

RESOLUTION

WHEREAS, the Human Resources Department works with the County's health insurance consultant, BUCK, to derive the County's annual healthcare program design and budget;

WHEREAS, based on BUCK's review the Human Resources Department recommends a budget increase of 2.8% for health insurance claims;

WHEREAS, the Human Resources Department recommends a change in employee cost sharing for health insurance premiums of 1% for the Traditional PPO plan and .5% for the CDHP PPO, HMO and HMO Blue Advantage plans;

WHEREAS, the Human Resources Department recommends the following changes to the County's health insurance plan: increase the Traditional PPO deductible from \$600 to \$700 for Single plans and from \$1,200 to \$1,400 for Single+1/Family plans, increase the Traditional PPO Out-of-Pocket Maximum from \$1,350 to \$1,850 for Single plans and from \$2,700 to \$3,700 for Single+1/Family plans;

WHEREAS, the following change to the County's health insurance plan is required due to the Patient Protection and Affordable Care Act (PPACA): decrease the Rx Out-of-Pocket Maximum from \$4,500 to \$4,300 for Single plans and from \$9,000 to \$8,600 for Single+1/Family plans;

WHEREAS, the Human Resources Department recommends that employees who are enrolled in the CDHP PPO must complete the County's Health Risk Assessment (HRA) in order to receive the additional contribution of \$550 Single or \$1,100 Single+1/Family to their Health Savings Account (HSA);

WHEREAS, the Human Resources Department recommends that employees who are hired after January 1, 2016 will not have the Traditional PPO as a benefit plan option;

NOW, THEREFORE, BE IT RESOLVED, BY THIS County Board of Lake County, Illinois, that the County's health, life and dental insurance plan for fiscal year 2016, is hereby approved.

DATED, at WAUKEGAN, LAKE COUNTY, ILLINOIS, on this day of September, A.D., .