



# Lake County Illinois

## Legislation Details (With Text)

**File #:** 15-0931      **Version:** 1      **Name:** Resolution approving the County's 2016 Health, Life and Dental Insurance Plan.

**Type:** resolution      **Status:** Consent Agenda

**File created:** 8/27/2015      **In control:** Financial & Administrative Committee

**On agenda:**      **Final action:** 9/8/2015

**Title:** Resolution approving the County's 2015 Health, Life and Dental Insurance Plan.

**Sponsors:**

**Indexes:**

**Code sections:**

**Attachments:** 1. 2016 HLD Plan Recommendations.pdf, 2. FY16 HLD Plan Recommendations Reolution.pdf

| Date     | Ver. | Action By                            | Action  | Result |
|----------|------|--------------------------------------|---|--------|
| 9/8/2015 | 1    | Lake County Board                    | amended   | Pass   |
| 9/8/2015 | 1    | Lake County Board                    | adopted as amended  | Pass   |
| 9/2/2015 | 1    | Financial & Administrative Committee | recommended for adoption as amended to the consent agenda | Pass   |

Resolution approving the County's 2015 Health, Life and Dental Insurance Plan.

- Annually, the Human Resources Department works with the County's health insurance consultant to derive the County's healthcare program design and budget.
- The resolution approved the proposed premium and plan changes for Lake County's plans for 2016.

### 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; and

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

**WHEREAS**, the Human Resources Department recommends a change in employee cost sharing for health insurance premiums of 1 percent for the Traditional Preferred Provider Organization (PPO) plan and a .5 percent change for the Consumer Driven Health Plan (CDHP), Health Maintenance Organization (HMO) plan, and HMO Blue Advantage plan; and

**WHEREAS**, the Human Resources Department recommends changing the County's health insurance plan to 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; and

**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; and

**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); and

**WHEREAS**, the Human Resources Department recommends that employees hired after January 1, 2016 not be provided 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, Illinois, on this 8 day of September, A.D.