



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:		Status:	Consent Agenda
File created:	8/27/2015	In control:		In control:	Financial & Administrative Committee
On agenda:		Final action:		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.