

NORTH BAY COOPERATIVE LIBRARY SYSTEM
2471 FLORES STREET, SAN MATEO, CA 94403
650-349-5538

RECEIVED JUN 04 2018

RESOLUTION # 537

It is resolved by the Board of Directors of the North Bay Cooperative Library system to annually determine if it will provide retiree health insurance for the upcoming calendar year.

And it is further resolved that if the Board of Directors determines that it will provide retiree health insurance for a given calendar year it will decide by motion how much the System will pay toward the monthly premium and how much the retirees will pay toward their premium for the upcoming year.

The foregoing resolution was introduced by Director Abbot Chambers and seconded by Director Linda Kenton and adopted by (a unanimous vote OR an "aye" vote) of the following directors:

Aye votes:


Fran Martinez Coyne (proxy for David Dodd), Christopher Veach, Anthony Halstead (proxy for Danis Kreimeier), Sarah Houghton, Bonnie Katz, and Tracy Gray

Nay votes: None

WHEREUPON the Chairperson declared the foregoing resolution adopted and SO ORDERED.

Date: May 31, 2018

Attested:

Signature 
Jacquie Brinkley, Secretary

Signature 
Chair, NBCLS Board of Directors

North Bay Cooperative Library System

CRITERIA FOR NEW MEMBER LIBRARIES

The criteria below are for potential new member libraries which are either public libraries or libraries operated by publicly funded agencies.

1. Criteria for All Such New Members
 - A. Be willing to make a primary commitment to share the library's resources with the other NBC member libraries.
 - B. Be willing to lend materials to other member libraries under policies set by the Board of Directors.
 - C. Be willing to borrow materials from other member libraries in order to increase CLSA interlibrary loan reimbursements assigned to the System, unless local organization restrictions prevail.
 - D. Be committed to participate in NBC meetings and activities.
 - E. Be willing to pay an NBC Basic Service Contract Fee, as determined by the Board of Directors.
 - F. Be within the NBC service area as it exists or as it may be expanded.
2. Additional Criteria for New Public Library Members
 - A. For public libraries outside the present service area; the library should bring in enough revenue to support the services provided to it by the System, in particular the CLSA programs.
 - B. For public libraries outside the present service area that can not provide adequate revenue to support the delivery of standard System services, an **Affiliate Membership** is available. An **Affiliate Membership** is one of a communicative relationship rather than a provider/user relationship. In exchange for a Service Contract Fee, Affiliate members are granted services as defined by the Board of Directors.
3. Types of Membership
 - A. Joint Powers Agreement signatory which must be a tax supported free public library or educational institution which operates as public agency under the sponsorship of state or local government.

PLF population figures 8-2-2011

NSCLS Retiree Health Insurance Allocation

Library	Population PLF certification **	% of Total	Budget 2010/2011*	% of Total	Average %	Health Insurance Base	Health Insurance %	Total \$100 base + Average %	Variable Health Insurance Base	Health Insurance %	Total variable base + Average %
Butte County	221,388	28%	2,440,423	25.62%	27%	\$100	\$108	\$208	\$500	\$194	\$694
Del Norte County	28,594	4%	155,000	1.63%	3%	\$100	\$11	\$111	\$100	\$19	\$119
Humboldt County	135,263	17%	2,441,634	25.63%	21%	\$100	\$86	\$186	\$500	\$154	\$654
Lassen Library	34,557	4%	116,549	1.22%	3%	\$100	\$11	\$111	\$100	\$20	\$120
Modoc County	9,705	1%	312,300	3.28%	2%	\$100	\$9	\$109	\$200	\$16	\$216
Orland Free Library	14,815	2%	421,713	4.43%	3%	\$100	\$13	\$113	\$300	\$23	\$323
Plumas County Lib	23,273	3%	520,520	5.46%	4%	\$100	\$17	\$117	\$300	\$30	\$330
Shasta Public Librs	177,924	23%	1,896,828	19.91%	21%	\$100	\$85	\$185	\$400	\$153	\$553
Siskiyou County Lib	45,084	6%	150,000	1.57%	4%	\$100	\$15	\$115	\$100	\$26	\$126
Tehama County	63,950	8%	532,820	5.59%	7%	\$100	\$28	\$128	\$300	\$49	\$349
Trinity County	13,853	2%	291,820	3.06%	2%	\$100	\$10	\$110	\$200	\$17	\$217
Willows Public	13,458	2%	245,691	2.58%	2%	\$100	\$9	\$109	\$200	\$15	\$215
Total	781,864	1.00	9,525,298	1.00	1.00	1,200	400	1,600	\$3,200	718	3,918

* Budget 2010/11 collected from member libraries

** PLF Certification 8-2-2011

Budgets under \$200,000 = \$100 base
 Budgets under \$400,000 = \$200 base
 Budgets under \$600,000 = \$300 base
 Budgets under \$2,000,000 = \$400 base
 Budgets over \$2,000,000 = \$500 base

Note the NSCLS Council approved using the Variable Health Insurance Base if the cost of insurance is an amount that would raise the fee due from libraries with budgets of less than \$200,000 to higher than \$150

PLF population figures 8-2-2011

NSCLS Retiree Health Insurance Allocation

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 Budgets over \$2,000,000 = \$500 base

Note the NSCLS Council approved using the Variable Health Insurance Base

Comparison of PERS Contracts

	NBCLS	MVLS	NSCLS
Coverage Group	70001 & 70002 (inactive)	70001 (inactive)	70001 & 70002 (both inactive)
Benefit Formula	Percentage of final compensation provided for each year of credited prior and current service determined by Section 21354 – 2% @ 55 Full and Modified	Percentage of final compensation provided for each credited prior services is 0%; current service is 100% determined by Section 21251.13 - 2% @ 60 Modified.	Percentage of final compensation provided for each year of credited prior and current service determined by Section 21251.13 - 2% @ 55 Full and Modified
Subject to following optional provisions:			
	Section 21222.1 One-time 5% increase		
Non-Industrial Disability	Standard	Standard	Standard
Sick Leave Credit	Yes	Yes	Yes
	Section 20503 Remove exclusion of persons compensated on hourly basis		
Final Average Compensation Period	One Year Final Compensation	36-month Final Compensation	One Year Final Compensation
Social Security Coverage	Not covered by Social Security	Covered by Social Security	No for 70001; Yes for 70002
	NBCLS ceased to be an employer for purposed of Section 20834 effective 5-11-85. Accumulated contributions shall be fixed and held by the Board.		NSCLS shall not be considered an employer for purposes of PER Law as of Gov Code Section 20759. Accumulated contributions shall be fixed and held by the Board.
Pre-Retirement Death Benefits			
Optional Settlement 2W	Yes	Yes	Yes
1959 Survivor Benefit Level	70001 indexed; 70002 level 1	No	No
Post Retirement Death Benefits			
Lump Sum	\$500	\$500	\$500
Survivor Allowance	No	No	No
COLA	2%	2%	2%
Employee Contributions	No	No	No

Benefit Insurance Costs as approved by North State Council on May 12, 2006

Employee	Health Plan	Cost/month	Employee Pays	NSCLS pay 80% basic single + 60% of dependant coverage						
Salsbury	Blue S	\$ 431.91	\$ 86.38	\$345.53						
McElroy	Blue S	\$ 431.91	\$ 86.38	\$345.53						
Stanbery	Blue S	\$ 863.82	\$ 259.14	\$604.68						
Coronado	Blue S	\$1122.97	\$ 362.80	\$760.17						
Retirees										
Kirks	P Care	\$ 347.20	\$ 89.58	\$257.62						
Landberg	P Care	\$ 347.20	\$ 89.58	\$257.62						
Schulze	PChoice	\$ 420.61	\$ 84.12	\$336.49						
Sparks	PChoice	\$ 322.03	\$ 64.41	\$257.62						

Projected Health Insurance increase of 25% January 2007 using 80% single basic + 60% dependant

Employee	Health Plan	Cost/month	Employee Pays	NSCLS_pays						
Salsbury	Blue S	\$ 540	\$ 135	\$ 405						
McElroy	Blue S	\$ 540	\$ 135	\$ 405						
Stanbery	Blue S	\$ 1080	\$ 351	\$ 729						
Coronado	Blue S	\$ 1404	\$ 437	\$ 967						
Retirees										
Kirks	P Care	\$ 434	\$ 158	\$ 322.40						
Landberg	P Care	\$ 434	\$ 158	\$ 322.40						
Schulze	PChoice	\$ 526	\$ 250	\$ 420.80						
Sparks	PChoice	\$ 403	\$ 127	\$ 322.40						
Streit	PChoice	\$ 403	\$ 127	\$ 322.40						

North State Cooperative Library System
Retiree Health Insurance Council Action

FY 2007/08

Retiree Health insurance discussed March 14, 2008 and June 9, 2008.

FY 2008/09

September 28, 2008 discuss health insurance issues, no action taken.

December 15, 2008 staff directed to acquire more information from CalPERS.

March 20, 2009 Finance Committee presented proposal for a five year plan. Plan to cap NSCLS contribution at current rate in the first year with retiree absorbing any increase, then reduce the contribution over next 4 years by 25%. Council motion authorizes Finance Committee to bring back solution in April.

April 24, 2009 Council votes to freeze employer contribution to the premium cost at current level for 2009/10, then start a 25% reduction each year until reaching the minimum allowable by PERS. The minimum will be reached within 5 years. Estimated cost \$85,764

Contribution capped 2009/10 paid \$24,842

Contribution reduced by 25% in 2010/11 will expend \$18,851

Contribution to be reduced by 25% in 2011/12 = \$13,779

Contribution to be reduced by 25% in 2012/13 = \$10,334

Contribution to be reduced by 25% in 2013/14 = \$7,751

Total cost estimated to be \$75,557

INSTRUCTIONS

This resolution form is the approved form designated by the Public Employees' Retirement System. It should be used by a Public Agency which is contracting for coverage under the Public Employees' Medical and Hospital Care Act when the agency desires to change the employers' contribution towards the cost of their employees' and annuitant's enrollment to an amount equal to or greater than that prescribed by Section 22892(b) as authorized by Section 22892(a) of the Government Code.

The employer's contribution specified (if RESOLVED) will be **effective on the first day of the second month** following the month in which the resolution is filed (date stamped as received) in the office of the Board of Administration, Public Employees' Retirement System, 400 Q Street, P. O. Box 942714, Sacramento, CA 94229-2714.

WHEREAS, (2) should be complete with the agency's name.

RESOLVED, (a) should be completed to specify the amount of the employer's (agency's) contribution toward the cost of its employees' or annuitants' enrollments.

Because resolutions serve as our legal contract, we require the original resolution, certified copy with original signatures, or a copy of the resolution with the agency's raised seal.

For resolution processing, deliver to the following:

Overnight Mail Service

California Public Employees' Retirement System
Office of Employer & Member Health Services
400 Q Street
Sacramento, CA 95811-6210

Regular Mail

California Public Employees' Retirement System
Office of Employer & Member Health Services
PO BOX 942714
Sacramento, CA 94229-2714

The certification shown following the resolution is to be completed by those individuals authorized to sign for the Public Agency in legal actions and is to include the name of the executive body; i.e. Board of Directors, Board of Trustees, etc., the location and the date of signing.

**RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE
PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT**

- WHEREAS, (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b)(1) of the Act, and
- WHEREAS, (2) North State Cooperative Library System is a local agency contracting under the Act; now, therefore be it
- RESOLVED, (a) That the employer's contribution for each employee or annuitant shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of family members, in a health benefits plan or plans up to a maximum of \$127.10 per month with respect to employees or annuitants enrolled for self alone, \$395.01 per month for an employee or annuitant enrolled for self and one family member, and \$ 395.01 per month for an employee or annuitant enrolled for self and two or more family members, plus administrative fees and Contingency Reserve Fund Assessments.

Adopted at a regular/special meeting of the North State Cooperative Library System at Santa Rosa, California this 23th day of May 2011.

Signed: _____

Chair, North State Cooperative Library System
Council of Librarians

Attest: _____

Secretary

**RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE
PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT**

- WHEREAS, (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b)(1) of the Act, and
- WHEREAS, (2) North State Cooperative Library System is a local agency contracting under the Act; now, therefore be it
- RESOLVED, (a) That the employer's contribution for each employee or annuitant shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of family members, in a health benefits plan or plans up to a maximum of \$279.29 per month with respect to employees or annuitants enrolled for self alone, \$702.23 per month for an employee or annuitant enrolled for self and one family member, and \$ 702.23 per month for an employee or annuitant enrolled for self and two or more family members, plus administrative fees and Contingency Reserve Fund Assessments.

Adopted at a regular/special meeting of the North State Cooperative Library System at Red Bluff, California this 24th day of April 2009.

Signed: _____

Chair, North State Cooperative Library System
Council of Librarians

Attest: _____

Secretary

**RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE
PUBLIC EMPLOYEE'S MEDICAL AND HOSPITAL CARE ACT**

WHEREAS, (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b)(1) of the Act, and

WHEREAS, (2) North State Cooperative Library System is a local agency contracting under the Act; now therefore be it

RESOLVED (3) That the employer's contribution for each employee or annuitant shall be the amount necessary to pay the cost of his/her enrollment, including the enrollment of his/her family members, in a health benefit plan, up to a maximum of 80% of the cost of the lowest cost plan with respect to an employee or annuitant enrolled for self alone plus 60 percent of the additional premiums required for enrollment of family members plus Administrative fees and Contingency Reserve Fund assessments.

Adopted at the regular meeting of the Council of Librarians of the North State Cooperative library System at the Plumas County Library in Quincy, California on this twelfth day of May, 2006

Signed: _____
Nancy Brower, Chair, Council of Librarians
North State Cooperative Library System

Attest: _____
Annette Milliron, Secretary, Council of Librarians
North State Cooperative Library System

NORTH BAY COOPERATIVE LIBRARY SYSTEM

TO: NBCLS BOARD OF DIRECTORS
FROM: JANE LIGHT
SUBJECT: 2016 RETIREE HEALTH INSURANCE
DATE: October 14, 2015

Background:

NBCLS currently provides retiree health insurance for two former employees that retired directly from NBCLS. In the fall of 2014 the Board of Directors decided to annually approve continuing retiree health insurance and to pay only the rate set for single people receiving Medicare. The retirees have the option of selecting a different plan (for example to cover a dependent) at their own expense for the difference in cost.

One of the retirees is age 93 and has been retired for more than 30 years. The other retiree is a former executive who retired recently. For calendar 2015 both chose coverage only for themselves.

The health insurance is provided through an MOU between NBCLS and Golden State Risk Management Authority, an organization that provides services to small public agencies in California. GRSMA administers a program of the California State Association of Counties Excess Insurance Authority (EIA) called EIAHealth Program. GSRMA staff indicated that agencies are expected to pay for each covered retiree a minimum of the Single rate for the applicable plan.

Rates for 2016 have now been set. One retiree is in a plan that will cost \$483 per month. Additionally, per your direction the System reimburses her for the monthly cost of Medicare, slightly over \$100 per month. The second retiree is enrolled in a different plan at a monthly cost of \$580; she is not reimbursed for Medicare. The System's cost for 2016 will be approximately \$14,400, paid from the System's fund balance.

NORTHBAY COOPERATIVE LIBRARY SYSTEM

TO: NBCLS Board of Directors
FROM: Jacquie Brinkley, NLS System Coordinator
SUBJECT: 2018 Retiree Health Insurance
DATE: May 15, 2017

Background:

NBCLS currently provides retiree health insurance for two former employees that retired directly from NBCLS. In the fall of 2014 the Board of Directors decided to annually approve continuing retiree health insurance and to pay only the rate set for single people receiving Medicare. The retirees have the option of selecting a different plan (for example to cover a dependent) at their own expense for the difference in cost.

One of the retirees is age 95 and has been retired for more than 30 years. The other retiree is a former executive, now retired. For calendar 2017 both chose coverage only for themselves.

The health insurance is provided through an MOU between NBCLS and Golden State Risk Management Authority, an organization that provides services to small public agencies in California. GSRMA administers a program of the California State Association of Counties Excess Insurance Authority (EIA) called EIAHealth Program. GSRMA staff indicated that agencies are expected to pay for each covered retiree a minimum of the Single rate for the applicable plan.

Rates for 2018 have been set and have increased slightly over 2017 rates. One retiree is in a plan that will cost \$502 per month (2017 cost was \$483 per month). Additionally, per your direction the System reimburses her for the monthly cost of Medicare, slightly over \$100 per month. The second retiree is enrolled in a different plan at a monthly cost of \$602 per month (2017 cost was \$580/month); she is not reimbursed for Medicare. The System's cost for 2018 will be approximately \$16,000, paid from the System's fund balance.

NBCLS can discontinue coverage by notifying GSRMA of a decision to do so. It can withdraw from the program (a step further than discontinuing coverage) by notifying both GSRMA and the EIA Health Program of its intent to withdraw at least 180 days prior to July 1.