



# DuPage Water Commission

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## AGENDA

**ADMINISTRATION COMMITTEE  
THURSDAY, DECEMBER 10, 2009  
7:00 P.M.**

**600 EAST BUTTERFIELD ROAD  
ELMHURST, IL 60126**

## COMMITTEE MEMBERS

W. Murphy, Chair  
E. Chaplin  
T. Elliott  
J. Zay


- I. Roll Call
- II. Approval of Minutes of November 12, 2009
- III. Resolution No. R-70-09: A Resolution Approving Rules and Regulations and Forms for Implementation of the Freedom of Information Act
- IV. Health Insurance Renewal
- V. Ethics Officer
- VI. Other
- VII. Adjournment

Board/Agendas/Administration/ADM0912.DOCX

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DATE: December 4, 2009

## REQUEST FOR BOARD ACTION

<b>AGENDA SECTION</b> Administration Committee	<b>ORIGINATING DEPARTMENT</b> General Manager's Office
<b>ITEM</b> Health Insurance Renewal	<b>APPROVAL</b> 

Account Number: WF-01-60-6122

The Commission's health insurance renewal is January 1<sup>st</sup>. The following is breakdown of the Commission's current and proposed premiums.

Insurance		Current Monthly Premium	2010 Proposed Monthly Premium
Health	BCBS	\$44,972.33	\$50,444.23
Dental	MetLife	\$3,119.81	\$3,275.80
Group Life & AD&D	MetLife	\$1,040.04	\$1,040.04

Our current health insurance premium increase of 12.2% was inline with the national average. In an effort to reduce costs it is being proposed that employees pay a portion of the employee health and dental premium costs.

Currently the Commission pays 100% of the employee's health and dental insurance premiums and 80% of the dependent's health and dental insurance premiums. In the past we have modified our plans by decreasing our benefits to minimize the increases. In an effort to reduce the Commission's cost of health and dental insurance it is being recommended that the Commission change its health insurance policy that the Commission now fund 80% of the individual employee's health and dental premiums.

Attached are spreadsheets showing a survey of the Commission's customer utilities health insurance policies towards employee contributions. This proposed change will put us in line with our customer utilities for what they charge their employees for their health and dental coverage.

I am also attaching spreadsheets showing the impact of the proposed revised policy.

**MOTION:** The Commission renew its health insurance as presented and change the personnel policy effective January 1, 2010 requiring employees pay 20% of health and dental insurance premiums for both employee and dependent coverage.

<u>CUSTOMER CONTACT</u>	<u>TYPE OF INSURANCE</u>	<u>EMPLOYEE - INDIVIDUAL % PAID</u>	<u>EMPLOYEE - FAMILY % PAID</u>	<u>CONTACT PERSON</u>
Addison, Village of	Did not indicate Employees hired before 11/1/93 Free for all types of coverage Employees hired after 11/1/93 Free for single coverage only	0%	20% (Emp +1, Family)	Carole Ostrowski - Human Resources Assistant
Bensenville, Village of	Health Dental	15% 15%	15% 15%	Jean Schmidt - Human Resources Department
Bloomingtondale, Village of	HMO-IL HMO-Blue Advantage PPO EPO Dental	10% 10% 25% 25% 38%	10% 10% 25% 25% 38%	Kay Argo - Human Resources
Carol Stream, Village of	HMO PPO EPO Dental	20% 20% 20% 0%	20% 20% 20% 20%	Dawn Moser - Employee Relation's Secretary Caryl Rebholz - Employee Relations Director
Clarendon Hills, Village of	HMO Dental	10% 10%	15% 12%	Peggy - HR Department
Darien, City of	HMO Dental (HMO & PPO)	15% 100% paid by employee	15% 100% paid by employee	Rosanna - Administration
Downers Grove, Village of	Low Deductible Plan High Deductible Plan	10% 5%	17% 10%	Mary Lalonde - Employee Benefits
DuPage, County of	Blue Advantage HMO Illinois PPO1 PPO2	0% 8% 20% 7%	S+C 18%, +S 22%, +C 22% S+C 24%, +S 28%, +29% S+C 27%, +S 33%, +C 37% S+C 18%, +S 20%, +C 23%	Susan Shimer - Manager of Benefits
Elmhurst, City of	BCBS PPO BCBS HMO Dental High Plan Dental Low Plan	S 13%, S+1 13% S 13%, S+1 13% S 35%, S+1 28.8% S 46.7%, S+1 38.8%	13% 13% 31% 41%	Valerie Johnson - Human Resources/Risk Manager Ann LeRose, H.R. Specialist
Glendale Heights, Village of	HMO PPO	10% 10%	15% 15%	<a href="mailto:SNORTH@glendaleheights.org">SNORTH@glendaleheights.org</a>

Glen Ellyn, Village of	Did not indicate	20%	20%	Danamarie Izzo - Personnel Analyst
Hinsdale, Village of	H.R. Director on Sick Leave			
IL American Water	NO RESPONSE			
Itasca, Village of	Medical & Dental (PPO Plan - HRA)	10%	20%	Sally Carter, HR / Benefits Coordinator
Lisle, Village of	HMO PPO	10% 10%	15% 15%	Patty Cavailer - Human Resources Director
Lombard, Village of	PPO -Health HMO - Health HMO - (Blue Advantage) - Health Dental (HMO & PPO)	10% 10% 7.41% 100%	27.30% 16.95% 11.54% 100%	Rhonda Heabel - Asst. Director of Finance
Naperville, City of	Medical & Dental Single, Single +1 Family HMO, PPO & CDHP	10%	10%	Jackie Zolina - Compensation & Benefits Analyst
Oak Brook, Village of	PPO (BCBS) Vision Dental Medicare (Single)	8% 0% 10% 7%	7% 53% 10%	Blaine Wing - Assitant Village Manager
Oakbrook Terrace, City of				
Roselle, Village of	HMO PPO Dental	10% 10% 10%	20% 20% 20%	Jeanne Calvert - Executive Assistant, Administration
Villa Park, Village of	NO RESPONSE			
Westmont, Village of	HMO PPO Dental	Non-Union 7%, Union 8% Non-Union 8%, Union 8% 0%	Non-Union 7%, Union 8% Non-Union 8%, Union 8% Employee gets single %, but pays the difference for family	Cathy Casey - H.R. Administrator
Wheaton, City of	Union	10%	10%	John Duguay - Director of Human Resources

	Non-Union It's 10% (or 4%), whether its HMO or PPO. The dental is paid 95% by employees	4%	4%	Sharon Barrett-Hagen - Executive Assistant
Willowbrook, Village of	Health & Dental	0%	20%	Sue Stanish - Director of Finance
Winfield, Village of	NO RESPONSE			
Wood Dale, City of	PPO and HMO - Non-Union	10%	10%	Lisa Jepson, Human Resource Administrator
	HMO Union and Non- Union	10%	10%	
	PPO Union	15%	15%	
Woodridge, Village of	Dental Coverage is optional and employees pay 100% of the premiums HMO is only offered for health insurance	15%	15%	Barb Holakovsky - Human Resources Coordinator Maureen Albright ( malbright@vil.woodridge.il.us)

	Empl	Empl + Spouse	Empl + Children	Family	Retired Empl + Spouse	Total
Current Health Plan						
PPO Plan 42322	565.26	1,183.58	1,146.99	1,765.31	1,183.58	
	14	6	2	15	1	38
Monthly Cost	7,913.64	7,101.48	2,293.98	26,479.65	1,183.58	44,972.33
Annual Cost	94,963.68	85,217.76	27,527.76	317,755.80	14,202.96	539,667.96
Current Commission Policy	0%	20%	20%	20%	0%	
	0	123.66	116.35	240.01	1,183.58	
	14	6	2	15	1	38
Monthly Employee Cost	0	741.98	232.69	3,600.15	1,183.58	5,758.41
Annual Employee Cost	0	8,903.81	2,792.30	43,201.80	14,202.96	69,100.87
Monthly Commission Cost	7,913.64	6,359.50	2,061.29	22,879.50	0	39,213.92
Annual Commission Cost	94,963.68	76,313.95	24,735.46	274,554.00	0	470,567.09

	Empl	Empl + Spouse	Empl + Children	Family	Retired Empl + Spouse	Total
Renewal Health Plan						
PO Plan 42322	643.49	1,327.11	1,287.75	1,971.36	1,327.11	
	14	6	2	15	1	38
Monthly Cost	9,008.86	7,962.66	2,575.50	29,570.40	1,327.11	50,444.53
Annual Cost	108,106.32	95,551.92	30,906.00	354,844.80	15,925.32	605,334.36
Percent Change						12.2%
Current Commission Policy	0%	20%	20%	20%	0%	
	0	136.72	128.85	265.57	1,327.11	
	14	6	2	15	1	38
Monthly Employee Cost	0	820.34	257.70	3,983.61	1,327.11	6,388.77
Annual Cost	-	9,844.13	3,092.45	47,803.32	15,925.32	76,665.22
Monthly Commission Cost	9,008.86	7,142.32	2,317.80	25,586.79	0	44,055.76
Annual Commission Cost	108,106.32	85,707.79	27,813.55	307,041.48	0	528,669.14
Proposed Commission Policy	20%	20%	20%	20%	0%	
Annual Commission Cost	86,485.06	85,707.79	27,813.55	307,041.48		507,047.88
Percent Change						7.8%

	Empl	Empl + Spouse	Empl + Children	Family	Retired Empl + Spouse	Total
Current Dental Plan	41.92	82.90	86.25	127.22	1,183.58	
	13	7	1	15	0	36
Monthly Cost	544.96	580.30	86.25	1,908.30	-	3,119.81
Annual Cost	6,539.52	6,963.60	1,035.00	22,899.60	-	37,437.72
Current Commission Policy	0%	20%	20%	20%	0%	
	0	8.20	8.87	17.06	1,183.58	
	13	7	1	15	0	36
Monthly Employee Cost	0	57.37	8.87	255.90	-	322.14
Annual Employee Cost	0	688.46	106.39	3,070.80	-	3,865.66
Monthly Commission Cost	544.96	522.93	77.38	1,652.40	0	2,797.67
Annual Commission Cost	6,539.52	6,275.14	928.61	19,828.80	0	33,572.06

	Empl	Empl + Spouse	Empl + Children	Family	Retired Empl + Spouse	Total
Renewal Dental Plan	44.02	87.04	90.56	133.58	1,327.11	
	13	7	1	15	0	36
Monthly Cost	572.26	609.28	90.56	2,003.70	-	3,275.80
Annual Cost	6,867.12	7,311.36	1,086.72	24,044.40	-	39,309.60
Percent Change						5.0%
Current Commission Policy	0%	20%	20%	20%	0%	
	0	8.60	9.31	17.91	1,327.11	
	13	7	1	15	0	36
Monthly Employee Cost	0	60.23	9.31	268.68	-	338.22
Annual Cost	-	722.74	111.70	3,224.16	-	4,058.59
Monthly Commission Cost	572.26	549.05	81.25	1,735.02	0	2,937.58
Annual Commission Cost	6,867.12	6,588.62	975.02	20,820.24	0	35,251.01
Proposed Commission Policy	20%	20%	20%	20%	0%	
Annual Commission Cost	5,493.70	6,588.62	975.02	20,820.24		33,877.58
Percent Change						0.9%