

Agenda Item # 28

Distribution:
County Board
County Administrator
Human Resources

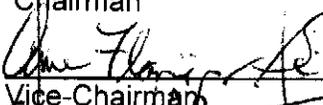
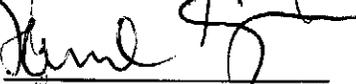
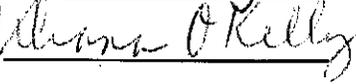
STATE OF ILLINOIS)
) SS
COUNTY OF LAKE)

COUNTY BOARD, LAKE COUNTY, ILLINOIS
ADJOURNED REGULAR SEPTEMBER, A.D., 2007 SESSION
OCTOBER 10, A.D., 2007

MADAM CHAIRMAN AND MEMBERS OF THE COUNTY BOARD:

Your Financial and Administrative Committees present herewith a Resolution approving the County's health, life and dental insurance plan for fiscal year 2008 and requests its adoption.

Respectfully submitted,

	Aye	Nay
 Chairman	<input checked="" type="checkbox"/>	<input type="checkbox"/>
 Vice-Chairman	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
Financial & Administrative Committee	<input type="checkbox"/>	<input type="checkbox"/>

RESOLUTION

WHEREAS, the Human Resources Department recommends that the FY08 coverage for medical services, prescription co-pays, deductions, Out-of-pocket maximum, etc. remain at FY07 levels for the County's medical (HMO & PPO) insurance plans; and

WHEREAS, Human Resources recommends that the County amend the insurance plan so that the \$600 PPO family deductible can be satisfied by claims incurred by all family members covered by the plan.

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 2008 is hereby approved.

DATED, at WAUKEGAN, LAKE COUNTY, ILLINOIS, on this 10th day of October, A.D., 2007.

**FY 2008 Health, Life, Dental Recommendations
September 26, 2007**

PPO

Employee Monthly Premium	Current	Proposed	Increase
Single PPO	\$42.87	\$43.73	\$0.86
Single +1 PPO	\$100.22	\$102.22	\$2.00
Family PPO	\$170.43	\$173.83	\$3.40
Retiree Monthly Premium			
Single PPO	\$535.92	\$546.64	\$10.72
Single +1 PPO	\$1,002.19	\$1,022.23	\$20.04
Family PPO	\$1,420.22	\$1,448.62	\$28.40

Note: Rates decrease when retirees become eligible for medicare

LOW PPO

Retiree Monthly Premium	Current	Proposed	Increase
Single PPO	\$485.44	\$495.15	\$9.71
Single +1 PPO	\$907.79	\$925.95	\$18.16
Family PPO	\$1,286.45	\$1,312.18	\$25.73

Note: Rates decrease when retirees become eligible for medicare

HMO

HMO Regular-Employee Monthly Premium	Current	Proposed	Increase
Single HMO	\$25.35	\$21.92	-\$3.43
Single +1 HMO	\$59.15	\$51.15	-\$8.00
Family HMO	\$111.97	\$96.82	-\$15.15
HMO Regular-Retiree Monthly Premium			
Single HMO	\$422.50	\$365.33	-\$57.17
Single +1 HMO	\$739.37	\$639.32	-\$100.05
Family HMO	\$1,119.62	\$968.12	-\$151.50

Note: Rates decrease when retirees become eligible for medicare

HMO Nested- Employee Monthly Premium	Current	Proposed	Increase
Single HMO	\$16.39	\$14.17	-\$2.22
Single +1 HMO	\$41.43	\$35.82	-\$5.61
Family HMO	\$82.03	\$70.93	-\$11.10

HMO Nested- Retiree Monthly Premium	Current	Proposed	Increase
Single HMO	\$369.20	\$314.20	-\$55.00
Single +1 HMO	\$637.34	\$551.10	-\$86.24
Family HMO	\$965.11	\$834.52	-\$130.59

Note: Rates decrease when retirees become eligible for medicare

DENTAL

Employee Monthly Dental Premium	Current	Proposed	Increase
Single	8.5	8.5	\$0.00
Single +1	24.48	24.48	\$0.00
Family	42.22	42.22	\$0.00

Retiree Monthly Dental Premium	Current	Proposed	Increase
Single	31.84	31.84	\$0.00
Single +1	70.84	70.84	\$0.00
Family	88.27	88.27	\$0.00

Note: Rates decrease when retirees become eligible for medicare