IPBC

Intergovernmental Personnel Benefit Cooperative

Village of Orland Park Introduction to the IPBC

Presented by: Dave Cook, IPBC Executive Director

ABOUT IPBC / AT A GLANCE

IPBC is a partnership of Illinois local government entities who are committed to the philosophy of risk pooling and working together to provide cost-effective health and related benefits to their employees and their families.

Scott Anderson
IPBC Board Chair

History

Risk sharing entity established in 1979 | Grown to 175 member entities (as of 11/1/25) covering more than 23,000 employees and retirees and have at least 6 additional new members for January 1, 2026.

Members

- **Open to: Municipalities-Counties-Special Districts-Intergovernmental Agencies**
- **1-year membership term (July 1 Renewal)**
- **New members admitted by majority vote of Executive Board**

Governance

- **Members *own* the cooperative**
- **Each member appoints a delegate to the Board of Directors**

Leadership

- **Executive Board**
- **Advisory Committees: Finance, Operations, Membership Development**

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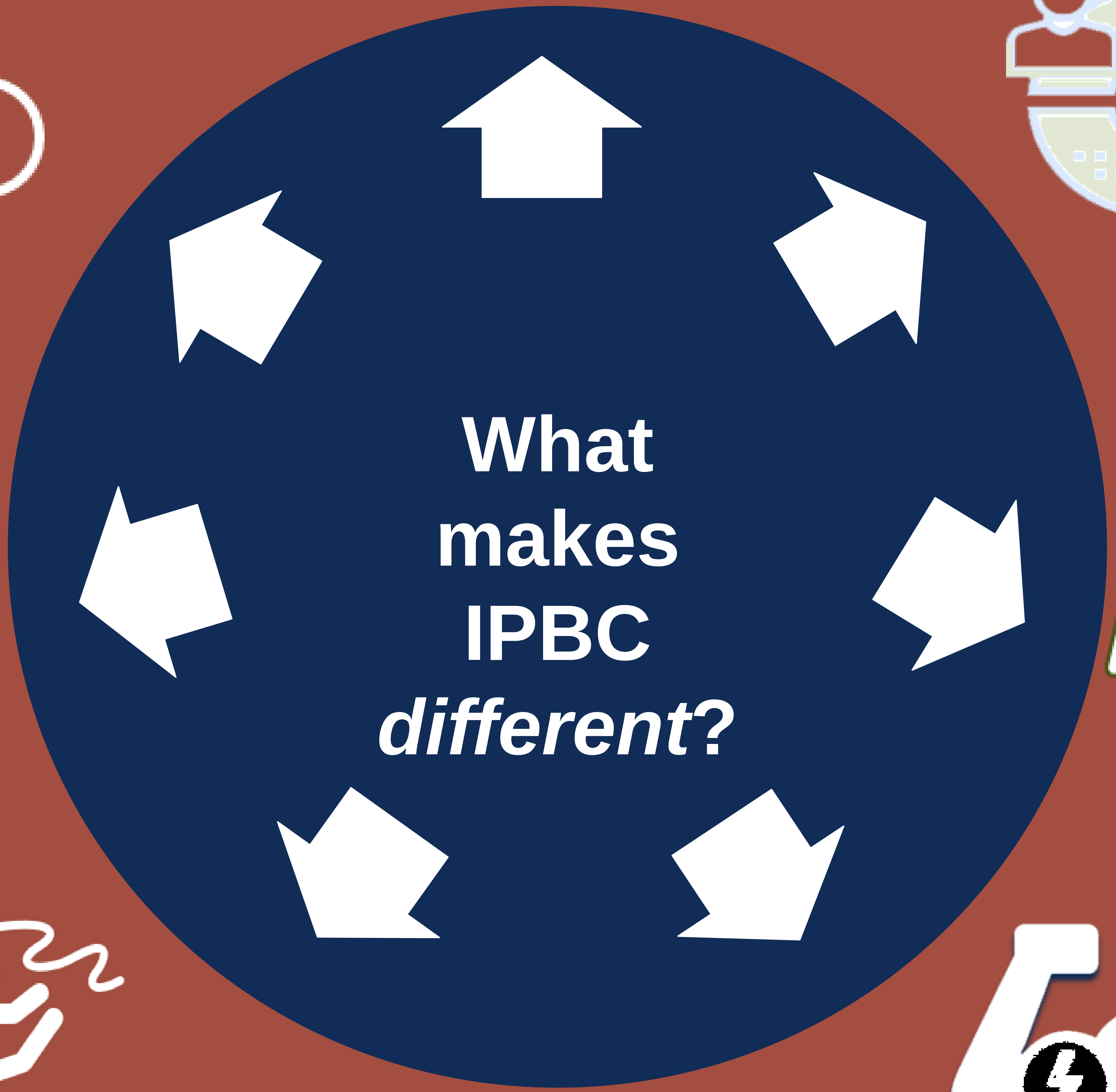
THE IPBC ADVANTAGE

Financial Stability & Predictability

Access to Data
Helping to drive decisions.

Dividends
Reflecting excellent experiences.



Full Disclosure & Transparency

Staff/Service Team
Eases administrative burden.

Flexibility
In plan design

Benefits of Pooling =
Purchasing Power

IPBC Versus Stand Alone Renewal

IPBC Rates Compared to Stand Alone Renewal Rates for 2026

Benefit		Enrollment	Renewal Monthly Premium	Renewal Annual Premium	IPBC Monthly Funding Rates	IPBC Annual Funding Rates	IPBC Annual Savings
PPO		162	$411,853.62	$4,942,243.44	$374,310.58	$4,491,726.96	$450,516.48
HMO		96	$165,298.88	$1,983,586.56	$163,850.89	$1,966,210.68	$17,375.88
Subtotal Medical		**258**	**$577,152.50**	**$6,925,830.00**	**$538,161.47**	**$6,457,937.64**	**$467,892.36**
Life and AD&D *		$41,572	$5,903.22	$70,838.64	$2,822.63	$33,871.51	$36,967.13
Dental		313	$30,063.00	$360,756.00	$27,989.48	$335,873.81	$24,882.19
Vision		312	$3,985.85	$47,830.20	$3,651.30	$43,815.60	$4,014.60
Total			**$617,104.57**	**$7,405,254.84**	**$572,624.88**	**$6,871,498.56**	**$533,756.28**
Notes:						Less BCBS Credit	($40,000.00)
Renewal rates and enrollment per the information in the MMA renewal packet						**Net Savings**	**$493,756.28**
* Life and AD&D enrollment is volume in thousands.						**% Savings**	**6.7%**

IPBC'S FUNDING ARRANGEMENT

The Keys to Stability

THE IPBC PPO RISK MODEL: HOW IT WORKS

Claims < $50,000	Paid in full by the Member or Tier Members
Claims $50,000 - $2,000,000	Allocated among all Members based on their number of employees
Claims > $2,000,000	Covered by stop loss insurance Members share insurance cost

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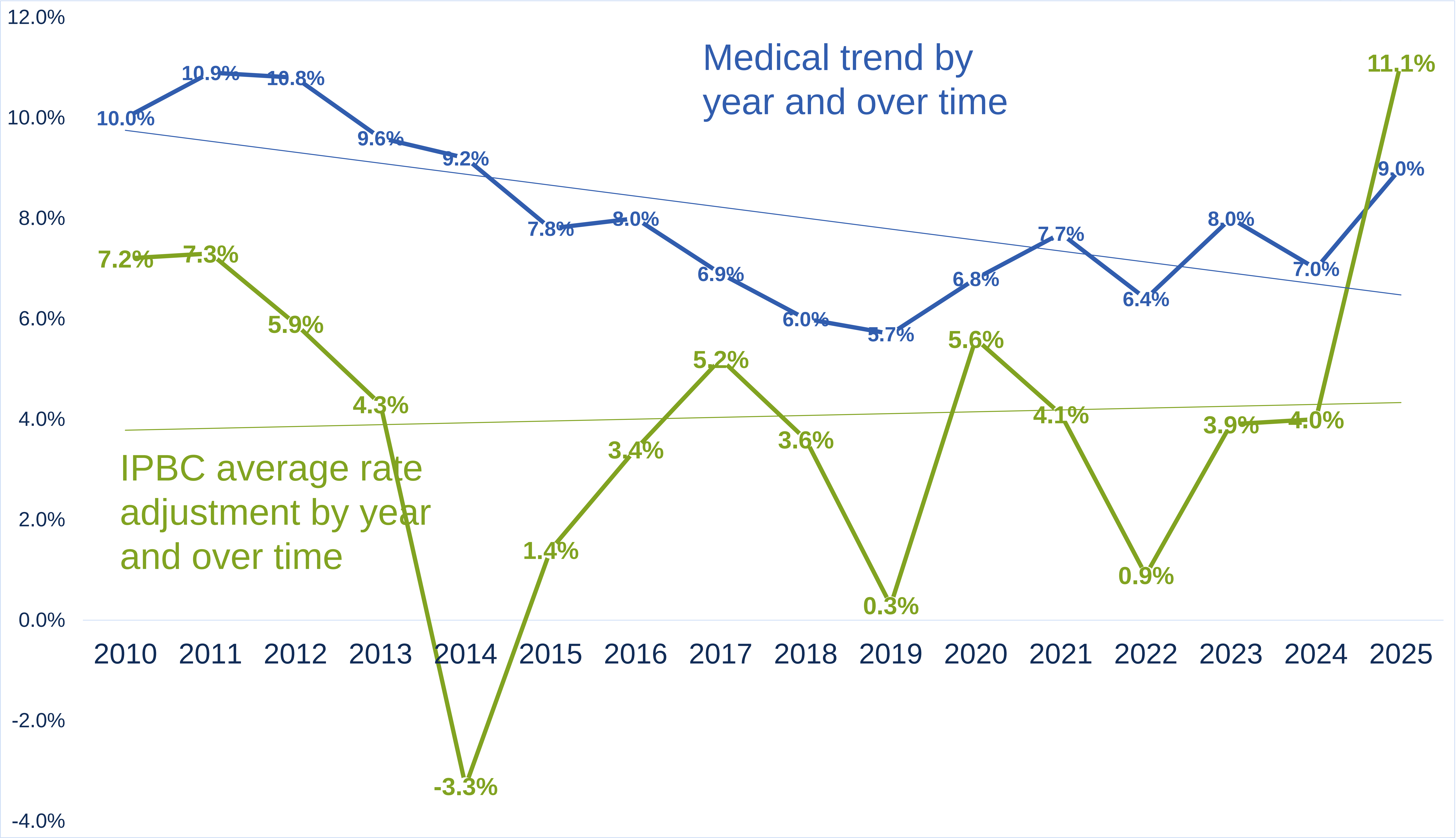
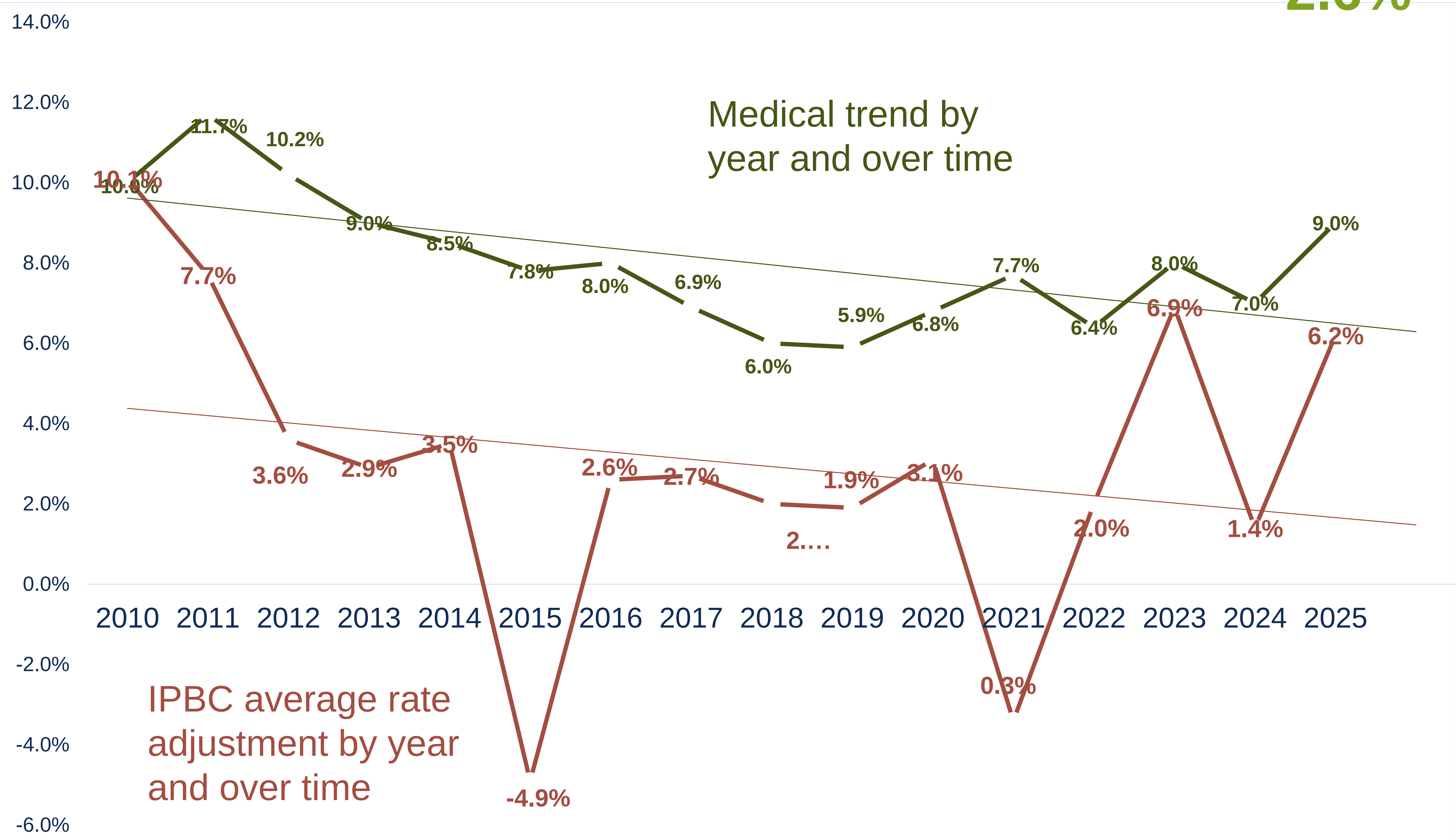
IPBC PPO RENEWAL HISTORY

PPO 5-Year Average: 4.8%



IPBC HMO RENEWAL HISTORY

HMO 5-Year Average: 2.6%



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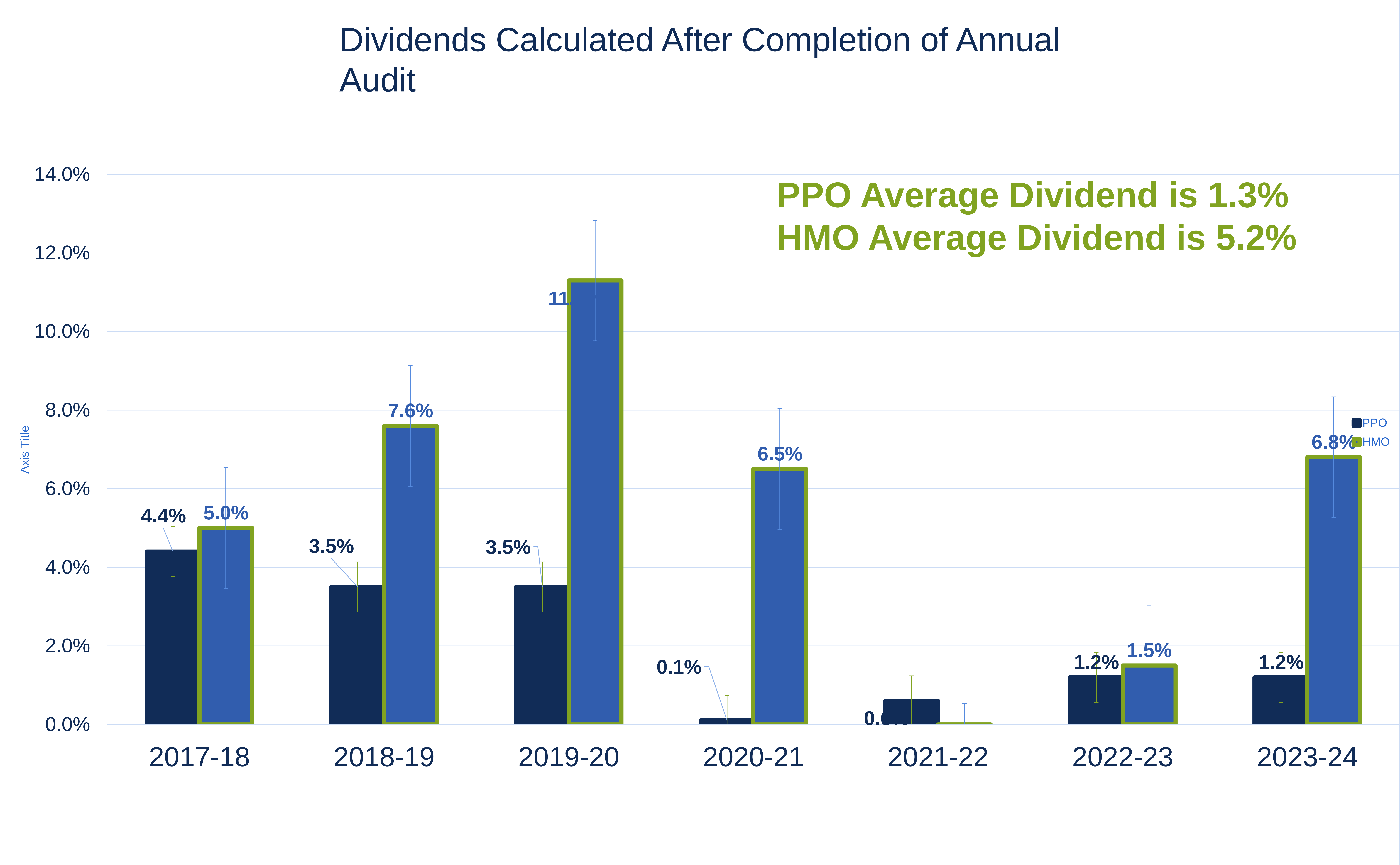
DIVIDEND HISTORY



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IPBC IS A LONG-TERM INVESTMENT

Estimated Five-Year Plan Savings for Village of Orland Park

Description	Village of Orland Park	IPBC	Estimated Premium Savings	Life, Dental & Vision Savings	Estimated Dividends
Five-Year Trend	**8.85%**	**4.10%**	**4.75%**	**$65,864/year**	**2.49%**
2026 Medical Annual Premiums	$6,925,830	$6,457,938	$467,892	$65,864	$160,803
2027 Estimated Annual Premium	$7,538,766	$6,722,713	$816,053	$65,864	$167,396
2028 Estimated Annual Premium	$8,205,947	$6,998,344	$1,207,603	$65,864	$174,259
2029 Estimated Annual Premium	$8,932,173	$7,285,276	$1,646,897	$65,864	$181,403
2030 Estimated Annual Premium	$9,722,670	$7,583,972	$2,138,698	$65,864	$188,841
Total Estimated Five-Year Premiums	**$34,399,556**	**$28,590,305**	**$6,277,143**	**$329,320**	**$711,899**
Total Estimated Plan Savings and Dividends					**$7,318,362**

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ADDITIONAL SAVINGS

- EAP Program Including First Responder Program – Provided at No Cost
- Complimentary Enrollment-Eligibility Program
- Wellness Program – Reimbursement of $135/eligible participant for Health Screening and Flu Shots plus Incentives of $100 to $400 per employee based on participation levels
- Interest Earnings on Balances on Account at IPBC

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IPBC’s BENEFIT PROVIDERS

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BENEFIT PROGRAM ADMINISTRATORS & INSURANCE CARRIERS

BlueCross BlueShield of Illinois

UnitedHealthcare

EXPRESS SCRIPTS

ComPsych
GuidanceResources® Worldwide

DELTA DENTAL

securian FINANCIAL | Ochs

PLANSOURCE

vsp

WEX

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IPBC's SERVICE PARTNERS

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IPBC'S SERVICE PARTNERS

RPA Risk Program Administrators

- Benefit consultant to members
- Provides support to members on claims & enrollment

RPA Risk Program Administrators

- IPBC accountants
- Draws monthly ACH from members
- Prepares monthly reporting

ALERA GROUP

- Broker Consultant to the IPBC
- Assists with RFPs and carrier renewals
- Provides strategic guidance

Milliman

- Prepares annual renewal
- Prepares rates for new members

PLANSOURCE

- Enrollment system provider
- Prepares monthly billing statements

Ancel Glink

Legal services to IPBC

Mischler Financial Group | **Fifth Third Bank** | **Stifel**

IPBC portfolio management

SIKICH

Provides audit services to the IPBC

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THE IPBC SERVICE TEAM PROVIDES BENEFITS CONSULTING:

- **Implementation of new IPBC members' employee benefit program**

- **Account service to individual IPBC members**
  - ➢ **Open enrollment guidance and materials**
  - ➢ **Problem-solving with carriers**
  - ➢ **Review of benefit strategies and plan designs to meet employer objectives**
  - ➢ **Plan changes & cost implications**
  - ➢ **Assistance with wellness program implementation**
  - ➢ **Benchmarking**

- **Member training programs**

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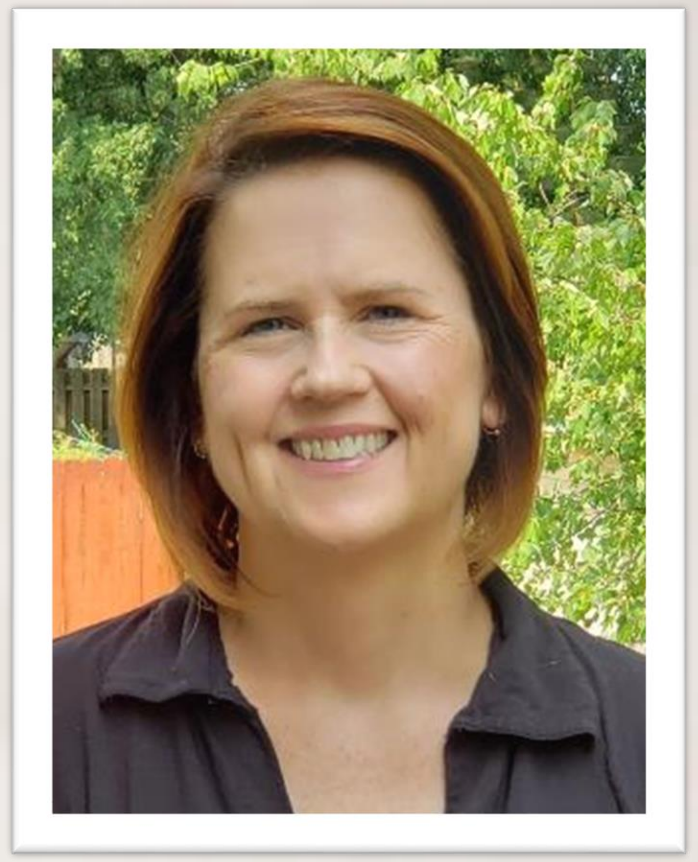

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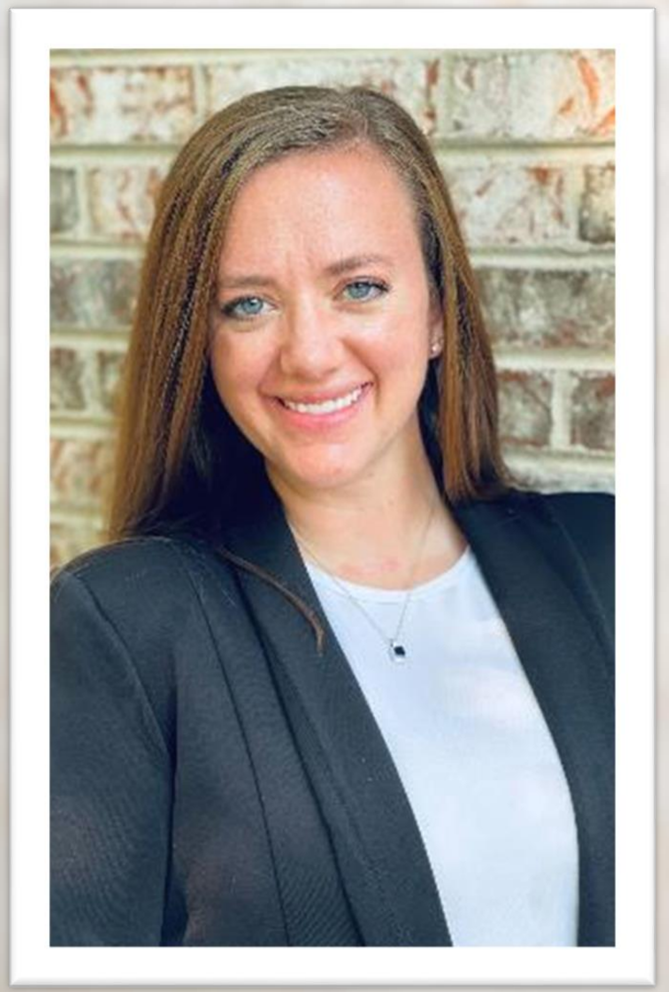

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