



Lake County Illinois

Legislation Details (With Text)

File #: 08-0775 **Version:** 1 **Name:** FY09 Health, Life, Dental
Type: resolution **Status:** Regular Agenda
File created: 10/3/2008 **In control:** Financial & Administrative Committee
On agenda: **Final action:** 10/14/2008
Title: Resolution approving the County's health, life and dental insurance plan for fiscal year 2009.
Sponsors:
Indexes:
Code sections:
Attachments: 1. FY09 resolution HLD (2)

Date	Ver.	Action By	Action	Result
10/14/2008	1	Lake County Board	adopted	Pass
10/8/2008	1	Financial & Administrative Committee	recommended for adoption to the regular agenda	Pass

Resolution approving the County's health, life and dental insurance plan for fiscal year 2009.

- FY09 Health, Life, Dental Recommendations

MEDICAL

Increase employee contribution percentage by .5%

Prescription Drug coverage will be administered by Express Scripts

DENTAL

Increase Child Ortho by \$250 both in and out of network services

Implants will be covered at 50% within plan limits

Increase deductibles to \$35 Sgl/\$70 Fam and \$65 Sgl/\$130 Fam for in and out of network respectively

Decrease basic in-network coinsurance to 80% and increase out of network preventative coinsurance to 90%

Decrease out-of-network basic insurance coverage to 70%

Employee contributions will change to Sgl-25%; Sgl+1-35%; Fam-50%

VISION

Increase monthly premiums by Sgl-\$\$.51; Sgl+1-\$0.93; Fam-\$1.57

RESOLUTION

WHEREAS, the Human Resources Department recommends that the FY09

coverage for medical services, prescription co-pays, deductibles, out-of-pocket

maximums, etc. remain at FY08 levels for the County's medical (HMO & PPO) insurance

plans; and

WHEREAS, Human Resources recommends that the County adjusts cost sharing for medical premiums by increasing the employee portion by .50% thus making employee cost sharing to be 8 ½%, 10 ½%, & 12 ½% for PPO ; HMO cost sharing to become 6 ½%, 8 ½%, & 10 ½%, and Blue Advantage HMO cost sharing to be 5%, 7%, & 9% respectively;

WHEREAS, Human Resources recommends that the County's FY09 dental coverage is amended to reflect child orthodontia coverage limits of \$1500 for in network service and \$1250 for out of network services;

WHEREAS, Human Resources recommends that the County's FY09 dental insurance plan is amended to reflect the Basic Service coverage cost sharing to be 80/20% in network, and 70/30% out of network, and the out of network Preventative coverage cost sharing to be 90/10%;

WHEREAS, Human Resources recommends that the County's adjusts cost sharing for dental insurance premiums by increasing the employee portion to 25%, 35%, and 50% respectively, equating to an average increase of 1.4%

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 2009, is hereby approved.

DATED, A.D., 2006. at Waukegan, Illinois, on this 14th day of October, A.D., 2008.