



## COUNTY OF KENDALL, ILLINOIS HUMAN RESOURCES & INSURANCE

Kendall County Historic Courthouse  
110 West Madison, Courtroom,  
Yorkville, IL 60560

**Monday, July 7, 2025 at 5:30 p.m.**

### MEETING AGENDA

1. Call to Order
2. Roll Call: Ruben Rodriguez (Chairman), Jason Peterson, Elizabeth Flowers, Zach Bachmann, and Matt Kellogg
3. **\*MOTION (VV):** Approval of Agenda (page 1)
4. **\*MOTION (VV):** Approval of Minutes for the June 2, 2025, Human Resources & Insurance Committee Meeting (pages 2-4)
5. Committee Reports and Updates
  - A. Monthly Benefits Report (pages 5-6)
  - B. Monthly Human Resources Department Report (page 7)
6. New Committee Business
  - A. **\*MOTION (VV) (to provide direction to staff):** Health Insurance Plan Design Review for 2026 Plan Year (pages 8-24)
7. Old Committee Business
  - A. **\*MOTION (VV) (Forward to CB 7/15/2025):** Revised Vacation Policy (Section 8.2 of the Kendall County Employee Handbook) (pages 25-28)
8. Chairman's Report
9. Public Comment
10. Executive Session
11. Items for Committee of the Whole
12. Action Items for County Board
  - A. Items for Consent Agenda
  - B. Items under Committee Business
13. Adjournment

*If special accommodations or arrangements are needed to attend this County meeting, please contact the Administration Office at 630-553-4171, a minimum of 24-hours prior to the meeting time.*

**COUNTY OF KENDALL, ILLINOIS**  
**HUMAN RESOURCES AND INSURANCE COMMITTEE**  
**Meeting Minutes for Monday, June 6th at 5:30 p.m.**

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**Call to Order**

The meeting was called to order by Committee Chair Ruben Rodriguez at 5:30 p.m.

**Roll Call**

Attendee	Status	Arrived	Left Meeting
Ruben Rodriguez	Here	5:15 PM	
Jason Peterson	Here	5:30 PM	
Elizabeth Flowers	Here	5:25 PM	
Zach Bachmann	Here	5:30 PM	
Matt Kellogg	Absent		

**Others Present:** Dane Mall of Alliant Insurance Services, Inc., Director of Human Resources Leslie Johnson, Payroll Specialist Payton Karlovich

**Approval of Agenda** – Member Elizabeth Flowers made a motion to approve the agenda, second by Member Jason Peterson. Chairman Rodriguez asked for a voice vote on the motion. **With all present members voting aye, motion carried.**

**Approval of Minutes for the May 5, 2025 Human Resources & Insurance Committee Meeting** – Member Jason Peterson made a motion to approve the agenda, second by Member Elizabeth Flowers. Chairman Rodriguez asked for a voice vote on the motion. **With all present members voting aye, the motion carried.**

**Committee Reports and Updates** –

**A. Monthly Benefits Report**

Director of Human Resources, Leslie Johnson provided the Monthly Benefits Report. Director Johnson informed the committee that IPBC is expecting larger than usual increases to our premiums for next year due, in part, to the cost of GLP-1s.

**B. Monthly Human Resources Department Report**

Director of Human Resources Leslie Johnson provided the monthly Human Resources Department Report. Director Johnson reported that Dane Mall from Alliant will be providing an Accident Incident Training on June 17<sup>th</sup> in the Jury Assembly room. Director Johnson also provided that the internship program is off to a great start. So far, the County's interns have toured Animal Control, and they met with guest speakers Chairman Matthew Kellog and County Administrator Christina Burns to learn more about County government and administration. The Human Resources Department is conducting a salary survey requested by the Sheriff's Office and a salary survey requested by Assessments. Recruitment for the Human Resources Generalist vacancy is still ongoing.

## **New Committee Business**

### **A. Kendall County Mid-Year Stewardship Report presented by Dane Mall of Alliant Insurance Services, Inc.**

Dane Mall of Alliant Insurance Services, Inc. provided the Committee with Kendall County's Mid-Year Stewardship Report. During his presentation, Dane Mall discussed how the marketplace is stabilizing even with the catastrophic events in 2024 and rates are still stable. Dane Mall discussed recent trends in property insurance coverage and how Illinois had the most tornadoes on record last year. Dane Mall explained this could lead to future limitations in coverage but, hopefully, Kendall County will not see this occur with ICRMT. Dane Mall explained the importance of having regularly property appraisals and informed the Committee that Kendall County completed its most recent appraisal last year. Dane Mall then discussed a nationwide trend in the increase of police pursuit cases and how such claims continue to impact the insurance marketplace. Dane Mall also discussed how geo-political concerns like tariffs can also impact the insurance marketplace. Dane Mall then provided the Committee with an overview of Kendall County's recent claims history.

### **B. Revised Kendall County Employment Application**

Director of Human Resources Leslie Johnson stated the only change to the Kendall County Employment Application was to request email addresses for professional references. This proposed change was made at the request of the Health Department.

Member Elizabeth Flowers made a motion to forward to the June 17<sup>th</sup>, 2025, County Board meeting for approval, second by member Zach Bachmann. **Chairman Rodriguez asked for a voice vote on the motion. All members present voting aye. Motion carried.**

### **C. New Kendall County Credit Card Policy (Section 8.2 of the Kendall County Employee Handbook) Effective July 1, 2025**

Director of Human Resources Leslie Johnson explained this proposed policy incorporates the Credit Card Policy and Procedures recently approved by the County Board into the Kendall County Employee Handbook.

Member Elizabeth Flowers made a motion to forward to the June 17<sup>th</sup>, 2024, County Board meeting for approval, second by member Zach Bachmann. **Chairman Rodriguez asked for a voice vote on the motion. All members present voting aye. Motion carried.**

## **Old Committee Business –**

### **A. Revised Vacation Policy Effective July 1, 2025 (Section 8.2 of the Kendall County Employee Handbook)**

Director of Human Resources Leslie Johnson provided the Committee with an update on the status of the proposed revisions to Kendall County's Vacation Policy. Director Johnson explained the proposed policy change was discussed at a recent senior staff meeting, and none of the department heads expressed any concerns with the proposed policy revisions. Director Johnson and County Administrator Burns will review the proposed policy revisions with the elected officials at the All-Department meeting to be held on June 4, 2025. Director Johnson will provide the Committee with another update after the All-Department meeting.

**Chairman's Report –**

None

**Public Comment -**

None

**Executive Session –**

None

**Items for the Committee of the Whole Meeting –**

No Items

**Action Items for County Board-**

**1. Under Consent Agenda**

- a. Revised Kendall County Employment Application
- b. New Kendall County Credit Card Policy (Section 8.2 of the Kendall County Employee Handbook) Effective July 1, 2025.

**2. Items for Committee Business**

None

**Adjournment** – Member Elizabeth Flowers made a motion to adjourn, second by Member Jason Peterson. **With all members present in agreement; the meeting was adjourned at 6:15 PM.**

Respectfully submitted,  
Payton Karlovich  
Payroll Specialist

## FY 2025 Medical and Dental Plan Enrollments

HMO - B04425	Current Premiums	Employee Only	27	HDHP - 632602 BCO	Current Premiums	Employee Only	12
		Employee + Spouse	4			Employee + Spouse	3
		Employee + Children	4			Employee + Children	1
		Employee + Family	14			Employee + Family	8
	Retro Adjustments	Employee Only	0		Retro Adjustments	Employee Only	0
		Employee + Spouse	0			Employee + Spouse	0
		Employee + Children	0			Employee + Children	0
		Employee + Family	0			Employee + Family	0
	<b>Subtotal</b>		<b>49</b>		<b>Subtotal</b>		<b>24</b>
HDHP - PM1646	Current Premiums	Employee Only	109	HDHP - 632603 BCO	Current Premiums	Employee Only	2
		Employee + Spouse	27			Employee + Spouse	1
		Employee + Children	22			Employee + Children	0
		Employee + Family	52			Employee + Family	2
	Retro Adjustments	Employee Only	0		Retro Adjustments	Employee Only	0
		Employee + Spouse	0			Employee + Spouse	0
		Employee + Children	0			Employee + Children	0
		Employee + Family	0			Employee + Family	0
	<b>Subtotal</b>		<b>210</b>		<b>Subtotal</b>		<b>5</b>
HDHP - PM1648	Current Premiums	Employee Only	5	Dental ASO	Current Premiums	Employee Only	164
		Employee + Spouse	3			Employee + Family	162
		Employee + Children	1				
		Employee + Family	2				
	Retro Adjustments	Employee Only	0		Retro Adjustments	Employee Only	0
		Employee + Spouse	0			Employee + Family	0
		Employee + Children	0				
		Employee + Family	0				
	<b>Subtotal</b>		<b>11</b>				

Retirees/COBRA (12/1/24 -11/30/25) (50 Retirees /1 COBRA)			
Vision	Family	11	1015.64
Vision	Single	16	621.00
Medical	Family	1	20,006.21
Medical	Single	6	35,074.25
Dental	Family	32	9,779.68
Dental	Single	16	12,412.19
<b>TOTAL</b>		<b>82</b>	<b>78,908.97</b>

**FY 25 MONTHLY MEDICAL INSURANCE INVOICES**

BUDGETED \$6,401,817 66.08% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	502888	490076	494684	504213	494378	485512	479386						\$3,451,137	5,498,931	62.76%
BCBS Dental Premium	27987	28067	28384	28934	28542	27911	27633						\$197,459	291,549	67.73%
Securian Life Premium	0	618	631	635	632	625	625						\$3,766	7837	48.05%
Health Savings Account	0	557250	14000	-6150	6375	3000	3375						\$577,850	600,000	96.31%
FSA Admin Fee	118	121	-118	0	0	0	0						\$121	3,500	3.47%
TOTALS	\$530,993	\$1,076,133	\$537,581	\$527,632	\$529,927	\$517,048	\$511,019	\$0	\$0	\$0	\$0	\$0	\$4,230,333	6,401,817	66.08%

**FY 24 MONTHLY MEDICAL INSURANCE INVOICES**

BUDGETED \$7,144,922 94.48% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	951670	489801	474064	479759	498476	491948	502924	488397	490926	497320	488655	-7590	\$5,846,348	6,230,253	93.84%
BCBS Dental Premium	39526	28294	45175	28046	28019	28259	28330	27820	27936	28096	27934	-325	\$337,108	303,332	111.14%
BCBS Life Premium	624	661	642	636	632	637	651	623	634	630	631	469	\$7,469	7837	95.31%
Health Savings Account	125	529125	3875	5500	4500	3875	875	6750	1250	500	1750	0	\$558,125	600,000	93.02%
FSA Admin Fee	98	102	129	129	129	118	121	121	121	121	118	118	\$1,425	3,500	40.71%
TOTALS	\$992,043	\$1,047,982	\$523,885	\$514,070	\$531,756	\$524,836	\$532,902	\$523,712	\$520,867	\$526,666	\$519,087	-\$7,329	\$6,750,476	7,144,922	94.48%

**FY 23 MONTHLY MEDICAL INSURANCE INVOICES**

BUDGETED \$6,430,808 96.07% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	467114	896081	424612	438627	453121	431875	431265	436721	433971	434132	456685	-8013	\$5,296,191	5,438,252	97.39%
BCBS Dental Premium	28221	-218	28489	27428	28208	27358	26922	27246	-4026	26989	28720	55462	\$300,799	381,879	78.77%
BCBS Life Premium	595	612	591	610	615	606	604	619	593	640	630	627	\$7,342	9677	75.87%
Health Savings Account	375	540750	7230	895	5250	4000	3875	4000	2250	2375	500	1250	\$572,750	597,500	95.86%
FSA Admin Fee	95	95	112	116	109	102	98	95	95	95	98	98	\$1,204	3,500	34.40%
TOTALS	\$496,399	\$1,437,320	\$461,033	\$467,675	\$487,303	\$463,941	\$462,764	\$468,681	\$432,882	\$464,230	\$486,633	\$49,424	\$6,178,287	6,430,808	96.07%

**FY 22 MONTHLY MEDICAL INSURANCE INVOICES**

(BUDGETED: \$6,423,600) 91.44% of budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals		
BCBS Medical Premium	422061	417593	769160	397470	415868	423977	418344	406923	411574	412983	412883	-4843	\$4,903,995		
Met Life Dental Premium	56127	56874	56863	-988	32394	27529	28184	28471	27867	27921	28245	-250	\$369,237		
BCBS Life Premium	601	613	604	619	591	622	623	622	608	616	610	616	\$7,344		
Health Savings Account	625	547000	4125	9625	8125	2875	3250	6375	3500	4375	750	750	\$591,375		
FSA Admin Fee	0	792	98	105	105	201	98	102	102	105	102	98	\$1,906		
TOTALS	\$479,415	\$1,022,872	\$830,850	\$406,831	\$457,083	\$455,203	\$450,499	\$442,493	\$443,651	\$446,000	\$442,589	-\$3,629	\$5,873,857		



## **KENDALL COUNTY HUMAN RESOURCES DEPARTMENT REPORT TO HUMAN RESOURCES & INSURANCE COMMITTEE July 7, 2025**

Here are a few highlights from the Human Resources Department for the month of June 2025:

### **COMPLIANCE & RISK MANAGEMENT:**

- On June 17, 2025, Dane Mall of Alliant Insurance Services, Inc. provided supervisors with a very informative two-hour training about what supervisors should do if an accident occurs in the workplace.
- On June 20, 2025, we issued a Request for Proposals (RFP) for insurance brokerage services. Proposals are due by 4:00 p.m. on July 25, 2025. We will review the proposals received with the Human Resources & Insurance Committee on August 4, 2025.

### **RECRUITMENT, ONBOARDING & OFFBOARDING:**

- We continue recruitment for the full-time Human Resources Generalist position to fill our current vacancy.
- We completed recruitment for Court Services' Part Time Male Drug Test Technician position.
- We have begun recruitment for a Part Time Kennel Technician position to replace a vacancy in the Animal Control Department.
- Kayla Korey, our intern from last fall, returned to provide us with assistance during Payton Karlovich's maternity leave. Welcome back, Kayla!

### **LABOR RELATIONS:**

- Union negotiations continue for Corrections Sergeants.
- We continue preparation for upcoming negotiations with the Facilities Management Department.

### **MISCELLANEOUS:**

- Payroll Specialist Payton Karlovich welcomed a beautiful baby girl to the world on June 23<sup>rd</sup>! Both mom and baby are doing well!
- The third annual Kendall County Office Summer Olympics have begun! A special thank you to Committee Chair Ruben Rodriguez, the Kendall County Treasurer's Office, and all of our 2025 summer interns for their participation in our Opening Ceremonies video. Each week during the month of July, we will be posting a new Olympic event. The events are designed to encourage teambuilding and camaraderie. Teams earn points by completing these events. At the end of the month, the team with the most points earns a pizza party.
- The Kendall County Employee Appreciation Luncheon will take place on August 1<sup>st</sup> from 11:30 a.m. to 1:30 p.m. in the parking lot of the Kendall County Courthouse.
- We completed salary surveys for the Kendall County Sheriff's Office and the Kendall County Assessor's Office.



# Kendall County Agenda Briefing

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**Meeting Type:** Human Resources and Insurance  
**Meeting Date:** 7/7/2025  
**Subject:** Health Insurance Plan Design Review for 2026 Plan Year  
**Prepared by:** Leslie Johnson, Human Resources Director  
**Department:** Human Resources Department

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## Action Requested:

To provide direction to staff on the following: (1) the desired level of coverage for GLP-1 medications for weight loss for the 2026 plan year; and (2) whether the County wishes to explore potential plan design changes for the 2026 plan year.

## Board/Committee Review:

N/A

## Fiscal impact:

None

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## Background and Discussion:

According to IPBC, the projected average renewal rates for new groups like Kendall County for the 2026 plan year are as follows: an 11.1% rate increase for PPO/High-Deductible Health Plans, a 6.2% increase for HMO plans, and a 4.5% increase for ASO dental coverage. IPBC will review claims incurred by new members between January 1 and June 30, 2025, and may adjust these preliminary renewal rates based on claim activity during that period. If Kendall County does not request any plan design changes for the 2026 plan year, final rate sheets effective January 1, 2026, will be provided by August 29, 2025. However, if the County wishes to explore plan design changes aimed at reducing rates, those requests must be submitted to IPBC by July 31, 2025. In that case, IPBC will issue proposed rates by September 26, 2025. Due to the rising number of claims related to GLP-1 medications for weight loss, IPBC is also requesting input from Kendall County on what level of GLP-1 coverage it wishes to offer in the 2026 plan year. The attached PowerPoint presentation outlines available GLP-1 coverage options and provides potential plan design strategies for the Committee's consideration.

## Staff Recommendation:

To provide direction to staff on the following: (1) the desired level of coverage for GLP-1 medications for weight loss for the 2026 plan year; and (2) whether the County wishes to explore potential plan design changes for the 2026 plan year..

## Attachments:

1. PowerPoint 2026 Renewal and Plan Design Options
2. Timeline for Open Enrollment for January 1, 2026
3. Plan designs for medical plans currently in effect for 2025 plan year





### Timeline for Open Enrollment for January 1, 2026

IPBC has worked with the IPBC vendors to develop the timeline for the January 1, 2026, open enrollment. To ensure those making open enrollment changes have ID cards by the effective date, and that PlanSource is updated with plan and/or rate changes prior to the open enrollment window opening, the following deadlines are **mandatory**.

Action	Deadline
Underwriting Requests <sup>(1)</sup> <ul style="list-style-type: none"> <li>New ASO Medical/Dental &amp; Current Plan Design Changes</li> <li>Rate Tier Changes (i.e., 2 tier to 4 tier)</li> </ul>	7/31/25
Confirmation of <sup>(1)</sup> <ul style="list-style-type: none"> <li>New ASO Plans &amp; Plan Design Changes</li> <li>New fully insured plans (i.e., new vision plan etc.), EAP, ID Theft</li> <li>Rate Tier Changes (i.e., 2 tier to 4 tier)</li> <li>Population Additions (i.e., separate cost population breakout for non-union, union etc.) Encircle RX form due (attached)</li> </ul>	9/12/25
Confirmation of utilization of Employee Self Service (ESS) for OE <sup>(1)</sup>	9/19/25
Annual Enrollment Request Form Due <sup>(2)</sup>	9/19/25
1/1/26 Rate Sheets Provided to Members <sup>(3)</sup> <ul style="list-style-type: none"> <li>Groups that did not request underwriting</li> <li>Groups that requested new plans/plan changes</li> </ul>	8/29/25 9/26/25
Member returns rate sheets with rate splits & copy of current payroll calendar <sup>(3)</sup>	Within 5 business days of receipt of rate sheet
Guided Renewal Process Completed in PlanSource <sup>(4)</sup> <ul style="list-style-type: none"> <li>Rate Changes Only</li> <li>New Plans/Changes</li> </ul>	9/2/25-10/24/25 9/15/25-10/25/25
Member completes testing and provides feedback of open enrollment – allow time of corrections and retesting <sup>(5)</sup>	Testing Completed by 10/31/25
Data Rollover <sup>(3)</sup>	11/7/25
OE Window will open/close – ESS <sup>(3)</sup> OE Window will open/close – Admin <sup>(3)</sup>	11/10/25-11/23/25 11/10/25-12/3/25
OE WEX EDI file transmission <sup>(3)</sup>	11/27/25
OE EDI file transmission for all other carriers <sup>(3)</sup>	12/4/25

(1) Submit to your IPBC Service Team Rep in writing. Please note UW requests may take 2-3 weeks.

(2) Attached form should be returned to IPBC Service Team Rep.

(3) Please see the next page for important information.

(4) Guided renewal process will be completed by IPBC Service Team.

(5) IPBC Service Team Rep will let member group know when system is ready for testing. Testing feedback should be submitted to [ipbcsupport@plansource.com](mailto:ipbcsupport@plansource.com) with the subject line "OE Testing Feedback – Member Name". Please note that testing feedback provided after the deadline is not guaranteed to be in place by the start of Annual Enrollment.

# Medical Plans – All Employees

Benefits	BCBS of IL BAHMO - B04425	BCBS of IL HDHP/HSA \$1,650 Non- Embedded - PM1646	BCBS of IL HDHP/HSA \$3,300 - PM1648
<b>Major Medical Coverage</b>			
Lifetime Maximum		Unlimited	Unlimited
<b>Coinsurance</b>			
Network	N/A	100%	100%
Non-Network		80%	80%
<b>Deductible</b>			
Network	N/A	\$1,650 individual / \$3,300 family	\$3,300 individual / \$6,600 family
Non-Network		\$1,650 individual / \$3,300 family	\$6,600 individual / \$13,200 family
<b>Out-of-Pocket</b>			
Network	\$2,000 individual / \$4,000 family	\$3,300 individual / \$6,600 family	\$3,300 individual / \$6,600 family
Non-Network	N/A	\$3,300 individual / \$6,600 family	\$7,800 individual / \$13,600 family
<b>Office Visit Copay</b>			
Network	\$20 with PCP / \$40 specialist	100% after deductible	100% after deductible
Non-Network		80% after deductible	80% after deductible
<b>Hospital Emergency Care</b>			
Network	\$300 copay, then 100%; waived if admitted	\$300 copay after deductible	\$300 copay after deductible
Non-Network			
<b>Preventive</b>			
Network	100%	100%, no deductible	100%, no deductible
Non-Network	N/A	80% after deductible	80% after deductible
<b>Prescription Drug</b> (administered by Express Scripts)			
Retail (30-day supply)	\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary	\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary*	\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary*
Mail Order (90-day supply)	\$25 generic / \$100 brand name formulary / \$150 brand name non-formulary	\$25 generic / \$100 brand name formulary / \$150 brand name non-formulary*	\$25 generic / \$100 brand name formulary / \$150 brand name non-formulary*
Specialty	N/A	\$60 copay*	\$60 copay*
Prescription Drug Out-of-Pocket Maximum (network)	\$2,000 individual / \$4,000 family	Combined with medical	Combined with medical

*\*Rx copay applies after deductible has been met for all HSA plans.*

County employees have the choice between a HMO Plan or HDHP w/HSA. For information on providers, please visit the Blue Cross Blue Shield website at [www.bcbsil.com](http://www.bcbsil.com). To search for providers, go to the “Provider Finder” screen. For HMO physicians, be sure to choose the “Blue Advantage” HMO network, Blue Choice Options for Tier 1 doctors, and Preferred Provider Organization for Tier 2 doctors.

BCBS of IL Blue Choice Options/HSA \$1,650 – 632602		BCBS of IL Blue Choice Options/HSA \$3,300 – 632603	
Tier 1	Tier 2	Tier 1	Tier 2
Unlimited		Unlimited	
100%	80%	100%	80%
60%		60%	
\$1,650 individual / \$3,300 family	\$3,300 individual / \$6,600 family	\$3,300 individual / \$7,800 family	\$4,500 individual / \$12,900 family
\$6,000 individual / \$12,000 family		\$9,000 individual / \$25,800 family	
\$3,300 individual / \$6,600 family	\$4,500 individual / \$8,550 family	\$3,300 individual / \$7,800 family	\$6,450 individual / \$12,900 family
\$12,000 individual / \$24,000 family		\$19,350 individual / \$38,700 family	
100% after deductible	80% after deductible	100% after deductible	80% after deductible
60%		60%	
100% after deductible, waived if admitted		100% after deductible, waived if admitted	
100%		100%	
60% after deductible		60% after deductible	
\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary*		\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary*	
\$25 generic / \$100 brand name formulary / \$150 brand name non-formulary*		\$25 generic / \$100 brand name formulary / \$150 brand name non-formulary*	
\$60 copay*		\$60 copay*	
Combined with medical		Combined with medical	

*This benefit schedule is for illustrative purposes only; please consult benefits booklet for more information. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.*

*Kendall County complies with applicable Federal civil rights and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kendall County does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.*



**IPBC**

Intergovernmental  
Personnel Benefit  
Cooperative

**Kendall County**  
2026 Renewal and Plan Design Options  
July 7, 2025

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# Agenda

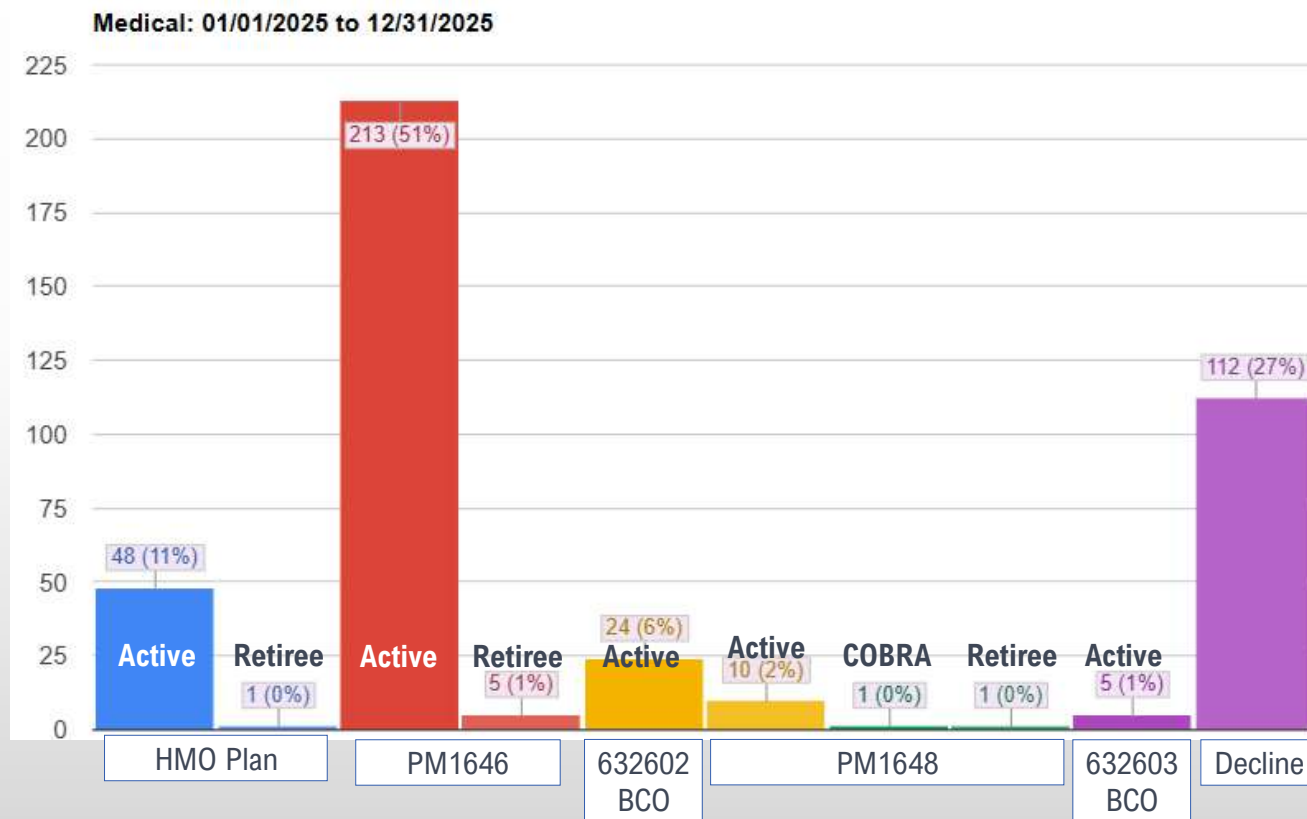
- IPBC Rate History
- Enrollment Per Plan
- Rx GLP-1 Analysis
- Encircle Rx Options
- Renewal for New Groups
- IPBC / Kendall County Performance
  - PPO, HMO and Dental
- 2026 Plan Design Quotes

# Rate History

PPO 5 Year Rate Changes						
Member	2021-22	2022-23	2023-24	2024-25	2025-26	Average
IPBC Average	4.7%	2.5%	3.9%	4.0%	11.1%	5.2%
Market Average	6.2%	6.5%	8.0%	7.0%	9.0%	7.3%

HMO 5 Year Rate Changes						
Member	2021-22	2022-23	2023-24	2024-25	2025-26	Average
IPBC Average	-2.7%	5.3%	6.9%	2.8%	6.2%	3.7%
Market Average	6.2%	6.5%	8.0%	7.0%	9.0%	7.3%

# Enrollment per plan





## Top Drugs

Kendall County (Current Period 01/2025 - 05/2025 vs. Previous Period 01/2024 - 05/2024) Peer = Government

Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Current Period				Previous Period				Trend
					Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	
1	255	ALTUVIIIO	HEMOPHILIA	Y	8	1	\$278,229	\$85.01	NA	NA	NA	NA	NA
2	85	SKYRIZI	INFLAMMATORY CONDITION	Y	9	2	\$49,117	\$15.01	NA	NA	NA	NA	NA
3	28	OTEZLA	INFLAMMATORY CONDITION	Y	10	2	\$43,451	\$13.28	NA	NA	NA	NA	NA
4	24	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	6	1	\$39,610	\$12.10	NA	NA	NA	NA	NA
5	10	ZEPBOUND	WEIGHT LOSS	N	43	11	\$36,245	\$11.07	NA	NA	NA	NA	NA
6	1	MOUNJARO	DIABETES	N	41	9	\$35,292	\$10.78	NA	NA	NA	NA	NA
7	65	IMBRUVICA	CANCER	Y	2	1	\$33,730	\$10.31	NA	NA	NA	NA	NA
8	15	SKYRIZI PEN	INFLAMMATORY CONDITION	Y	6	1	\$32,690	\$9.99	NA	NA	NA	NA	NA
9	404	BENEFIX	HEMOPHILIA	Y	1	1	\$26,831	\$8.20	NA	NA	NA	NA	NA
10	136	CIMZIA (2 PACK)	INFLAMMATORY CONDITION	Y	3	1	\$25,939	\$7.93	NA	NA	NA	NA	NA
11	117	NUCALA	ASTHMA	N	9	2	\$24,343	\$7.44	NA	NA	NA	NA	NA
12	86	ENBREL	INFLAMMATORY CONDITION	Y	4	1	\$23,254	\$7.10	NA	NA	NA	NA	NA
13	210	ORENCIA	INFLAMMATORY CONDITION	Y	5	1	\$22,299	\$6.81	NA	NA	NA	NA	NA
14	2	OZEMPIC	DIABETES	N	27	6	\$20,664	\$6.31	NA	NA	NA	NA	NA
15	129	TEZSPIRE	ASTHMA	Y	5	1	\$20,328	\$6.21	NA	NA	NA	NA	NA
16	71	CYLTEZO(CF) PEN	INFLAMMATORY CONDITION	Y	4	1	\$18,608	\$5.69	NA	NA	NA	NA	NA
17	12	DUPIXENT PEN	ATOPIC DERMATITIS	N	5	1	\$14,201	\$4.34	NA	NA	NA	NA	NA
18	14	WEGOVY	WEIGHT LOSS	N	12	5	\$13,688	\$4.18	NA	NA	NA	NA	NA
19	67	XOLAIR	ASTHMA	N	6	1	\$12,031	\$3.68	NA	NA	NA	NA	NA
20	34	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	2	1	\$10,658	\$3.26	NA	NA	NA	NA	NA
21	11	JARDIANCE	DIABETES	N	21	7	\$9,768	\$2.98	NA	NA	NA	NA	NA
22	49	VRAYLAR	MENTAL DISEASES	N	7	2	\$8,442	\$2.58	NA	NA	NA	NA	NA
23	46	RYBELSUS	DIABETES	N	8	2	\$7,158	\$2.19	NA	NA	NA	NA	NA
24	82	REXULTI	MENTAL DISEASES	N	5	1	\$5,649	\$1.73	NA	NA	NA	NA	NA
25	32	XARELTO	ANTICOAGULANT	N	14	3	\$5,404	\$1.65	NA	NA	NA	NA	NA
Total Top 25					263		\$817,628	\$249.81			NA	NA	NA



# EnCircle Rx Options

## Options for GLP-1 Coverage



Weight Loss Management Care Value Program is the Current IPBC Weight Loss Plan for All Members

For EnCircleRx with Continuation of Treatment-option #4, Individuals currently receiving GLP-1 Weight Loss Medications, will not have to meet the new BMI requirements **but will need to meet the other requirements of the EncircleRx program when renewing their **Prior Authorization****

**EVERNORTH**  
HEALTH SERVICES

### Option #2

#### WMCV (Weight Management Care Value Program)

##### BMI 30

Participation in Omada for weight loss is optional

Client is eligible for early discontinuation credit on preferred weight loss medications if members do not complete at least four months of therapy.

### Option #3

#### ENCIRCLE RX: WEIGHT LOSS PA

A member is required to have a BMI greater than or equal to 32 or greater than or equal to 27 with documentation of two comorbid conditions before starting treatment

Provider attestation the member has engaged in a trial of behavioral modification and dietary restriction for at least 3 months prior to the first coverage review step.

Requires member engagement with a lifestyle and behavioral modification program (4 weigh-ins, 4-app engagements every 30 days)

Requires 5% body weight loss from pre-therapy measurement at PA renewal.

#### STANDARD WEIGHT LOSS PA

Provider attestation the member has a BMI greater than or equal to 30 or greater than or equal to 27 with one cardiometabolic comorbidity.

### Option #4

#### Encircle Rx Weight Loss PA with Continuation of Therapy\*

A member is required to have a BMI greater than or equal to 32 or greater than or equal to 27 with documentation of two comorbid conditions before starting treatment

Provider attestation the member has engaged in a trial of behavioral modification and dietary restriction for at least 3 months prior to the first coverage review step.

Requires member engagement with a lifestyle and behavioral modification program (4 weigh-ins, 4-app engagements every 30 days)

Requires 5% body weight loss from pre-therapy measurement at PA renewal.

\* With continuation of therapy, so only NEW utilizers of weight loss GLP-1s will need to go through the above criteria

EnCircle Rx Program Cost = \$0.85 PMPM or \$1.96 PEPM Program Cost

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- Option #1:** No Change (Plan remains as is with Weight Management Care Value Program)
- Option #2:** Remove GLP-1 Usage for Weight Loss (expected average decrease is 3.5%, underwriting is required – underwriting request needs to be submitted, see below)
- Option #3:** Implement EnCircleRx Program (-1% rate adjustment, no underwriting required)
- Option #4:** Implement EnCircleRx Program with Continuation of Treatment (-.5% rate adjustment, no underwriting required)

**NOTE:** For option #2, the Member Group needs to submit their underwriting request to IPBC by 7/31/25.

# Renewal for New Groups

- New groups are just given the IPBC average renewal which is:
  - PPO 11.1%
  - HMO 6.2%
  - ASO Dental 4.5%
- However, an additional examination is being done on new groups by 7/31/2025 with data through June of 2025.
- As of 5/31/2025, Kendall County shows
  - loss ratio for PPO is at 117.7%
  - loss ratio for HMO is at 70.3%
  - loss ratio for Dental is at 85.7%

# IPBC / Kendall County Performance

## PPO Performance

### IPBC

97.1% loss ratio for May 2025 as compared to 111.6% last year and is running a loss ratio of 107.8% for the first 11 months of the fiscal year.

### Kendall County

117.7% loss ratio

## HMO Performance

### IPBC

81.7% loss ratio for May 2025 as compared to 106.8% last year and is running a loss ratio of 101.3% for the first 11 months of the fiscal year

### Kendall County

70.3% loss ratio

## Dental Performance

### IPBC

117.5% loss ratio for May 2025 as compared to 119.9% last year and is running a loss ratio of 101.3% for the first 11 months of the fiscal year

### Kendall County

85.7% loss ratio

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# 2026 Plan Design Options

**OPTION #1:** Keep plan designs status quo for 2026 plan year.

**OPTION #2:** Request plan design changes – requests must be provided to IPBC's underwriters by 7/31/25.

***Plan design changes can include:***

- A change in deductibles,
- A change in maximum out of pocket amounts, or
- A change in coinsurance.

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**Coinsurance**: it is the percentage of covered medical expenses that you pay after meeting your deductible. Your insurance company pays the remaining percentage. For example, if your coinsurance is 20%, you pay 20% for covered services and your insurance pays the remaining 80%.

**Out-of-pocket maximum (OOPM)**: it is the most you'll pay for covered medical services in a plan year. This includes your deductible, copayments, and coinsurance. As you pay coinsurance throughout the year, those amounts count towards your OOPM. Once you reach your OOPM, your insurance will cover 100% of eligible medical costs for the rest of the year.



Estimated impact of plan design changes on funding rates  
for discussion with IPBC members prior to formal underwriting  
12/16/2022

## ESTIMATED IMPACT OF PLAN DESIGN CHANGES ON HDHPS

Benefit	Description of Change	Estimated % Rate Impact
Deductible	Increase by 20% (\$300)	-1.9%
Out of Pocket Maximum	Increase by 20% (\$1,000)	-2.5%
Deductible and Out of Pocket Maximum	Increase both by 20% (increase deductible by \$300 and out of pocket maximum by \$1,000)	-6.1%
Coinsurance	Decrease coinsurance from 90% to 80%	-2.8%

- The impact of an out of pocket maximum increase is highly dependent on the coinsurance. A lower coinsurance percentage will reduce the impact of a change in the out of pocket maximum.
- Deductible, out of pocket maximum, and coinsurance changes assume that the in-network and out-of-network relativities remain the same.
- The above savings and cost projections are estimates only and do not guarantee actual rate changes. The actual rate impact will be determined by IPBC's underwriter on a case-by-case basis.
- The rate impacts above have been calculated assuming benefit changes are made independently and not in combination with other changes. Changes to multiple benefit features at a time may result in different estimated rate impacts compared to the sum of the individual rate impacts.
- The actual cost/savings for each IPBC member will depend on that member's demographics, starting plan design, geographic location, and underlying healthcare utilization patterns. These estimated rate impacts were calculated using IPBC's demographics as of June 2022 and a starting plan design with a \$3,000 embedded deductible, \$5,000 individual out of pocket maximum, and 80% coinsurance.]



## ESTIMATED IMPACT OF PLAN DESIGN CHANGES ON HMO PLANS

Benefit	Description of Change	Estimated % Rate Impact
Network change	Switch from HMOI to BAHMO	-3.1%
Office Visit Copay	Increase copays from \$0 to \$10	-2.1%
	Increase copays from \$10 to \$20	-1.7%
	Increase copays from \$20 to \$30	-1.6%
	Increase copays from \$30 to \$40	-1.4%
Emergency Room Copay	Increase by \$50	-0.1%
Rx Copay	Decrease generic copay by \$5	0.4%
	Increase brand and specialty copays: - preferred brand copay by \$10, - non-preferred brand copay by \$15, and - specialty copay by \$25	-0.2%
	Increase brand and specialty copays: - preferred brand copay by \$20, - non-preferred brand copay by \$30, and - specialty copay by \$50	-0.4%

- The above savings and cost projections are estimates only and do not guarantee actual costs. The actual rate impact will be determined by IPBC's underwriter on a case-by-case basis.
- The rate impacts above have been calculated assuming benefit changes are made independently and not in combination with other changes. Changes to multiple benefit features at a time may result in different estimated rate impacts compared to the sum of the individual rate impacts.
- The actual cost/savings for each IPBC member will depend on that member's demographics, starting plan design, geographic location, and underlying healthcare utilization patterns. These estimated rate impacts were calculated using IPBC's demographics as of June 2022 and the UHC Choice+ \$250 cost sharing for all services other than office visits.





## Kendall County Agenda Briefing

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**Meeting Type:** Human Resources and Insurance  
**Meeting Date:** 7/7/2025  
**Subject:** Revised Vacation Policy (Section 8.2 in the Kendall County Employee Handbook), effective August 1, 2025  
**Prepared by:** Leslie Johnson, Human Resources Director  
**Department:** Human Resources Department

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### **Action Requested:**

To forward the Revised Vacation Policy (Section 8.2 in the Kendall County Employee Handbook), effective August 1, 2025 to the Kendall County Board for approval.

### **Board/Committee Review:**

On May 5, 2025, the Human Resources & Insurance Committee discussed the Revised Vacation Policy.

### **Fiscal impact:**

None

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### **Background and Discussion:**

The revised Vacation Policy reflects recent changes in how vacation time is to be requested and approved now that Executime has replaced paper time off request forms. Also, the revised policy would modify the vacation accrual table to be consistent with the vacation accrual tables recently approved by the County Board for the Kendall County Sheriff's Office bargaining units. Lastly, the revised policy would provide department heads and elected officials with the discretion to provide one (1) additional week of vacation time to full-time supervisors with 0-5 years of service. We reviewed the proposed Vacation Policy changes with County department heads and elected officials. We did not receive any objections from them.

### **Staff Recommendation:**

To forward the Revised Vacation Policy (Section 8.2 in the Kendall County Employee Handbook), effective August 1, 2025 to the Kendall County Board for approval.

### **Attachments:**

1. Revised Vacation Policy (Section 8.2 in the Kendall County Employee Handbook), effective August 1, 2025

<b>Section 8.2</b>	<b>Vacation</b>
<u>Effective Date:</u> 09/01/2022 <u>8/1/2025</u>  <u>Last Amended Date:</u> <u>TBD</u>	<u>Source Doc/Dep.:</u> None/HR

## Section 8.2 VACATION

All regular full-time employees are eligible for paid vacation benefits pursuant to the terms of this Vacation Policy.

### A. VACATION ACCRUAL FOR FULL-TIME EMPLOYEES

Effective August 1, 2025, eEligible full-time employees shall earn vacation time in accordance with the following schedule:

<u>Years of Service</u>	<u>Available Vacation Hours Per Fiscal Year</u>
0- <del>5</del> Years of Service	10 vacation days
<u>6-10</u> <del>7-14</del> Years of Service	15 vacation days <i>This rate of accrual commences the first day of the month following the employee's completion of their <u>5</u><del>6</del><sup>th</sup> year of service</i>
<u>11-19</u> <del>15 or More</del> Years of Service	20 vacation days <i>This rate of accrual commences the first day of the month following the employee's completion of their <u>10</u><del>4</del><sup>th</sup> year of service</i>
<u>20 or More Years of Service</u>	<u>25 vacation days</u> <u><i>This rate of accrual commences the first day of the month following the employee's completion of their 19<sup>th</sup> year of service.</i></u>

Effective August 1, 2025, full-time supervisors with 0-5 years of service may be eligible, at the Executive's sole discretion, to accrue fifteen (15) vacation days per fiscal year in lieu of the above-referenced ten (10) vacation days per fiscal year. These supervisors would then accrue vacation time as outlined in the above referenced schedule once they have completed five (5) years of service. Executives are responsible for completing a PAN form to promptly notify Kendall County's payroll administrator if a supervisor with 0-5 years of service will be accruing 15 vacation days per fiscal year in lieu of 10 vacation days per fiscal year.

The length of eligible service is calculated on the employee's date of hire. Eligible full-time employees are credited with accrued vacation time after each completed month of service. Employees that transfer from department or elected office to another keep all previous years of service when calculating their total years of service. Employees who leave employment retain their years of service for five (5) years ~~if in the event that~~ they return to work for a Kendall County department or elected office. Vacation is accrued monthly at the rate of one-twelfth (1/12) the eligible full-time employee's annual accrual, as outlined in the following table:

YEARS OF SERVICE	AMOUNT OF VACATION TIME DISTRIBUTED TO AN ELIGIBLE FULL-TIME EMPLOYEE ON THE FIRST OF THE MONTH FOLLOWING THEIR COMPLETED MONTH OF SERVICE	ANNUAL TOTAL
0- <del>5</del> 6 years	1/12 of Annual Total	10 days
<del>6-10</del> 7-14 years	1/12 of Annual Total	15 days
<del>11-19 years</del> 15 or more years	1/12 of Annual Total	20 days
<u>20 or more years</u>	<u>1/12 of Annual Total</u>	<u>25 days</u>

The number of hours per vacation day is 7.5 hours for an employee that works 37.5 hours per week and 8 hours for an employee that works 40 hours per week.

#### **B. VACATION AVAILABILITY FOR PART-TIME EMPLOYEES AND EMPLOYEES ON A LEAVE OF ABSENCE**

Part-time employees who work a minimum of one thousand forty (1,040) hours per year and a minimum of twenty (20) hours per work week will be eligible to accrue paid vacation time on a pro rata basis pursuant to the terms of this Vacation Policy. For example, an eligible part-time employee with one (1) year of completed service who works a standard workweek of 25 hours per week would accrue 50 vacation hours per fiscal year, which would be distributed at a rate of 4.167 vacation hours per completed month of service.

Employees on a leave of absence for the entire month shall not accrue vacation during their leave of absence unless otherwise required by law.

### **C. VACATION REQUESTS**

All vacation requests shall be ~~in writing and shall be~~ submitted ~~first~~ to the employee's immediate supervisor for approval via the Employer's designated timekeeping system. If possible, the employee should make their vacation request at least seven (7) calendar days in advance. ~~If the request is approved, the employee should then forward the request and approval to the Designated HR Representative for recordkeeping purposes.~~ Vacations will be scheduled with prime consideration given to the efficient operation of the Employer. While employee's requests will be honored whenever possible, final approval or denial of vacation requests is in the sole discretion of the Executive.

### **D. MAXIMUM ACCUMULATION**

Employees will be allowed to accrue and carry over no more than 225 hours of accrued but unused vacation at any time. If the employee reaches the maximum cap of 225 hours of accrued but unused vacation time, the employee will not accrue any additional vacation time until they fall below the 225-hour cap again.

### **E. SEPARATION OF EMPLOYMENT**

Upon an employee's separation of employment, the employee will be compensated for all vacation hours that are accrued but unused as of the employee's last day of employment. Such payment shall be made at the employee's current pay rate.

### **F. HOLIDAYS DURING APPROVED VACATION LEAVE**

Whenever a paid holiday falls during an employee's authorized vacation leave, the employee's leave on the date of the paid holiday shall be considered a holiday for payroll purposes and shall not be charged to the employee's accumulated vacation leave.