

FY2018 Employee Benefit Renewal
Summary of Recommendations

Line of Coverage	Recommended Carrier/Vendor	Estimated Annual Expense	Summary and Renewal Impact
Medical/Rx	BlueCross BlueShield of Illinois	\$5,458,908	.5% decrease in expected claims exposure/expense, premium equivalents reflect an overall plan increase of 2.5% based on the number of enrollments and plan selection. Individual plan premium increases may differ slightly based on enrollments.
Dental	Delta Dental	\$319,459	3.05% administrative fee increase off set by decrease in claims exposure/funding, results in premium neutral renewal. Administration Fee is guaranteed for two years (until 01/01/20).
Vision	Eyemed	\$39,434	Rate guarantee through 12/31/2018, no change.
Life and AD&D	Dearborn National	\$84,169	12.14% increase, due to experience and average salary, 2 year rate guarantee through 12/31/2019.
FSA	Discovery Benefits	\$3,000	3rd year of rate guarantee, 4.90 pppm, 45-50 participants, no change.
Short-Term Disability	Dearborn National	\$6,500	Rate guarantee to 8/1/2018, claims expense based on utilization, no change.
Wellness Pedometer Program	Virgin Pulse	\$40,000	Expenses based on average enrollment of 125 and increased rewards in 2018
Wellness Biometric Screening	CHC Wellness	\$45,500	\$130 per screening expect 350 participants (\$5 increase per screening, however pricing below market of \$145). Increased participation in 2017 and going forward due to the inclusion of enrolled library employees
Benefit Consulting	The Horton Group	\$50,000	No change, invoiced quarterly payments of \$12,500.
EAP	Metropolitan Family Services	\$19,500	No change.
Crisis Response	Trinity Services	\$30,000	No change