

Proposed IPBC Rates
January 1, 2026 to December 31, 2026
Village of Orland Park

Exhibit 1 - Current Premiums and Proposed IPBC Funding Rates

			Current 1/1/2025 to 12/31/2025	IPBC - Current Plan Designs 1/1/2026 to 12/31/2026			
PPO Plans	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
Current: Silver PPO	EE	30	\$1,398.64	\$41,959.20	\$1,270.81	\$38,124.32	
Proposed: No Change	ES	13	\$2,676.94	\$34,800.22	\$2,432.28	\$31,619.68	
	EC	1	\$2,568.04	\$2,568.04	\$2,333.34	\$2,333.34	
	FAM	24	\$3,892.67	\$93,424.08	\$3,536.91	\$84,885.75	
Current: Blue Choice Options	EE	2	\$1,233.12	\$2,466.24	\$1,169.14	\$2,338.28	
Proposed: No Change	ES	0	\$2,360.17	\$0.00	\$2,237.70	\$0.00	
	EC	0	\$2,264.15	\$0.00	\$2,146.67	\$0.00	
	FAM	0	\$3,432.04	\$0.00	\$3,253.95	\$0.00	
Current: HDHP w/ HSA	EE	28	\$1,195.64	\$33,477.92	\$1,086.37	\$30,418.38	
Proposed: No Change	ES	10	\$2,438.63	\$24,386.30	\$2,215.75	\$22,157.55	
	EC	13	\$2,332.69	\$30,324.97	\$2,119.50	\$27,553.51	
	FAM	41	\$3,620.65	\$148,446.65	\$3,289.75	\$134,879.77	
HMO Plans	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
Current: Blue Advantage HMO	EE	44	\$919.96	\$40,478.24	\$911.90	\$40,123.76	
Proposed: No Change	ES	8	\$1,819.43	\$14,555.44	\$1,803.49	\$14,427.91	
	EC	9	\$1,746.05	\$15,714.45	\$1,730.75	\$15,576.74	
	FAM	35	\$2,701.45	\$94,550.75	\$2,677.79	\$93,722.48	
Life and AD&D			Current Monthly Premium per \$1,000	Monthly Premium @ Current Rates	IPBC Monthly Funding Rate per \$1,000	Monthly Funding @ IPBC Rates	
Current: Group Life		\$41,572.0	\$0.122	\$5,071.78	\$0.053	\$2,203.32	
Proposed: No Change							
Current: Group AD&D		\$41,572.0	\$0.020	\$831.44	\$0.017	\$706.72	
Proposed: No Change							
Dental Plan	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
Current: \$1,500 ann max, \$1,200 ortho max	EE	115	\$42.32	\$4,866.80	\$40.73	\$4,683.47	
Proposed: ASO Dental (no change in plan design)	ES	48	\$84.63	\$4,062.24	\$81.45	\$3,909.68	
	EC	22	\$104.78	\$2,305.16	\$100.84	\$2,218.46	
	FAM	128	\$147.10	\$18,828.80	\$141.56	\$18,120.30	
Vision Plan	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
Current: \$130 frames each year, \$10 exam	EE	116	\$6.47	\$750.52	\$5.47	\$634.52	
Proposed: \$130 frames ea. 12 mo., \$10 exam	ES	56	\$12.29	\$688.24	\$10.66	\$596.96	
	EC	19	\$12.93	\$245.67	\$11.39	\$216.41	
	FAM	121	\$19.02	\$2,301.42	\$18.21	\$2,203.41	
Benefit			Current Monthly Premium	Current 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
						Less BCBS Credit	(\$40,000.00)
						Net Savings	\$493,756.28

* Life and AD&D enrollment is volume in thousands.

Notes:

Village of Orland Park currently offers a PPO, a BCO, an HDHP, and an HMO through BCBSIL. IPBC proposes no change in plan design, network, or carrier for these plans.

Village of Orland Park currently offers dental benefits through BCBSIL. IPBC proposes to continue the same plan designs on an ASO basis through Delta Dental.

Village of Orland Park currently offers fully insured vision benefits through BCBSIL. IPBC proposes a similar plan design on a fully insured basis through VSP.

Village of Orland Park currently offers life and AD&D benefits. IPBC proposes to continue the same plan design through Securian.

Documentation about source files used for current plans and premiums can be found in the accompanying memo.

**Orland Park Renewal Premiums Compared to and IPBC Funding Rates
January 1, 2026 to December 31, 2026**

PPO Plans	Rate Tier	Enrollment	Renewal - Stand Alone		IPBC - Renewal Plan Designs	
			1/1/2026 to 12/31/2026		1/1/2026 to 12/31/2026	
			Renewal Monthly Premium	Monthly Premium @ Renewal Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates
Renewal: Silver PPO	EE	30	\$1,398.64	\$41,959.20	\$1,270.81	\$38,124.32
Proposed: No Change	ES	13	\$2,676.94	\$34,800.22	\$2,432.28	\$31,619.68
	EC	1	\$2,568.04	\$2,568.04	\$2,333.34	\$2,333.34
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Proposed: No Change	ES	10	\$2,438.63	\$24,386.30	\$2,215.75	\$22,157.55
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Life and AD&D	Volume in Thousands	Renewal Monthly Premium per \$1,000	Monthly Premium @ Renewal Rates	IPBC Monthly Funding Rate per \$1,000	Monthly Funding @ IPBC Rates
Renewal: Group Life	\$41,572.0	\$0.122	\$5,071.78	\$0.053	\$2,203.32
Proposed: No Change					
Renewal: Group AD&D	\$41,572.0	\$0.020	\$831.44	\$0.017	\$706.72
Proposed: No Change					

Dental Plan	Rate Tier	Enrollment	Renewal Monthly Premium	Monthly Premium @ Renewal Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates
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Total		\$617,104.57	\$7,405,254.84	\$572,624.88	\$6,871,498.56	\$533,756.28

Notes:
 Renewal rates and enrollment per the information in the MMA renewal packet
 * Life and AD&D enrollment is volume in thousands.

	Less BCBS Credit	(\$40,000.00)
	Net Savings	\$493,756.28
	% Savings	6.7%