

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	\$1,165.53	\$34,966	\$1,270.81	\$38,124	
Proposed: No Change	ES	13	\$2,230.78	\$29,000	\$2,432.28	\$31,620	
	EC	1	\$2,140.03	\$2,140	\$2,333.34	\$2,333	
	FAM	24	\$3,243.89	\$77,853	\$3,536.91	\$84,886	
Current: Blue Choice Options	EE	2	\$1,072.28	\$2,145	\$1,169.14	\$2,338	
Proposed: No Change	ES	0	\$2,052.32	\$0	\$2,237.70	\$0	
	EC	0	\$1,968.83	\$0	\$2,146.67	\$0	
	FAM	0	\$2,984.38	\$0	\$3,253.95	\$0	
Current: HDHP w/ HSA	EE	29	\$996.37	\$28,895	\$1,086.37	\$31,505	
Proposed: No Change	ES	10	\$2,032.19	\$20,322	\$2,215.75	\$22,158	
	EC	12	\$1,943.91	\$23,327	\$2,119.50	\$25,434	
	FAM	40	\$3,017.21	\$120,688	\$3,289.75	\$131,590	
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	\$884.58	\$38,922	\$911.90	\$40,124	
Proposed: No Change	ES	8	\$1,749.45	\$13,996	\$1,803.49	\$14,428	
	EC	9	\$1,678.89	\$15,110	\$1,730.75	\$15,577	
	FAM	35	\$2,597.55	\$90,914	\$2,677.79	\$93,722	
Life and AD&D		Volume in Thousands	Current Monthly Premium per \$1,000	Monthly Premium @ Current Rates	IPBC Monthly Funding Rate per \$1,000	Monthly Funding @ IPBC Rates	
Current: Group Life		\$40,323.2	\$0.097	\$3,911	\$0.053	\$2,137	
Proposed: No Change							
Current: Group AD&D		\$40,323.2	\$0.020	\$806	\$0.017	\$685	
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	\$38.82	\$4,464	\$40.73	\$4,683	
Proposed: ASO Dental (no change in plan design)	ES	62	\$77.64	\$4,814	\$81.45	\$5,050	
	EC	21	\$96.12	\$2,019	\$100.84	\$2,118	
	FAM	114	\$134.94	\$15,383	\$141.56	\$16,138	
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	\$751	\$5.47	\$635	
Proposed: \$130 frames ea. 12 mo., \$10 exam	ES	56	\$12.29	\$688	\$10.66	\$597	
	EC	19	\$12.93	\$246	\$11.39	\$216	
	FAM	121	\$19.02	\$2,301	\$18.21	\$2,203	
Benefit	Enrollment		Current Monthly Premium	Current Annual Premium	IPBC Monthly Funding Rates	IPBC Annual Funding Rates	% Change
PPO	161		\$339,336	\$4,072,031	\$369,988	\$4,439,852	9.0%
HMO	96		\$158,941	\$1,907,297	\$163,851	\$1,966,211	3.1%
Subtotal Medical	257		\$498,277	\$5,979,328	\$533,839	\$6,406,063	7.1%
Life and AD&D *	\$40,323		\$4,718	\$56,614	\$2,823	\$33,872	-40.2%
Dental	312		\$26,680	\$320,156	\$27,989	\$335,874	4.9%
Vision	312		\$3,986	\$47,830	\$3,651	\$43,816	-8.4%
Total			\$533,661	\$6,403,928	\$568,302	\$6,819,624	6.5%

* 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.