



Illinois Heartland Library System

TO: IHLS Board of Directors
 FROM: Leslie Bednar
 DATE: November 11, 2024
 RE: IHLS Benefits Plan

Background

IHLS partnered with OneDigital to use their professional services as our health benefits broker for the CY2025 benefit plan. IHLS requested benefit proposals using our current-year plan as minimum requirements for the proposal process. Below are the results of health insurance proposals that OneDigital obtained on our behalf.

- **Blue Cross Blue Shield (BCBS)** – \$827.88 for the \$5,000 deductible plan.
- **Blue Cross Blue Shield Alternative Plans** - \$757.76 for the \$2,500 deductible plan.
- **United Health Care** – \$747.41 for the \$5,000 deductible plan.
- **United Health Care Alternative Plan** - \$833.14 for the \$0 deductible plan.

Other carriers contacted but declined to submit a proposal:

- **Aetna** - Declined to bid because they do not offer coverage to non-ERISA groups. ERISA is the Employee Retirement Income Security Act of 1974; because we are a government entity, we do not fall under ERISA Guidelines.
- **Cigna**- Declined to bid due to only quoting groups over 500 lives.
- **Humana** – Declined to bid because they exited the group benefits market.
- **Trustmark** – Declined to bid because they do not offer coverage to non-ERISA groups.

IHLS contacted the LIMRICC library consortium group for a proposal and the plan offering did not align with IHLS renewal.

IHLS will pay up to \$911 per month for health insurance for each qualified employee. This is within our budgeted amount for the second half of FY2025.

Below are the results of the dental, vision, and life insurance proposals for full-time and part-time employees. The dental and vision carriers bid the plans as a unit and cannot be separated.

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Dental Insurance Carrier	Proposal Amount
Guardian	\$34.04
Principal	\$32.71
Unum	\$41.77

Vision Insurance Carrier	Proposal Amount
Guardian	\$8.70
Principal	\$6.50
Unum	\$5.55

Life Insurance Carrier	Proposal Amount
Guardian	\$9.25
Principal	\$5.95
Unum	\$7.43

Dental, Vision, & Life ADD Carrier	Total Proposal Amount
Guardian	\$51.99
Principal	\$45.16
Unum	\$54.75

The lowest proposal costs are within the budgeted amount for the second half of FY2025.

IHLS will discontinue the Spring Health mental health and wellness benefit at \$6.90 per employee per month for the CY2025 and add the Employee Assistance Program (EAP) through Perspectives for \$1.40 per employee per month.

Please see this presentation of the overview of our current plan and proposed plans [here](#) on the board intranet.

Recommendation for IHLS Benefit Plans

IHLS administration recommends renewing the alternative health insurance plans with Blue Cross Blue Shield of Illinois, as they are the overall lowest responsible bidder across all coverage levels. Additionally, IHLS recommends selecting Principal for dental, vision, and life insurance, as they also provided the lowest responsible bid. The recommendation includes adding EAP benefits, which were part of our previous provider’s plans but are not included in Principal’s offerings.

Thank you, and please let me know if you have any comments or questions.

Recommended action: Motion to approve the IHLS CY2025 Benefits Plan.