hereinafter referred to as "Agreement") has been amended from time to time by the Members of LIMRiCC to adhere to the changing needs of the Members of LIMRiCC and to reflect the current policies and practice; and

WHEREAS, the Board of the Library of the Insurance Manage and Risk Control Combination desires to now propose substantive changes to the IGA that will update the LIMRiCC Intergovernmental Agreement; and

WHEREAS, the Board of the Library of the Insurance Management and Risk Control Combination believes it is in the best interest of LIMRiCC to make such changes.

NOW THEREFORE, BE IT RESOLVED by the President and the Board of the Library and Insurance Management and Risk Control Combination ("LIMRiCC"), as follows:

SECTION 1:
That the recitals set forth above are incorporate as Section 1 of this Resolution.

SECTION 2:
It is proposed that "Public Libraries" are included as an entity that can enter into a contract with LIMRiCC, along with "Library Districts, [Public Libraries], Boards of Library Trustees, Library Systems, and Intergovernmental Entities that provide services to Public Library Districts."

SECTION 3:
It is proposed that Article I (C)(2) "Agreements of Members" be amended to: "The LIMRiCC **Board** may contract with private or public ~~corporations~~ **consultants** for assistance in the processing of claims and the member will share in the cost of administering and paying the claims as provided in this contract."

SECTION 4:

It is proposed that Article I (C)(3) “Agreements of Members” be amended to: “”The member shall make these payments in equal quarterly installments due on the 15th day of April, July, October and January of each year. A late fee of ~~$50.00~~ **one hundred ($100.00)** dollars will be issued for any paperwork or payment submitted after the due date. The Board of LIMRiCC shall have the authority to increase the late fee by up to ten percent (10%) in a calendar year.”

SECTION 5.

It is proposed to eliminate outdated language in Article I (E)(1) “Period of Coverage”: “~~The initial coverage provided by LIMRiCC shall include all claims by members for persons whose employment is terminated by such member during the period from July 1, 1993, through December 31, 1993.~~ Coverage shall be continued from year to year ~~thereafter~~ on a calendar year basis, unless terminated therein.”

SECTION 6:

It is proposed that Article II “The Self-Insurance Program” of the former agreement be entirely eliminated. This is an insurance product no longer provided by LIMRiCC.

SECTION 7:

It is proposed that in the updated IGA, the new Article II be titled, “EMPLOYEE BENEFIT INSURANCE PROGRAM”

SECTION 8:

It is proposed that in Article II (A)(1) “Purchase of Health Insurance Plan” that “Health Insurance” be added to the list of the products that LIMRiCC provides to its members:

- Health Insurance
- Life insurance Benefits
- Accidental Death and Dismemberment Benefits
- Employee Assistance Benefits
- Dental Insurance
- Vision Insurance

SECTION 9:

It is proposed that in Article II (A)(1) “Purchase of Health Insurance Plan” that language be added allowing former members of the WIN network to purchase short- and long-term disability insurance: “Furthermore, short term and long term disability insurance will be offered to current members of LIMRiCC who were members of the Wellness Insurance Network (WIN) as of September 1, 2026. Notwithstanding anything to the contrary in this Section H, individuals who were receiving disability coverage from Member as of 1/1/2026 and were considered part-time employees but only worked a

minimum of 17.5 hours per week will remain Qualified Employees solely for the purposes of receiving disability coverage. By arranging for the purchase of these insurance products on behalf of all Members, LIMRiCC can achieve savings in premiums."

SECTION 10:

It is proposed that in Article II (A)(2) "Changes in Participant Administration Fee" that the words "or special" be added to a sentence: "The Board of Directors has the authority to change any component of the Administrative fee at any regular **or special** meeting of the Board of Directors, provided all Members of the Insured Participants of the Program have been provided with thirty (30) days' notice of said meeting and of the proposed change to the Base Administration Fee and/or the Participant Administration Fee, which proposed change must be included on the meeting agenda."

SECTION 11:

It is proposed that in Article II (H) "Employee Qualifications" that the following bolded print be added: "Members may set stricter requirements for their employees to be eligible for the Program, except that Members are required to provide and pay for life insurance for all full-time employees **on an employer-paid basis** unless a full-time employee specifically opts out of the life insurance benefit. **Employees may opt out of the life insurance coverage and Members may offer voluntary life insurance for those seeking additional coverage.** Each member is responsible for retaining and housing documentation […]"

SECTION 12:

It is proposed that in Article II (J) "Mandatory Member Meetings" that following bolded print be added: "Each Member must have at least one (1) representative (Library Director/Administrator, other administrators, or his/her designee) in attendance, either in person or via electronic attendance, at a minimum of one meeting per year. Effective with the **2027** plan year, failure to have (1) representative attend without good cause, will result in a fee of **one hundred and fifty** ($150) **dollars."**

SECTION 13:

It is proposed that in Article II (M) "New Membership" that new members, including members joining from the WIN pool must participate in the program for two years. It adds the following language: "New members must participate in the Program for at least two years."

SECTION 14:

It is proposed that in Article II (O) "Refund Adjustment Policy for HIP" that "90 days" also be spelled out to 'ninety days.'

SECTION 15:

It is proposed that in Article II (P) "Term of the Program" that outdated language be removed: "LIMRiCC has been operating a purchase of health insurance program since on or about March 1, 1994 for the purchase of health insurance products. This ~~revised Article III and~~ Program ~~amends LIMRiCC's purchase of health insurance program and shall become effective on the 1st day of December, 2015, provided that by such date that there are no less than twenty (20) members of LIMRiCC who have elected in writing to participate in the Program, and~~ shall continue in effect ~~thereafter~~ until terminated."

SECTION 16:

It is proposed that in Article II (P)(1): "Term of the Program" that the following bolded language be added: "Members shall have the right to cancel participation in the Program by providing **one hundred and twenty** (120) days written notice to the Board of Directors. **In the event that a Member cancels participation in the Program, the Member will not be allowed to rejoin unless at least two (2) years have passed and the member has at least fifty-one (51) enrolled lives for six (6) consecutive months."**

SECTION 17:

It is proposed that the email address be changed from ~~mtannehill@limricc.org~~ to benefits@limricc.org for the purposes of notices or communication with LIMRiCC electronically.

SECTION 18:

It is proposed that in Article III (A)(2) to reword this clause thusly: "To furnish full cooperation ~~with LIMRiCC's attorney's, claims administrator~~ **by ~~with~~** any agent, employee, officer, or independent contractor **with** LIMRiCC's **attorneys or claims administrator** relating to the purposes and powers of LIMRiCC.

SECTION 19:

It is proposed that Article III (B) (3) "Rights of Members" that the outdated language relating to Metropolitan Library System be eliminated: ~~When rights of Members to participate in benefits are dependent on the length of time in participation, the member shall be credited for its participation in the predecessor programs of the Metropolitan Library System (formerly Suburban Library System)."~~

SECTION 20:

The proposed effective date of the amendments is December 16, 2026.

SECTION 21:

That the President of the Board is authorized and directed to sign and the Secretary is authorized and directed to attest to this Resolution.

SECTION 22:

This Resolution shall be in full force and effect immediately upon its adoption.

ADOPTED by the Library Insurance Management and Risk Control Combination this ~~16th Day of September, 2026~~.

ADOPTED by the Library Board of Trustees of the Warren-Newport Public Library District, Lake County, Illinois, on the 17th day of November 2026 pursuant to vote as follows:

AYES: **Hamilton, Eagar, Costa Beadle, Flores, Sutton, Kotsinis**
NAYS: **0**
ABSENT OR ABSTAIN: **Bugner**

EFFECTIVE DATE: November 17, 2026
DATE OF POSTING: November 18, 2026

/s/George Kotsinis
George Kotsinis, President
Board of Library Trustees of the
Warren-Newport Public Library District

ATTEST:

/s/Kerry Eagar
Kerry Eagar, Secretary
Board of Library Trustees of the
Warren-Newport Public Library District

(SEAL)