

Willowbrook

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AGENDA

A SPECIAL BOARD MEETING OF THE VILLAGE OF WILLOWBROOK TO BE HELD ON MONDAY, NOVEMBER 8, 2021, AT 5:30 P.M. AT THE WILLOWBROOK POLICE DEPARTMENT TRAINING ROOM, 7760 QUINCY, IN THE VILLAGE OF WILLOWBROOK, DUPAGE COUNTY, ILLINOIS.

DUE TO THE COVID 19 PANDEMIC THE VILLAGE WILL BE UTILIZING A ZOOM WEBINAR FOR THIS MEETING.

THE PUBLIC CAN UTILIZE THE FOLLOWING CALL IN NUMBER:

Dial in Phone Number: (312) 626-6799
Meeting ID: 862 3707 1537

Written public comments can be submitted by 5:00 pm on Monday, November 8, 2021 by emailing shalloran@willowbrook.il.us.

1. CALL TO ORDER
2. ROLL CALL
3. VISITOR'S BUSINESS
4. [DISCUSSION – Health Insurance Options](#)
5. [DISCUSSION – Economic Development Partnership](#)
6. ADJOURNMENT

Mayor

Frank A. Trilla

Village Clerk

Deborah A. Hahn

Village Trustees

Sue Berglund

Umberto Davi

Michael Mistele

Gayle Neal

Paul Oggerino

Gregory Ruffolo

Village Administrator

Brian Pabst

Chief of Police

Robert Schaller

Director of Finance

Carrie Dittman



Proud Member of the
Illinois Route 66 Scenic Byway

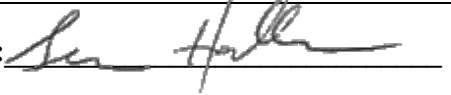
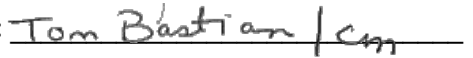
VILLAGE OF WILLOWBROOK

COMMITTEE OF THE WHOLE

AGENDA ITEM - HISTORY/COMMENTARY

ITEM TITLE:

HEALTH INSURANCE DISCUSSION

AGENDA NO. 4**AGENDA DATE:** 11/8/2021**STAFF REVIEW:** Sean Halloran, Asst. Village Administrator**SIGNATURE:****LEGAL REVIEW:** Tom Bastian, Village Attorney**SIGNATURE:****RECOMMENDED BY:** Brian Pabst, Village Administrator**SIGNATURE:****REVIEWED & APPROVED BY COMMITTEE:** YES N/A

ITEM HISTORY (PREVIOUS VILLAGE BOARD REVIEWS, ACTIONS RELATED TO THIS ITEM, OTHER PERTINENT HISTORY)

Since July 2021, staff has presented different cost options regarding the Village's health insurance through the Intergovernmental Personnel Benefit Coop (IPBC). Throughout this time, the Board has asked for basic information regarding benefits through the PPO option from the IPBC and to offer different alternatives to the HMO option that has been provided to staff for several years. At the September 13, 2021 Board meeting, the Board requested staff to provide more information for the PPO.

While staff has received more communication from IPBC regarding the benefits provided in the PPO options, staff has researched alternatives to IPBC, including going on its own with a health insurance broker and joining another co-op for health insurance.

Below is the current HMO option provided by IPBC:

| IPBC - Current HMO | |
|---|------------------------------|
| | In Network |
| Ind. Deductible | \$ - |
| Family Deductible | \$ - |
| Individual Out of Pocket Maximum (includes deduction) | \$ 1,500.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 3,000.00 |
| Coinsurance Percentage | 100% |
| Office Visit Co-pay | \$ 20.00 |
| Specialist Co-pay | \$ 20.00 |
| Preventative | \$ 20.00 |
| ER Co-pay | \$75 co-pay then 100% |
| RX OPX | \$5,650/\$11,300 |
| Tier 1 | \$ 10.00 |
| Tier 2 | \$ 15.00 |
| Tier 3 | \$ 30.00 |
| Tier 4 | \$ 15.00 |
| Monthly Premium Cost | 1 x co-pay for 90 day supply |
| Single | \$ 604.25 |
| E+Spouse | \$ 1,268.92 |
| E+Children | \$ 1,148.07 |
| Family | \$ 2,000.15 |

The second option outside of IPBC is through the Government Insurance Network (GIN), which is a co-op that was founded in 2018 by the Village of Westmont, City of Elmhurst, Village of Frankfort, Village of Lemont, Village of New Lenox, Village of Romeoville and Village of Shorewood. Four of the founding members were a part of IPBC prior to creating GIN. The Government Insurance Network offers six plans for all members:

- 2 HMO plans
- 2 PPO plans
- 2 HSA plans

Each Village has the ability to customize the number of plans offered within the GIN scope. For example, a municipality can offer 2 HMO plans and 1 PPO plan to its employees and does not need approval from GIN.

All of the plans and benefits are located in Attachment 1.

If the Board was interested in joining GIN, the Village would have to terminate the agreement with IPBC by the end of 2021. Following the termination of the agreement with IPBC, the Board would have to approve an Intergovernmental Agreement (IGA) with GIN to join their co-op. The earliest start date for GIN is July 1, 2022.

PROPOSED ACTION:

Staff is seeking direction for an alternative health insurance option.

ATTACHMENT 1

BELOW ARE THE OPTIONS FOR MEDICAL:

1. HMO (IPBC & GOVERNMENT INSURANCE NETWORK)

| IPBC - Current HMO | |
|---|------------------------------|
| | In Network |
| Ind. Deductible | \$ - |
| Family Deductible | \$ - |
| Individual Out of Pocket Maximum (includes deduction) | \$ 1,500.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 3,000.00 |
| Coinsurance Percentage | 100% |
| Office Visit Co-pay | \$ 20.00 |
| Specialist Co-pay | \$ 20.00 |
| Preventative | \$ 20.00 |
| ER Co-pay | \$75 co-pay then 100% |
| RX OPX | \$5,650/\$11,300 |
| Tier 1 | \$ 10.00 |
| Tier 2 | \$ 15.00 |
| Tier 3 | \$ 30.00 |
| Tier 4 | \$ 15.00 |
| | |
| Monthly Premium Cost | 1 x co-pay for 90 day supply |
| Single | \$ 604.25 |
| E+Spouse | \$ 1,268.92 |
| E+Children | \$ 1,148.07 |
| Family | \$ 2,000.15 |

| Government Insurance Network (GIN) - HMO IL | |
|---|------------------------------|
| | In Network |
| Ind. Deductible | \$ - |
| Family Deductible | \$ - |
| Individual Out of Pocket Maximum (includes deduction) | \$ 1,500.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 3,000.00 |
| Coinsurance Percentage | 100% |
| Office Visit Co-pay | \$ 20.00 |
| Specialist Co-pay | \$ 20.00 |
| Preventative | 100% |
| ER Co-pay | \$75 co-pay then 100% |
| RX OPX | \$1,000/\$2,000 |
| Tier 1 | \$ 10.00 |
| Tier 2 | \$ 20.00 |
| Tier 3 | \$ 35.00 |
| Tier 4 | \$ 35.00 |
| | |
| Monthly Premium Cost | 1 x co-pay for 90 day supply |
| Single | \$ 701.00 |
| E+Spouse | \$ 1,442.00 |
| E+Children | \$ 1,246.00 |
| Family | \$ 1,978.00 |

| Government Insurance Network (GIN) - BA HMO | |
|---|------------------------------|
| | In Network |
| Ind. Deductible | \$ - |
| Family Deductible | \$ - |
| Individual Out of Pocket Maximum (includes deduction) | \$ 1,500.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 3,000.00 |
| Coinsurance Percentage | 100% |
| Office Visit Co-pay | \$ 20.00 |
| Specialist Co-pay | \$ 20.00 |
| Preventative | 100% |
| ER Co-pay | \$75 co-pay then 100% |
| RX OPX | \$1,000/\$2,000 |
| Tier 1 | \$ 10.00 |
| Tier 2 | \$ 20.00 |
| Tier 3 | \$ 35.00 |
| Tier 4 | \$ 35.00 |
| | |
| Monthly Premium Cost | 1 x co-pay for 90 day supply |
| Single | \$ 690.00 |
| E+Spouse | \$ 1,411.00 |
| E+Children | \$ 1,214.00 |
| Family | \$ 1,947.00 |

2. PPO – IPBC

| | IPBC - PPO - Benchmark - Embedded Deductible | |
|---|--|----------------------------|
| | In Network | Out of Network |
| Ind. Deductible | \$ 1,000.00 | \$ 2,000.00 |
| Family Deductible | \$ 2,000.00 | \$ 4,000.00 |
| Individual Out of Pocket Maximum (includes deductio | \$ 2,000.00 | \$ 4,000.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 4,000.00 | \$ 8,000.00 |
| Coinsurance Percentage | 90% | 70% |
| Office Visit Co-pay | \$ 20.00 | Deductible and coinsurance |
| Specialist Co-pay | \$ 35.00 | Deductible and coinsurance |
| Preventative | | |
| ER Co-pay | \$125 (waived if admitted) | |
| RX OPX | | |
| Tier 1 | \$ 10.00 | Deductible and coinsurance |
| Tier 2 | \$ 30.00 | Deductible and coinsurance |
| Tier 3 | \$ 50.00 | Deductible and coinsurance |
| Tier 4 | \$ 50.00 | Deductible and coinsurance |
| Monthly Premium Cost | | |
| Single | \$ | 717.13 |
| E+Spouse | \$ | 1,505.96 |
| E+Children | \$ | 1,362.54 |
| Family | \$ | 2,373.79 |

IPBC Benefits:

- No map has been provided.
- IPBC has maintained that the PPO network is much larger than HMO.
- According to IPBC, that any provider that accepts the HMO will also accept the PPO plan.

| | IPBC - PPO - \$1,500 | |
|---|----------------------|----------------------------|
| | In Network | Out of Network |
| Ind. Deductible | \$ 1,500.00 | \$ 3,000.00 |
| Family Deductible | \$ 3,000.00 | \$ 6,000.00 |
| Individual Out of Pocket Maximum (includes deduction) | \$ 3,000.00 | \$ 6,000.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 6,000.00 | \$ 12,000.00 |
| Coinsurance Percentage | 90% | 70% |
| Office Visit Co-pay | \$ 20.00 | Deductible and coinsurance |
| Specialist Co-pay | \$ 40.00 | Deductible and coinsurance |
| Preventative | | |
| ER Co-pay | | |
| RX OPX | | |
| Tier 1 | \$ 10.00 | Deductible and coinsurance |
| Tier 2 | \$ 25.00 | Deductible and coinsurance |
| Tier 3 | \$ 50.00 | Deductible and coinsurance |
| Tier 4 | \$ 50.00 | Deductible and coinsurance |
| Monthly Premium Cost | | |
| Single | \$ | 665.35 |
| E+Spouse | \$ | 1,397.23 |
| E+Children | \$ | 1,264.17 |
| Family | \$ | 2,202.41 |

3. - PPO – GOVERNMENT INSURANCE NETWORK

| | GIN - PPO 750 - Embedded Deductible | |
|---|-------------------------------------|------------------------|
| | In Network | Out of Network |
| Ind. Deductible | \$ 750.00 | \$ 300.00 |
| Family Deductible | \$ 1,500.00 | \$ 900.00 |
| Individual Out of Pocket Maximum (includes deduction) | \$ 2,750.00 | \$ 1,300.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 5,500.00 | \$ 3,900.00 |
| Coinsurance Percentage | 80% | 70% |
| Office Visit Co-pay | \$ 30.00 | 70% after deduction |
| Specialist Co-pay | \$ 30.00 | 70% after deduction |
| Preventative | 100% | 100% |
| ER Co-pay | 80% after deductible | \$100 co-pay then 100% |
| RX OPX | \$2,000/\$4,000 | \$2,000/\$6,000 |
| Tier 1 | \$ 10.00 | \$10 + 25% |
| Tier 2 | \$ 25.00 | \$10 + 25% |
| Tier 3 | \$ 50.00 | \$10 + 25% |
| Tier 4 | \$ 75.00 | \$10 + 25% |
| Monthly Premium Cost | 1 x co-pay for 90 day supply | |
| Single | \$ | 720.00 |
| E+Spouse | \$ | 1,470.00 |
| E+Children | \$ | 1,270.00 |
| Family | \$ | 2,020.00 |

| | GIN - PPO 300 - Embedded Deductible | |
|---|-------------------------------------|------------------------|
| | In Network | Out of Network |
| Ind. Deductible | \$ 300.00 | \$ 300.00 |
| Family Deductible | \$ 900.00 | \$ 900.00 |
| Individual Out of Pocket Maximum (includes deduction) | \$ 1,300.00 | \$ 1,300.00 |
| Family out of Pocket Maximum (includes deductible) | \$ 3,900.00 | \$ 3,900.00 |
| Coinsurance Percentage | 90% | 70% |
| Office Visit Co-pay | \$ 20.00 | 70% after deduction |
| Specialist Co-pay | \$ 20.00 | 70% after deduction |
| Preventative | 100% | 100% |
| ER Co-pay | \$100 co-pay then 100% | \$100 co-pay then 100% |
| RX OPX | \$2,000/\$6,000 | \$2,000/\$6,000 |
| Tier 1 | \$ 10.00 | \$10 + 25% |
| Tier 2 | \$ 20.00 | \$25 + 25% |
| Tier 3 | \$ 45.00 | \$50 + 50% |
| Tier 4 | \$ 45.00 | \$75 + 25% |
| Monthly Premium Cost | 1 x co-pay for 90 day supply | |
| Single | \$ | 820.00 |
| E+Spouse | \$ | 1,700.00 |
| E+Children | \$ | 1,460.00 |
| Family | \$ | 2,330.00 |

GIN Benefits:

- All PPO plans use the broadest BCBS network with access in all 50 states.
- BCBS also has a small group of international providers should a member be traveling abroad.

4. HSA – GOVERNMENT INSURANCE NETWORK

| GIN - \$2,800 HDHP PPO - HSA Eligible - Embedded Deductible | |
|---|----------------------|
| In Network | Out of Network |
| \$ 2,800.00 | \$ 5,200.00 |
| \$ 5,600.00 | \$ 11,200.00 |
| \$ 2,800.00 | \$ 11,400.00 |
| \$ 5,600.00 | \$ 22,400.00 |
| 100% | 80% |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| 100% | 100% |
| 100% after deduction | 100% after deduction |
| N/A | N/A |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| N/A | N/A |
| | |
| | |
| \$ 680.00 | |
| \$ 1,390.00 | |
| \$ 1,200.00 | |
| \$ 1,910.00 | |

| GIN - \$3,500 HDHP PPO - HSA Eligible - Embedded Deductible | |
|---|----------------------|
| In Network | Out of Network |
| \$ 3,500.00 | \$ 3,500.00 |
| \$ 6,850.00 | \$ 6,850.00 |
| \$ 3,500.00 | \$ 5,800.00 |
| \$ 6,850.00 | \$ 6,850.00 |
| 100% | 80% |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| 100% | 100% |
| 100% after deduction | 100% after deduction |
| N/A | N/A |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| 100% after deduction | 80% after deduction |
| N/A | N/A |
| | |
| | |
| \$ 650.00 | |
| \$ 1,330.00 | |
| \$ 1,150.00 | |
| \$ 1,830.00 | |

BELOW ARE THE OPTIONS FOR DENTAL:

| IPBC | | | |
|-----------------------|------------|----------|----------------|
| Plan Design | In-Network | Premier | Out of Network |
| Calendar Year Maximum | \$ 2,000 | \$ 2,000 | \$ 2,000 |
| Single Deductible | \$ 50 | \$ 50 | \$ 50 |
| Family Deductible | \$ 150 | \$ 150 | \$ 150 |
| preventive | 100% | 100% | 100% |
| Basic | 80% | 80% | 80% |
| Major | 50% | 50% | 50% |
| Ortgodontia | 50% | 50% | 50% |
| Orthodontia Lifetime | \$ 2,000 | \$ 2,000 | \$ 2,000 |
| Monthly Premium Cost | | | |
| Single Deductible | \$ 36.31 | - | \$ 472.03 |
| E+Spouse | \$ 72.62 | - | \$ 217.86 |
| E+ Children | \$ 91.44 | - | \$ 548.64 |
| Family | \$ 125.27 | - | \$ 1,753.78 |

| Government Insurers Network (GIN) | | |
|-----------------------------------|------------|----------------|
| \$1,000 PPO | | |
| | Core | |
| Plan Design | In-Network | Out of Network |
| Calendar Year Maximum | \$ 1,000 | \$ 1,000 |
| Single Deductible | \$ 50 | \$ 50 |
| Family Deductible | \$ 150 | \$ 150 |
| preventive | 100% | 100% |
| Basic | 80% | 80% |
| Major | 50% | 50% |
| Ortgodontia | 50% | 50% |
| Orthodontia Lifetime | \$ 1,000 | \$ 1,000 |
| Monthly Premium Cost | | |
| Single Deductible | \$ | 40.00 |
| E+Spouse | \$ | 70.00 |
| E+ Children | \$ | 71.00 |
| Family | \$ | 104.00 |

| Government Insurers Network (GIN) | | |
|-----------------------------------|------------|----------------|
| \$1,500 PPO | | |
| | Low | |
| Plan Design | In-Network | Out of Network |
| Calendar Year Maximum | \$ 1,500 | \$ 1,500.00 |
| Single Deductible | \$ 50 | \$ 50.00 |
| Family Deductible | \$ 150 | \$ 150.00 |
| preventive | 100% | 100% |
| Basic | 80% | 80% |
| Major | 50% | 50% |
| Ortgodontia | 50% | 50% |
| Orthodontia Lifetime | \$ 1,500 | \$ 1,500 |
| Monthly Premium Cost | | |
| Single Deductible | \$ | 52.00 |
| E+Spouse | \$ | 91.00 |
| E+ Children | \$ | 92.00 |
| Family | \$ | 134.00 |

| Government Insurers Network (GIN) | | |
|-----------------------------------|------------|----------------|
| \$2,000 PPO | | |
| | High | |
| Plan Design | In-Network | Out of Network |
| Calendar Year Maximum | \$ 2,000 | \$ 2,000 |
| Single Deductible | \$ 50 | \$ 50 |
| Family Deductible | \$ 150 | \$ 150 |
| preventive | 100% | 100% |
| Basic | 100% | 80% |
| Major | 80% | 50% |
| Ortgodontia | 50% | 50% |
| Orthodontia Lifetime | \$ 2,000 | \$ 2,000 |
| Monthly Premium Cost | | |
| Single Deductible | \$ | 61.00 |
| E+Spouse | \$ | 108.00 |
| E+ Children | \$ | 110.00 |
| Family | \$ | 160.00 |

BELOW ARE THE OPTIONS FOR VISION:

Government Insurance Network

| Vision | VSP VSP Choice | |
|--------------------------|--------------------------------------|-----------------------------|
| Service & Copays | In Network | Out Network |
| Eye Exam Copay | \$10 Copay | Up to \$45 |
| Materials Copay | \$25 Copay | Allowance Varies |
| Frequency | | |
| Lenses | Every 12 months | |
| Frames | Every 24 months | |
| Contact Lenses | 12 months (in lieu of lenses) | |
| Benefits | | |
| Single Vision Lenses | \$25 Copay | Up to \$30 |
| Bifocal Lenses | \$25 Copay | Up to \$50 |
| Trifocal Lenses | \$25 Copay | Up to \$65 |
| Frames | \$130 Allowance + 20% Off Balance | Up to \$70 |
| Elective Contact Lenses | \$130 Allowance + 15% off balance | 1 x copay for 90 day supply |
| Necessary Contact Lenses | Covered in full | Up to \$210 |
| Employee | \$5.77 | |
| Employee + Spouse | \$11.01 | |
| Employee + Child(ren) | \$11.69 | |
| Family | \$17.18 | |

VILLAGE OF WILLOWBROOK

COMMITTEE OF THE WHOLE
AGENDA ITEM - HISTORY/COMMENTARY

ITEM TITLE:

DISCUSS – ECONOMIC DEVELOPMENT PARTNERSHIP

AGENDA NO. 5

AGENDA DATE: 11/8/21

STAFF REVIEW: Brian Pabst, Village Administrator

SIGNATURE: B. Pabst

LEGAL REVIEW: Tom Bastian, Village Attorney

SIGNATURE: Tom Bastian / cm

RECOMMENDED BY: Brian Pabst, Village Administrator

SIGNATURE: B. Pabst

ITEM COMMENTARY (BACKGROUND, DISCUSSION, RECOMMENDATIONS, ETC.)

As part of the ongoing restructuring of Village operations, staff has been exploring the creation of a separate, independent non-profit Economic Development Partnership. The overall goal of the proposed restructuring is to foster the local economy's development and growth, focusing on measurable performance indicators.

Through the years, the Village has taken multiple approaches to economic development services, including:

- Economic development services provided as a function of the Planning and Economic Development department that was inclusive of planning, zoning, land-use, building, and engineering services
- A combined effort between the Village Administrator’s Office, Mayor’s Office, and the Planning and Economic Development.

With the potential implementation of the Willowbrook Redevelopment Corridor Tax Increment Financing District (TIF), staff believes there will be several economic development opportunities throughout the life of the TIF. While the future opportunities are unknown, it's imperative for the Village to have a dedicated resource to assist in the upcoming redevelopment within the community.

Goals of the EDP:

- Provide stronger & more strategic emphasis on economic development.
- Facilitate interaction between staff and business community.
- Enhance relationship and communication with the business community.
- Have a broader, more focused representation from Willowbrook organizations and businesses.
- Advancing economic growth and a diverse tax base in Willowbrook by attracting new businesses and retaining existing businesses and employees
- Assisting developers, property owners, and businesses in site selection, purchase, sales, leasing, development, redevelopment, and rehabilitation of commercial properties.
- Administering economic development tools and programs as directed by the Village.
- Will offer a more confidential setting for sensitive business conversations.
- The Board will have a broader representation from the business community.
- Fully funded by the potential TIF district.

Tentatively referred to as the Willowbrook Economic Development Partnership (WEDP), this not-for-profit business development will undertake initiatives to pursue quality economic development in the Village of Willowbrook. Similar agencies exist in Oak Brook, Downers Grove, Naperville, Westmont, Oak Park, Aurora, Montgomery, and Berwyn.

The structure of the proposed WEDP would consist of seven members on its Board of Directors. This Board would eventually select an Executive Director to manage the day-to-day operations of the WEDP. The Board of Directors would be made up of the following seven members:

- **Three Governmental Directors:**

- The three Governmental Directors would consist of the following:
 - The Mayor of Willowbrook.
 - One Trustee of the Village Board of Willowbrook, which the Village Board would approve.
 - The Village Administrator of Willowbrook.

- **Four At-Large Directors:**

- The four At-Large Directors would consist of the following members:
 - Initially, the Village Board will appoint the At-Large Directors. Subsequently, the At-Large Directors will be elected by the EDP Board.
 - At-Large Directors may serve up to three consecutive terms.
 - Each term is two years.
 - The qualifications for an At-Large Director shall be an individual who either resides or works in Willowbrook or is employed by a person, entity, or organization that maintains a business in Willowbrook.

The proposed WEDP structure would include the Board of Directors meeting as deemed necessary. The WEDP will be mandated to annually provide an audit and a budget request to the Village Board of Trustees.

Moving forward, if the Board provides positive direction regarding the creation of the Willowbrook Economic Development Partnership, the tentative timeline for implementation is below:

- | | |
|---|----------------------------|
| • Meet with legal counsel | Week of November 8, 2021 |
| • Present concept to stakeholder groups | |
| • Village Board | November 8, 2021 |
| • Chamber of Commerce | November/December 2021 |
| • Identify prospective Board members | Winter 2021/2022 |
| • Create EDP structure (BOT approval) | December 2021/January 2022 |
| • Hire EDP CEO | Summer/Fall 2022 |

PROPOSED ACTION:

Provide feedback regarding the creation of the Willowbrook Economic Development Partnership.