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

## **Exhibit 1 - Current Premiums and Proposed IPBC Funding Rates**

		Enrollment	Curr 1/1/2025 to		IPBC - Current Plan Designs 1/1/2026 to 12/31/2026		
PPO Plans	Rate Tier		Current	Monthly Premium		Monthly Funding @ IPBC Rates	
urrent: Silver PPO	EE	30	Monthly Premium \$1,398.64	@ Current Rates \$41,959.20	Funding Rates \$1,270.81		
oposed: No Change	ES	13	\$2,676.94	\$34,800.22	\$2,432.28		
oposed. No Change	EC	13	\$2,568.04	\$2,568.04	\$2,333.34		
		•					
	FAM	24	\$3,892.67	\$93,424.08	\$3,536.91	\$84,885.75	
rrent: Blue Choice Options	EE	2	\$1,233.12	\$2,466.24	\$1,169.14		
oposed: 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	
rrent: HDHP w/ HSA	EE	28	\$1,195.64	\$33,477.92	\$1,086.37	\$30,418.38	
oposed: No Change	ES	10	\$2,438.63	\$24,386.30	\$2,215.75		
oposous ito oniumgo	EC	13	\$2,332.69	\$30,324.97	\$2,119.50		
	FAM	41	\$3,620.65	\$148,446.65	\$3,289.75		
			C	Manual La Donnais	IDDC Marshle	Manual Sanding C	
MO Plans	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium  @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
urrent: Blue Advantage HMO	EE	44	\$919.96	\$40,478.24	\$911.90		
•	ES	8	\$1,819.43	\$14,555.44	\$1,803.49	· · ·	
Proposed: No Change	EC EC	9	\$1,746.05	\$14,555.44 \$15,714.45	\$1,603.49 \$1,730.75		
	FAM	35	\$2,701.45	\$94,550.75	\$2,677.79	\$93,722.48	
		Volume in	Current Monthly	Monthly Premium	IPBC Monthly		
e and AD&D		Thousands	Premium per	@ Current Rates	Funding Rate per	IPBC Rates	
			\$1,000		\$1,000		
rent: Group Life posed: No Change		\$41,572.0	\$0.122	\$5,071.78	\$0.053	\$2,203.32	
rrent: Group AD&D oposed: No Change		\$41,572.0	\$0.020	\$831.44	\$0.017	\$706.72	
.,							
ntal Plan	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium  @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates	
rrent: \$1,500 ann max, \$1,200 ortho max	EE	115	\$42.32	\$4,866.80	\$40.73		
pposed: ASO Dental (no change in plan design)	ES	48	\$84.63	\$4,062.24	\$81.45	· · ·	
posed. Nee Berkar (ne shange in plan design)	EC	22	\$104.78	\$2,305.16	\$100.84		
	FAM	128	\$147.10	\$18,828.80	\$141.56		
sion Plan	Rate Tier	Enrollment	Current	Monthly Premium		Monthly Funding @	
			Monthly Premium	@ Current Rates	Funding Rates		
irrent: \$130 frames each year, \$10 exam	EE	116	\$6.47	\$750.52	\$5.47	·	
•	ES	56	\$12.29	\$688.24	\$10.66		
•		19	\$12.93	\$245.67	\$11.39		
•	EC		·	<b>*</b>	<b>.</b>		
· · · · · · · · · · · · · · · · · · ·	EC FAM	121	\$19.02	\$2,301.42	\$18.21	\$2,203.41	
oposed: \$130 frames ea. 12 mo., \$10 exam		121	\$19.02 Current	\$2,301.42  Current Annual	\$18.21  IPBC Monthly		
posed: \$130 frames ea. 12 mo., \$10 exam		121 Enrollment	\$19.02  Current Monthly Premium	Current Annual Premium	IPBC Monthly Funding Rates	IPBC Annual Funding Rates	
posed: \$130 frames ea. 12 mo., \$10 exam  efit		121	\$19.02 Current	Current Annual	IPBC Monthly	IPBC Annual Funding Rates	
posed: \$130 frames ea. 12 mo., \$10 exam  efit		121 Enrollment	\$19.02  Current Monthly Premium	Current Annual Premium	IPBC Monthly Funding Rates	IPBC Annual Funding Rates \$4,491,726.96	
posed: \$130 frames ea. 12 mo., \$10 exam  efit O		121 Enrollment 162	\$19.02  Current  Monthly Premium  \$411,853.62	Current Annual Premium \$4,942,243.44	IPBC Monthly Funding Rates \$374,310.58	IPBC Annual Funding Rates \$4,491,726.96	
oposed: \$130 frames ea. 12 mo., \$10 exam  nefit  O  NO  btotal Medical		121 Enrollment 162 96	\$19.02 Current Monthly Premium \$411,853.62 \$165,298.88	Current Annual Premium \$4,942,243.44 \$1,983,586.56	IPBC Monthly Funding Rates \$374,310.58 \$163,850.89	IPBC Annual Funding Rates \$4,491,726.96 \$1,966,210.68 \$6,457,937.64	
nefit PO NO sbtotal Medical e and AD&D *		121  Enrollment  162  96  258	\$19.02 Current Monthly Premium \$411,853.62 \$165,298.88 \$577,152.50	Current Annual Premium \$4,942,243.44 \$1,983,586.56 \$6,925,830.00	IPBC Monthly Funding Rates \$374,310.58 \$163,850.89 \$538,161.47	IPBC Annual Funding Rates \$4,491,726.96 \$1,966,210.68 \$6,457,937.64 \$33,871.51	
nefit PO MO Ibtotal Medical e and AD&D * ental sion		121  Enrollment  162 96 258 \$41,572	\$19.02  Current  Monthly Premium  \$411,853.62 \$165,298.88 \$577,152.50 \$5,903.22	Current Annual Premium \$4,942,243.44 \$1,983,586.56 \$6,925,830.00 \$70,838.64	IPBC Monthly Funding Rates \$374,310.58 \$163,850.89 \$538,161.47 \$2,822.63	IPBC Annual Funding Rates \$4,491,726.96 \$1,966,210.68 \$6,457,937.64 \$33,871.51 \$335,873.81	
poposed: \$130 frames ea. 12 mo., \$10 exam  nefit O 10 btotal Medical e and AD&D * ntal sion		121  Enrollment  162 96 258 \$41,572 313	\$19.02  Current  Monthly Premium  \$411,853.62 \$165,298.88  \$577,152.50 \$5,903.22 \$30,063.00 \$3,985.85	Current Annual Premium \$4,942,243.44 \$1,983,586.56 \$6,925,830.00 \$70,838.64 \$360,756.00	IPBC Monthly Funding Rates \$374,310.58 \$163,850.89 \$538,161.47 \$2,822.63 \$27,989.48	IPBC Annual Funding Rates \$4,491,726.96 \$1,966,210.68 \$6,457,937.64 \$33,871.51 \$335,873.81 \$43,815.60	
oposed: \$130 frames ea. 12 mo., \$10 exam  nefit  O  NO btotal Medical e and AD&D * ntal		121  Enrollment  162 96 258 \$41,572 313	\$19.02  Current  Monthly Premium  \$411,853.62 \$165,298.88 \$577,152.50 \$5,903.22 \$30,063.00	Current Annual Premium \$4,942,243.44 \$1,983,586.56 \$6,925,830.00 \$70,838.64 \$360,756.00 \$47,830.20	IPBC Monthly Funding Rates \$374,310.58 \$163,850.89 \$538,161.47 \$2,822.63 \$27,989.48 \$3,651.30	IPBC Annual Funding Rates \$4,491,726.96 \$1,966,210.68 \$6,457,937.64 \$33,871.51 \$335,873.81 \$43,815.60	

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

			Renewal - Stand Alone 1/1/2026 to 12/31/2026		IPBC - Renewal Plan Designs 1/1/2026 to 12/31/2026		
PPO Plans	Rate Tier	Enrollment	Renewal	Monthly Premium	IPBC Monthly	Monthly Funding @	
	Rate Her	Enrollment	<b>Monthly Premium</b>	@ Renewal Rates	<b>Funding Rates</b>	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	
	FAM	24	\$3,892.67	\$93,424.08	\$3,536.91	\$84,885.75	
enewal: 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	
enewal: 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		
IMO Plans	Rate Tier	Enrollment	Renewal	Monthly Premium	IPBC Monthly	Monthly Funding @	
	nate Hel		<b>Monthly Premium</b>	@ Renewal Rates	<b>Funding Rates</b>	IPBC Rates	
Renewal: Blue Advantage HMO	EE	44	\$919.96	\$40,478.24	\$911.90		
Proposed: No Change	ES	8	\$1,819.43	\$14,555.44	\$1,803.49		
	EC	9	\$1,746.05	\$15,714.45	\$1,730.75		
	FAM	35	\$2,701.45	\$94,550.75	\$2,677.79	\$93,722.48	
Life and AD&D		Volume in	Renewal Monthly	Monthly Premium	IPBC Monthly	Monthly Funding @	
		Thousands	Premium per \$1,000	@ Renewal Rates	Funding Rate per \$1,000	IPBC Rates	
Renewal: Group Life		\$41,572.0	\$0.122	\$5,071.78	\$0.053	\$2,203.32	
roposed: No Change		Ψ , σ . Δ . σ	Ψ3	φο,σ: σ	ψ0.000	ΨΞ,Ξ00.0Ξ	
enewal: Group AD&D		\$41,572.0	\$0.020	\$831.44	\$0.017	\$706.72	
Proposed: No Change							
ental Plan	Pate Tier	Enrollment	Renewal	Monthly Premium	IPBC Monthly	Monthly Funding @	
			<b>Monthly Premium</b>	@ Renewal Rates	<b>Funding Rates</b>	IPBC Rates	
Renewal: \$1,500 annual max, \$1,200 ortho max		115	\$42.32	\$4,866.80	\$40.73		
Proposed: ASO Dental (no change in plan desig	rES	48	\$84.63	\$4,062.24	\$81.45		
	EC	22	\$104.78	\$2,305.16	\$100.84		
	FAM	128	\$147.10	\$18,828.80	\$141.56	\$18,120.30	
/ision Plan	Rate Tier	Enrollment	Renewal	Monthly Premium	IPBC Monthly	Monthly Funding @	
			Monthly Premium	@ Renewal Rates	Funding Rates	IPBC Rates	
Renewal: \$130 frames each year, \$10 exam	EE	116	\$6.47	\$750.52	\$5.47	·	
Proposed: \$130 frames ea. 12 mo., \$10 exam	ES	56	\$12.29	\$688.24	\$10.66		
	EC	19	\$12.93	\$245.67	\$11.39		
	FAM	121	\$19.02	\$2,301.42	\$18.21	\$2,203.41	
enefit		Enrollment	Renewal	Renewal Annual	IPBC Monthly	IPBC Annual	
PPO		160	Monthly Premium	Premium	Funding Rates	Funding Rates	
		162	\$411,853.62	\$4,942,243.44	\$374,310.58		
IMO		96	\$165,298.88	\$1,983,586.56	\$163,850.89		
Subtotal Medical		<b>258</b>	\$577,152.50 \$5,000.00	\$6,925,830.00	\$538,161.47		
ife and AD&D *		\$41,572	\$5,903.22	\$70,838.64	\$2,822.63		
Dental Grand		313	\$30,063.00	\$360,756.00	\$27,989.48		
/ision		312	\$3,985.85	\$47,830.20	\$3,651.30		
Total .			\$617,104.57	\$7,405,254.84	\$572,624.88		
lotes:						Less BCBS Credit	
enewal rates and enrollment per the informatio		MA renewal p	acket			Net Savings	
Life and AD&D enrollment is volume in thousar	nds.					% Savings	