



Illinois Heartland Library System

TO: IHLS Board of Directors
 FROM: Leslie Bednar
 DATE: January 18, 2022
 RE: 2022 Health Benefits Review

Bids for 2022 Benefit Plan

In July 2021, IHLS staff began reaching out to potential insurance brokers for the upcoming 2022 benefit open enrollment for IHLS staff. IHLS staff met with OneDigital and Arch Brokerage to review their process and discuss what they could offer. Insurance premiums are quoted the same regardless of which brokerage firm was chosen. The main factor in determining which broker we wanted to choose was the service they would provide to help support our staff.

Over the course of these meetings, it was evident that OneDigital was the broker that would satisfy all our needs and would give us a variety of options that would meet the needs of our staff. OneDigital was referred to us by HR Source as one of their preferred partners. Our previous broker, Arthur Gallagher, only supplied us with renewal rates for our existing plans.

Cost Analysis

Due to COVID-19, all carriers honored the prior year premiums at little to no cost increases for the 2021 benefit insurance renewals. The 2022 benefit plan renewals that were received this year were reflecting a cost increase over a two-year period. Attached is a cost comparison between the quoted plans. All plans fit within the FY2022 budget amounts.

Outcome

After careful consideration and assessment of a staff survey, IHLS chose to stay with Blue Cross Blue Shield (BCBS) for health insurance and changed to Guardian for dental, vision, and life plans. We chose the two carriers for the following reasons:

- BCBS offered plans that included St. Louis providers, employees were happy with the BCBS plan from the prior year, and we increased plan options from two to four plan options. The BCBS network provides coverage in all three of our hub locations.
- Guardian was chosen because they offered competitive rates, similar plan options, Guardian has a more expanded dental provider list, and the vision plan uses the same network as our old plan. They offered an Employee Assistance program at no cost to all employees and the added benefit of a tuition program. They would accept both full time and part time staff on one plan.

OneDigital produced a [video](#), plan documents, and virtual meetings that were presented to all staff outlining the plans, and they were available to meet with staff to answer any questions.

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They also provided contact information to our employees to be able to address employee specific health care concerns on a one-on-one basis for confidentiality. We have a dedicated customer service representative available to us through One Digital for plan administration.

Thank you for your attention to this matter, and please let me know if you have any questions.