



## Agenda Item Summary

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### **Submitted By**

Kira Tchang, Assistant Village Manager/HR Director

### **Reviewed By**

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### **Agenda Item Title**

**A Resolution Approving the 2022 Employee Health, Dental, Vision, Life, and Accidental Death and Dismemberment Providers' Plan Designs and Premiums and Authorizing Their Execution**

### **Overview**

This is an annual agenda item to approve various contract providers for the 2022 Employee Health, Dental, Vision, Life and Accidental Death and Dismemberment Insurance, Voluntary Worksite Benefits, and COBRA administration with Blue Cross Blue Shield (BCBS).

### **Recommendation**

Approve the Resolution.

### **Fiscal Impact**

The proposed 2022 Employee Benefits plan includes:

Health Insurance with Blue Cross Blue Shield of Illinois (See Exhibit A for premiums).  
There are no changes to coverage or rates for the 2022 plan year.

Optional Dental Insurance with Delta Dental (See Exhibit A for premiums).  
Premiums for optional dental insurance are paid 100% by the employee. Rates remain the same from 2021 as we remain in the second year of a two-year rate lock as approved by the Board of Trustees previously.

Optional vision Insurance with VSP (See Exhibit A for premiums).  
Premiums for optional vision insurance are paid 100% by the employee. Rates remain stable with a 0% increase from 2021 as we remain in a multi-year rate lock as approved by the Board of Trustees previously.

Optional Worksite Benefits: Mutual of Omaha  
Optional worksite benefits through MetLife were previously implemented in 2020. Customer Service and Administrative challenges existed related to the plans. In 2022 the Village shall transition worksite benefits including Critical Illness and Accident Insurance to Mutual of Omaha, the current Life and Disability coverage provider. Employees shall have the option to elect Mutual of Omaha plans or port existing MetLife coverage including Hospital Indemnity or MetLaw and continue coverage directly with the provider.

### **Background**

This is an annual agenda item to approve various contract providers for the 2022 Employee Health, Dental, Vision, Life and Accidental Death and Dismemberment Insurance, Voluntary Worksite Benefits, and COBRA administration with Blue Cross Blue Shield (BCBS).

### **Alternatives**

Although the Village is legally required to provide health insurance to its employees and retirees in some form based upon statute and collective bargaining agreements, the Village Board may direct staff to make changes to the plan documents and corresponding plan design and premiums. However, the latitude or extent of any desired changes by the Board is also subject to statute and collective bargaining agreements.

### **Previous Board Action**

N/A

### **Citizen Advisory Commission Action**

N/A

### **Anticipated Future Actions/Commitments**

Should the Village Board approve the execution of the plan documents and resulting plan design and premiums, staff will then proceed to conduct open enrollments meetings in late October or early November.

### **Intergovernmental Cooperation Opportunities**

The Intergovernmental Personnel Benefit Cooperative (IPBC) has been discussed in the past. The Village is unique in that we have a self-funded plan that has not seemed to compliment the needs of our partner agencies. We will continue to review where we might find opportunities to partner as we move through the benefit year.