COUNTY OF KENDALL, ILLINOIS
COMMITTEE OF THE WHOLE
COUNTY OFFICE BUILDING
County Board Rooms 209-210

Thursday, October 15, 2015 at 4:00 PM

AGENDA

1. Call to Order and Pledge of Allegiance

2. Roll Call
   Members: John A. Shaw, Scott R. Gryder, Lynn Cullick, Bob Davidson,
   Elizabeth Flowers, Judy Gilmour, Dan Koukol, Matthew Prochaska, John Purcell,
   Jeff Wehrli

3. Items of Business

   From Admin HR Committee:

   ➢ BCBS Option 2 Health Insurance and Dental Insurance Presentation – CBIZ

   ➢ Discussion on Organizational Chart

4. Public Comment

5. Questions from the Media

6. Chairman’s Report

7. Review Board Action Items

8. Exe

9. Adjournment
County of Kendall, Illinois
Committee of the Whole

Thursday, September 10, 2015
County Office Building, Board Room 209-210
111 W. Fox Street, Yorkville IL
Meeting Minutes

Call to Order
The Committee of the Whole was called to order by County Board Chair John A. Shaw at 4:00p.m.

Roll Call

Board Members Present: Jeff Wehrli - here, Scott Gryder – here, Bob Davidson - yes, Judy Gilmour - here, John Shaw - aye, Dan Koukol – aye, Matthew Prochaska – aye

Member Purcell arrived at 4:04p.m.; Member Cullick arrived at 4:12p.m. and Member Flowers arrived at 5:20p.m.

Others Present: David Berault, Leslie Johnson, Joe Lolves (Kane County State’s Attorney’s Office), Jim Pajauskas (CBIZ), Joe Roberts (1st Insurance Group), Rich Ryan (Wine Sergi), Bill Spring (IPMG), Kathy Watson (Kane County State’s Attorney’s Office), Eric Weis and Jeff Wilkins

Executive Session - Member Davidson made a motion to enter into Executive Session for the purpose of litigation, when an action against, affecting or on behalf of the particular public body has been filed and is pending before a court or administrative tribunal, or when the public body finds that an action is probable or imminent, in which case the basis for the finding shall be recorded and entered into the minutes of the closed meeting 5 ILCS 120/2 (c) (11), second by Member Gryder.

Roll Call: Member Gryder – yes, Member Davidson - yes, Member Gilmour - yes, Chairman Shaw - aye, Member Koukol – yes, Member Prochaska – aye, Member Wehrli – yes. With all in agreement, the committee entered into Executive Session at 4:02p.m.

State’s Attorney Eric Weis, Assistant State’s Attorney’s Leslie Johnson and David Berault excused themselves from this portion of the Committee of the Whole meeting.

Others Present: Joe Lolves, Kathy Watson, Jeff Wilkins

Member Wehrli made a motion to reconvene into Open Session, second by Member Gryder. With all in agreement the committee reconvened in Open Session at 4:27p.m.

Items of Business

➤ Kendall/Kane Juvenile Detention Inter-Governmental Agreement – Member Prochaska reviewed the agreement for the committee and stated this is a renewal of an existing contract between the two counties. Member Prochaska made a motion to forward to the County Board, second by Member Cullick.
Roll Call: Member Purcell – yes, Member Gryder – yes, Member Prochaska – aye, Member Cullick – yes, Member Wehri – yes, Chairman Shaw - aye, Member Davidson – yes, Member Gilmour – yes, Member Koukol – yes  Motion carried.

Insurance Discussion – Member Cullick reported there was discussion at the last Admin HR committee meeting regarding insurance self-funding, and that the committee felt it was important to include the full board in the discussion. Member Cullick invited Bill Spring from IPMG to provide a basic overview of self-funding options. Mr. Spring distributed information regarding health benefits and advantages of self-funding, and described his company’s mission and how they can assist the county with health and dental plan design, flexibility and control, accessing the availability of multiple provider networks, detailed reporting on claims, reinsurance, administration and other fees, and the capability to fully self-manage the health and dental plans. Mr. Spring said that IPMG would be the TPA (administrator/manager) of the county’s claims, billing, and plan design services. Mr. Spring said that they would assist the county in setting a rate structure, and that the county would maintain/manage the premium funds.

Discussion on Organizational Chart – Chairman Shaw reminded the committee of the lack of an approved county organizational chart. Mr. Shaw stated that the Technology/GIS Department is not listed on an organization chart from October 2012 as reporting to the County Board or any board committee, but simply to the County Administrator. Ms. Johnson said in her research for the HR Audit, she was unable to find an approved resolution, ordinance or any type of approval. Ms. Johnson said she was told by the HR Coordinator that the 2012 organizational chart was created and posted to the website by Administrative Services for transparency. Member Gilmour stated that she believes that the Board Rules of Order says that Technology reports to the County Board Admin HR Committee. Ms. Johnson said that the employee handbook states that department heads serve at the pleasure of the County Board. She said that the chart that is on the county website shows that there is a reporting structure for those department heads to report to the County Administrator which is a conflict to the employee handbook.

Ms. Johnson said the best place to start would be to review and revise the employee handbook, and continue working on the other issues from there. There was consensus that the issues of the employee handbook, organizational chart and forms will be discussed further by the Admin HR

Chairman Shaw called for a brief break, and left the meeting at 5:27p.m. Vice Chair Scott Gryder reconvened the meeting at 5:32p.m.

Preliminary Best Practices Audit Findings Presentation – Assistant State’s Attorney Leslie Johnson continued with a preliminary review of her findings after conducting an HR Audit. Ms. Johnson stated that the HR Audit simply indicates where the county is non-compliant or clearly in violation of federal and state laws.
Public Comment - None

Questions from the Media – None

Items for the County Board – Approval of the Kendall/Kane Juvenile Detention Inter-Governmental Agreement

Chairman’s Report – None

Review Draft Board Agenda – Vice Chairman Gryder asked the committee to review the proposed Board agenda and make any changes or additions. There were no changes needed.

Adjournment – Member Cullick moved to adjourn the meeting, seconded by Member Gilmour. There being no objection, the Committee of the Whole was adjourned at 6:53 p.m.

Respectfully submitted,

Valarie A. McClain
Administrative Assistant/Recording Secretary
2016 Renewal

Presented to you by CBIZ
10/1/15
Today's Agenda

- County of Kendall Insurance Challenges
- Blue Cross Renewal and Options
- Alternative Carrier Options
- Dental
Kendall County Insurance Challenges
Insurance Challenges

- **Plan Design Flexibility**
  
  **Question: Can we change the plan designs?**
  
  Self-Funded programs do allow for greater flexibility, but if we are prohibited from making plan design changes due to union contracts this doesn’t apply to the County.

- **Network Flexibility**
  
  **Question: Can we steer people to certain doctor or hospital and/or narrow the network and require employees to utilize certain doctors or hospitals?**
  
  Self-Funded programs do allow for greater network flexibility, but if we are prohibited from making drastic network design changes due to union contracts this doesn’t apply to the County.
Insurance Challenges

- **Utilizing Information From Reporting To Your Advantage**

  **Question:** Can we utilize information to our advantage?

  Organizations review utilization reporting to see if there are certain areas that are being heavily exploited. The employer would then make changes to correct unusual behavior patterns and hopefully impact or reduce the spending. If we are prohibited from making plan design changes due to union contracts this doesn’t apply to Kendall.

- **Contribution Structure Flexibility**

  **Question:** Can we change the contribution structure?

  Changing the contribution structure can promote better decision making and encourage employees to utilize the best plan for their needs.
Insurance Challenges

- Healthy Behavior Initiatives

*Question: Can we add a wellness program?*

Adding wellness programs can help employees become healthier, live more productive lives and incur less medical expenses. If we are prohibited from adding wellness due to union contracts this doesn’t apply to Kendall.
Insurance Challenges

- These are ways to reduce cost

- These are not new concepts and we have discussed them year over year

- Without having the ability to change these items we are allowing employees to utilize the plan the way they always have while expecting a different result

**Self-Funding your insurance without implementing these components opens the County to greater risk without providing any substantial reason why the cost WILL go down.**
Blue Cross Renewal
BCBS Revised Renewal

2015 BCBS Premium
BCBS Premium Equivalent: $3,884,504

2016 BCBS Renewal
BCBS Initial Premium Equivalent Renewal: $4,815,644
24% increase
Premium Increase for 2016: $931,140

2016 BCBS Revised Renewal
CBIZ Negotiated Premium Equivalent Renewal: $4,568,178
17.60% increase
Premium Increase for 2016: $683,674
Negotiated $247,466 off of the renewal
BCBS Option 1

2016 BCBS Revised Renewal
BCBS Premium Equivalent Renewal: $4,568,178

2016 BCBS HRA Alternative
(Includes expected claims exposure of $168,223, admin fees and set up cost)
(Maximum Exposure is $632,000)

Total Plan Option Cost Projection: $4,418,293
3.86% estimated County cost reduction
$149,885 below the revised renewal
(Based on $168,223 of HRA Reimbursement)
BCBS Option 2

2016 BCBS Revised Renewal
BCBS Premium Equivalent Renewal: $4,568,178

Remove the PPO Plan and only offer HMO and HSA
Total BCBS Cost Projection: $3,992,157
$576,021 below the revised renewal
2.77% Cost Differential

HSA Reimbursement would increase by $187,500

Estimated net renewal cost reduction of $388,521
7.21% Total Cost Differential
## Option 2

### Monthly Employee Cost

<table>
<thead>
<tr>
<th>Type</th>
<th>2015</th>
<th>2016</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HMO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$65.41</td>
<td>$76.92</td>
<td>$11.51</td>
</tr>
<tr>
<td>FF</td>
<td>$523.24</td>
<td>$615.34</td>
<td>$92.10</td>
</tr>
<tr>
<td><strong>PPO (if continued in 2016)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$85.99</td>
<td>$101.12</td>
<td>$15.13</td>
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<tr>
<td>FF</td>
<td>$642.86</td>
<td>$756.00</td>
<td>$113.14</td>
</tr>
<tr>
<td><strong>HDHP/HSA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$56.88</td>
<td>$66.89</td>
<td>$10.01</td>
</tr>
<tr>
<td>FF</td>
<td>$419.48</td>
<td>$493.31</td>
<td>$73.83</td>
</tr>
</tbody>
</table>
Option 2
Employee Premium Savings Moving From PPO to HDHP/HSA

PPO EE 2016 Monthly Renewal Cost (if continued in 2016)
- Employee Cost = $101.12
- Family Cost = $756.00

HDHP/HSA EE 2016 Monthly Renewal Cost
- Employee Cost = $66.89
- Family Cost = $493.31

Employee Yearly Savings Moving From PPO to HDHP/HSA
- Employee Savings = $410.76
- Family Savings = $3,152.28
Option 2
HSA Reimbursement

2015 HSA Reimbursement
- Employee = $1,500 ($125 a month for 12 months)
- Family = $3,000 ($250 a month for 12 months)

2016 HSA Reimbursement for Consideration
- Employee = $1,500 ($1,500 up front)
- Family = $3,000 ($3,000 up front)

New Hires
- Employee = ($125 a month x remaining months)
- Family = ($250 a month x remaining months)
# Option 2 Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>BCBS PPO</th>
<th>BCBS HDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Deductible</strong></td>
<td>$500</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>90%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Out-Of-Pocket (Inc. Ded.)</strong></td>
<td>$1,000</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Family OOP (Inc. Ded.)</strong></td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Physicians Services</strong></td>
<td>$20 Copay</td>
<td>100% After Deductible</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150 Copay</td>
<td>90% After Deductible</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Services</strong></td>
<td>90% After Deductible</td>
<td>100% After Deductible</td>
</tr>
<tr>
<td><strong>Preventative Care</strong></td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Rx Copay</strong></td>
<td>$10/40/60</td>
<td>80% After Deductible</td>
</tr>
<tr>
<td><strong>RX Out-Of-Pocket</strong></td>
<td>$3,400 EE / $10,200 FF</td>
<td>Same As Above</td>
</tr>
<tr>
<td><strong>Network</strong></td>
<td>PPO</td>
<td>PPO</td>
</tr>
</tbody>
</table>
## Option 2 Plan Comparison

*after applying the HSA Contribution*

<table>
<thead>
<tr>
<th></th>
<th>BCBS PPO: (In Network)</th>
<th>BCBS HDHP/HSA: (In Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$500</td>
<td>$0</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Coinurance</td>
<td>90%</td>
<td>100%</td>
</tr>
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<tr>
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</tr>
<tr>
<td>Network</td>
<td>PPO</td>
<td>PPO</td>
</tr>
</tbody>
</table>
BCBS Option 3

2016 BCBS Revised Renewal
BCBS Premium Equivalent Renewal: $4,568,178

2016 BCBS Self-Funded Alternative
Expected Cost Projection: $4,550,561
Maximum Cost Projection: $5,428,375

Projected Expected Savings: $17,617
Maximum Cost Difference: $860,197
Alternative Health Insurance Options
Carriers Approached

- Aetna – Declined to Quote
- Allied – Declined to Quote
- Cigna – Declined to Quote
- Core Source – Provided a Quote
- Humana – Declined to Quote
- IMPG – Instructed to work through another broker
- Meritain – Provided a Quote
- UHC – Provided a Quote
Option 5

2016 BCBS Revised Renewal
BCBS Premium Equivalent Renewal: $4,568,178

2016 Meritain Self-Funded Alternative
Expected Cost Projection: $4,234,059
Maximum Cost Projection: $5,106,574

Projected Expected Savings: $334,119
Maximum Cost Difference: $538,398

*Utilizes the Choice POS II Aetna Network of Doctors and Hospitals
MetLife Dental Renewal
MetLife Revised Renewal

MetLife

2015 MetLife Premium
MetLife Premium Equivalent: $264,088

2016 MetLife Revised Renewal
CBIZ Negotiated Premium Equivalent Renewal: $332,427
Reduced From a 35% increase to a 25% increase
Year 1 Loss Ratio: 123%
Year 2 Loss Ratio: 105%
Alternative Dental Insurance Options
Dental Carriers Approached

- Ameritas – 24.63% above inforce
- Assurant – 10% above inforce
- Delta Dental – 18.54% above inforce
- Guardian – 28.98% above inforce
- Lincoln - 7% above inforce
- Principal – Declined to Quote
- Unum – 36.36% above inforce
Option 1

2016 MetLife Revised Renewal
Premium Equivalent Renewal: $332,427

Lincoln Alternative
Total Plan Option Cost Projection: $282,584
$49,843 below the renewal
Second year rate cap of 8%
Lincoln Life/AD&D Renewal

Lincoln
Financial Group®

No rate increase and the rate is guaranteed until January 1, 2017
Recap & Questions

our business is growing yours
October 12, 2015

To: Kendall County Highway Department
   6780 Route 47
   Yorkville, IL 60560
Attn: Andy Meyers

The undersigned, Thorne Electric, Inc. proposes to furnish all necessary material, equipment, and labor to replace 7 existing cobrahead fixtures with 7 new cobrahead fixtures, five 150watt and two 250watt. The work will include mobilizing two men to the site with a bucket truck. They will set up at each location, and swap each fixture with the new 150watt or 250watt fixture.

Total for the above described work: $2,644.00

The customer is responsible for:
Engineering and construction layout, identification of utility easements
Obtaining the required permits and any associated fees
Excess spoil removal from trenching operations and excavations
Landscape restoration
Thorne Electric is not responsible for incidental damage to landscaping, sprinkler systems, ornamental plantings or decorative yard accessories. Reasonable care will be taken to minimize disturbance of existing facilities.

All of the above work to be completed in a substantial and workmanlike manner. Thorne Electric, Inc. agrees to carry Workmen's Compensation and Public Liability Insurance, also to pay all Sales taxes, Old Age Benefit and Unemployment Compensation Taxes upon the material and labor furnished under this contract, as required by the United States Government and the State of Illinois. This proposal is valid for acceptance within 30 days. Payment terms are net 30 days. Customer agrees to pay interest on past due amounts at the rate of 1.2% compounded monthly plus all costs of collection and reasonable attorney's fees.

THORNE ELECTRIC, INC.
P.O. BOX 321
WHEATON, ILLINOIS  60189
PHONE: (630)668-4853
FAX:   (630)668-4879

Respectfully submitted,
THORNE ELECTRIC, INC.

Kenny Thorne, Superintendent

You are hereby authorized to furnish all materials and labor required to complete the work described above, for which the undersigned agrees to pay the amount quoted above, and according to the terms thereof.

ACCEPTED BY: ___________________________   DATE: ___________________________
Van-Mack Electric

Kendall County Highway Dept.
6780 Route 47
Yorkville, IL 60560

Attn. Andy Myers

Dear Andy:

Please see below.

Proposal #1 – Flashers at intersection North of Newark

Includes:

1. 1 wood pole with flasher, cabinet and service
2. 1 directional bore between stop signs on NE and SW Quadrants
3. 1F Signal Head

LUMP SUM $19,500.00

Note:

Com-Ed fees by others.

Proposal #2

1. Install 5 – 150W HPS Luminaires and 2 – 250W HPS Luminaires in Yorkville Subdivision

LUMP SUM $12,500.00

Not Included:

Trouble-shooting poles for power done on Time & Material

If this proposal is acceptable, please complete the acceptance signature block below and fax back to our office at (815) 725-7888.

VAN-MACK ELECTRIC CO. reserves the right to withdraw this proposal if not accepted within thirty days of the original proposal date.

Thank you for the opportunity to quote this project for you. Please feel free to contact my office if you have any questions about any of the above items.

Sincerely,

Toby Van Duyne
Project Manager
Van-Mack Electric
(815) 725-7883 - Office
(815) 482-9841

ACCEPTANCE
Kendall County Highway Department

BY: ____________________________
TITLE: __________________________
DATE: __________________________
### 2015 Claims

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>PPO</th>
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</thead>
<tbody>
<tr>
<td>Claims</td>
<td>$1,246,522</td>
<td>$2,451,050</td>
</tr>
<tr>
<td>*Capitation</td>
<td>$388,680</td>
<td></td>
</tr>
<tr>
<td>Total Amount</td>
<td></td>
<td>$4,086,252</td>
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<tr>
<td>Actual Claims Discount</td>
<td></td>
<td>62%</td>
</tr>
</tbody>
</table>

### Total Claims

<table>
<thead>
<tr>
<th>Network Discount</th>
<th>Claims Paid</th>
<th>Dollar Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>57%</td>
<td>$4,698,686.49</td>
<td>$612,434.49</td>
</tr>
<tr>
<td>54%</td>
<td>$5,026,501.83</td>
<td>$940,249.83</td>
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<tr>
<td>51.5%</td>
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<td>$1,213,429.28</td>
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<tr>
<td>49%</td>
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<tr>
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<td>$2,032,967.62</td>
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<tr>
<td>40%</td>
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<td>$2,470,054.74</td>
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<td>35%</td>
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<td>$3,016,413.63</td>
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<tr>
<td>32%</td>
<td>$7,430,480.97</td>
<td>$3,344,228.97</td>
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Network Analysis For:

County of Kendall

Effective Date
January 1, 2016

"All information contained herein is confidential and proprietary."
## Network Options and Savings
### County of Kendall

<table>
<thead>
<tr>
<th>State</th>
<th>3D Zip</th>
<th>EE’s</th>
<th>Location</th>
<th>State Total</th>
<th>Anticipated Savings</th>
<th>Anticipated Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>IL</td>
<td>601</td>
<td>14</td>
<td>Elgin (Chicago Area) / NE</td>
<td>277</td>
<td>31.1%</td>
<td>57.8%</td>
</tr>
<tr>
<td>IL</td>
<td>604</td>
<td>26</td>
<td>Joliet (Chicago Area) / NE</td>
<td>277</td>
<td>30.2%</td>
<td>58.6%</td>
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<tr>
<td>IL</td>
<td>605</td>
<td>231</td>
<td>Aurora (Chicago Area) / NE</td>
<td>277</td>
<td>33.0%</td>
<td>57.0%</td>
</tr>
<tr>
<td>IL</td>
<td>613</td>
<td>5</td>
<td>Peru / No Ctrl</td>
<td>277</td>
<td>27.9%</td>
<td>42.6%</td>
</tr>
<tr>
<td>IL</td>
<td>615</td>
<td>1</td>
<td>Peoria Area / No Ctrl</td>
<td>277</td>
<td>20.1%</td>
<td>47.6%</td>
</tr>
</tbody>
</table>

*Anticipated savings are based on data received from the network; actual savings may vary due to different utilization patterns.*

"All information contained herein is confidential and proprietary."
September 14, 2015

James Pajauskas
Senior Benefits Consultant
CBIZ Benefits and Insurance Services of Illinois
225 W. Wacker Dr. Suite 2000
Chicago, Illinois 60606

Re: Aetna Medical Declination for The County of Kendall

Dear Jim:

Thank you for the opportunity to review and explore options for The County of Kendall. Aetna has recently completed a review of The County of Kendall’s request for a quote of group health coverage (the “Request”). We have determined that we are not currently positioned to provide a competitive proposal.

Unfortunately, we are unable to provide a competitive proposal due to The County of Kendall’s high HMO penetration. Aetna does not have an HMO that competes with the current HMO and to provide a PPO plan that matches the current HMO benefits would be expensive and uncompetitive.

I know that you also requested a self-funded option. If the County of Kendall became self-funded they would be required to offer only PPO options. Similar to the above, Aetna has determined that moving the HMO members to a PPO program would be cost prohibitive.

Thanks again for the opportunity and we look forward to reviewing the information if the insurance benefits at The County of Kendall change.

Sincerely,

[Signature]

John Schacke
Aetna Middle Market Sales
James Pajauskas  
Senior Benefits Consultant  
CBIZ Benefits and Insurance Services of Illinois  
225 W. Wacker Dr. Suite 2000  
Chicago, Illinois 60606  
Phone: 312-602-6742

RE: County of Kendall

Jim,

Thank you for your RFP for County of Kendall.

Unfortunately, we are unable to provide a competitive quote at this time as we cannot offer identical plans as required by their union contracts. The programs offered by The County of Kendall are rich and outside of our plan design offerings. In addition, there are 5 claims over their pooling level and we are unable to provide a competitive position with the rates.

These reasons apply to both our fully-insured and self-funded offerings. We are not able to provide a cost savings proposal in either format.

Thank you for your continued partnership and the opportunity!

In good health,

Ryan Marshall  
Agency Relationship Manager | 2-299 Employer Group Segment

Humana  
550 W. Adams St., 7th Floor | Chicago, IL 60661

O 312 441 5332  
C 312 330 8512  
F 312 601 0836  
rmashall3@humana.com

Humana.com
Suchet Bhandari  
New Business Manager  
525 W Monroe  
Chicago, IL 60661

September 29, 2015

Jodi Crable  
CBIZ Benefits & Insurance Services, Inc.  
225 West Wacker Drive, Suite 2000  
Chicago, IL 60606

RE: County of Kendall

Dear Jodi Crable,

Thank you for considering Cigna HealthCare for County of Kendall.

Based upon our evaluation of the information provided with your request for proposal, we do not believe that we can offer a competitive proposal for health insurance coverage. Therefore, we respectfully decline to offer a quote for group health insurance coverage at this time.

The rules under the Affordable Care Act require issuers to offer all products approved for sale in the market. Accordingly, we will provide a proposal if you indicate in writing that you are still interested in receiving one, notwithstanding the fact that we do not believe that we can provide a competitive quote for health insurance coverage. In such case, we may request additional information from you in order to provide a quote for insurance coverage.

We appreciate being given the opportunity to review your request for a proposal and we look forward to working with you on future prospects. Please do not hesitate to contact me if you have any questions.

Sincerely,

Suchet Bhandari  
New Business Manager  
(312) 496-5438

Attention California Agents/Brokers: A copy of this letter must immediately be forwarded to the client in order to comply with California law, SB 1163 (2010).