



PUBLIC MEETING NOTICE AND AGENDA  
COMMITTEE OF THE WHOLE MEETING  
MAY 28, 2020  
7:30 P.M.  
AGENDA

Due to the Governor's order restricting gatherings of people, and in an effort to minimize the potential spread of COVID-19, the Village reserves the right to restrict attendance to the meetings. The Village encourages anyone who wishes to address the Village Board to submit a written statement to be read aloud at the meeting. Please submit such a written statement to Village Administrator Jennifer Clough **by 4pm on May 28, 2020**. You may also join the meeting remotely by using your phone and dialing 1-408-650-3123, access code 419-504-789 or join via computer, tablet or smartphone at <https://global.gotomeeting.com/join/419504789>. When you join the meeting, please announce yourself as a member of the public. If you wish to comment, you will be allowed to do so during the Audience Participation portion of the meeting. Please be aware that the meeting will be recorded.

1. Call to Order
2. Pledge of Allegiance
3. Audience Participation  
The public is invited to make an issue-oriented comment on any matter of public concern not otherwise on the agenda. The public comment may be no longer than 3 minutes in duration.
4. Staff Presentations
  - A. Finance
    1. Insurance Plan Renewals: Medical, Dental, Vision, and Life
    2. Investment Policy Update
  - B. Community Services
    1. Ordinance Granting a Variation to Section 15.3-1.B, Permitted Fencing – 971 Brandt Drive
5. Board of Trustees
  - A. Trustee Harlfinger
  - B. Trustee Huckins
  - C. Trustee Bogdanowski
  - D. Trustee Dustin
    1. Planning and Zoning Commission Liaison Report
  - E. Trustee Bojarski
  - F. Trustee Murphy
    1. Parks and Recreation Board Liaison Report
6. Village President
7. Audience Participation
8. Adjournment

MEETING LOCATION  
Lake in the Hills Village Hall  
600 Harvest Gate  
Lake in the Hills, IL 60156

The Village of Lake in the Hills is subject to the requirements of the Americans with Disabilities Act of 1990. Individuals with disabilities who plan to attend this meeting and who require certain accommodations so that they can observe and/or participate in this meeting, or who have questions regarding the accessibility of the meeting or the Village's facilities, should contact the Village's ADA Coordinator at (847) 960-7410 [TDD (847) 658-4511] promptly to allow the Village to make reasonable accommodations for those persons.

Posted by: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_



# REQUEST FOR BOARD ACTION

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**MEETING DATE:** May 28, 2020

**DEPARTMENT:** Finance

**SUBJECT:** Insurance Plan Renewals: Medical, Dental, Vision, and Life

## EXECUTIVE SUMMARY

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As part of the comprehensive benefit package, the Village provides employees and their families with medical, dental, vision, and life insurance plans and coverage. Currently, these benefits are provided by BlueCross BlueShield of Illinois (medical), Guardian (dental), and MetLife (vision and life). There are no changes being recommended to providers during this renewal period.

Again, this year is a point of emphasis on incorporating the Village's wellness program into our culture by directly tying participation to employee insurance premium contributions. This approach is progressive and the new norm being implemented across industries as a proven tool to help manage increasing healthcare costs and improve employee productivity. The 2019-2020 wellness program kicked off in September 2019 and included greater opportunities for employees to partner and invest in their own well-being. Employees who meet certain participation requirements can take advantage of the wellness incentive by locking in their current 2019 employee contribution percentages for the 2020 plan year. As such two different employee rates will once again be utilized in the 2020 renewal: Wellness Rates and Non-Wellness Rates.

### **FY 20 Renewal and Provider Overview**

The FY 20 budget includes a 10% increase in total insurance costs effective with the July 1, 2020 renewal. The Village initially received a renewal rate increase of 7.1% for the medical plan. After soliciting and receiving quotes from other insurance carriers through our insurance broker, and further discussions with BlueCross BlueShield, they provided an initial rate relief down to a 3.4% increase. Our broker, Gallagher Williams-Manny, made one final attempt and was able to bring the final rate relief down to a 2.7% increase.

**Medical Insurance** - The Village currently has five components to its medical insurance program. Employees have the choice to participate in four different types of plans - a PPO plan, a High Deductible/Health Savings Account (HDHP/HSA), an HMO plan, or a waiver program. The additional component is the partially self-funded portion of the PPO and HDHP/HSA plans.

The BlueCross BlueShield PPO plan offers the widest choice of network providers. The Village purchases a \$3,500 deductible (single coverage) and \$10,500 deductible (family coverage) medical plan with 80% coinsurance from BlueCross BlueShield and then self-funds the difference between this plan and the plan

design offered to employees which is a \$500 deductible for single coverage and a \$1,500 deductible for family coverage.

The BlueCross BlueShield High Deductible/HSA plan offers the same wide network as the PPO plan. The Village purchases a \$5,000 deductible (single coverage) and \$10,000 deductible (family coverage) plan and then self-funds the difference between this plan and the plan design offered to employees which is a \$1,400 deductible for single coverage and a \$2,800 deductible for family coverage.

The HMO is a network plan with co-pays for primary care, specialists, other services and prescriptions. In the past it was the least costly plan but now has been replaced by the HDHP/HSA plan as the least costly plan.

Competitive quotes were solicited from several other carriers to ensure that we were receiving competitive renewal rates. Humana provided a quote with a 2.8% increase while Aetna, Cigna and United Health Care either declined to quote or provided uncompetitive rates that ranged from increases of 13% - 21%.

Based upon the quotes the Village received from alternate carriers, BlueCross BlueShield responded with a final rate relief quote that lowered their rate increase from a 7.1% increase to a 2.7% increase.

**Partially Self-Funded Medical Plan** - Both the PPO and HDHP/HSA plans have a partially self-funded component to them whereby the Village purchases a higher deductible/higher out-of-pocket plan from BlueCross BlueShield and then self-funds the difference down to the plan designs offered to employees. Funding is proposed at a level sufficient to pay expected claims plus fees for the next plan year but actual costs will depend on the number and severity of claims actually incurred. Envision Healthcare will continue to process all medical claim processing, tracking and reimbursements. Envision Healthcare is BlueCross BlueShield's preferred vendor and has a direct feed from them to receive the Explanation of Benefits to process the claims. This automatic processing of claims has been well received and replaced a manual and burdensome process that was placed on employees and staff.

**Waiver Option** - The Village currently offers a waiver option to all employees if they have other health insurance available. The annual waiver payment is currently \$2,000 and represents a sharing with the employee of the premium savings the Village realizes if the employee is not enrolled in the Village's health insurance plans.

**Dental Insurance** - Guardian provides our dental insurance through a partially self-funded plan. The Guardian dental plan renewal saw a 6.6% increase and a total expected cost of \$127,347, which is in line with previous year total claims and administrative fees. At the Village's request, alternate plans were also provided that increased benefit levels based on feedback from the annual employee survey. These benefits included increasing the annual plan maximum up to \$2,000 from \$1,500 and increasing the Village's coverage of major services up to 80% and 100% from 60%. After the cost/benefit analysis was performed, it is not being recommended to implement any changes to benefit levels during this renewal period on the dental plan.

**Vision Insurance** - MetLife's initial renewal rate saw a 5% increase, but provided a revised renewal at 0%. Again, at the Village's request and based on employee feedback from the annual benefits survey, MetLife provided an alternate renewal option that increased frames and contacts allowance up to \$130 from \$100. The alternate option with these enhanced benefits for frames and contacts puts the increase at 6.8% or \$1,035 for the year. After the cost/benefit analysis was performed, this alternate plan for vision

insurance is being recommended with this renewal to increase the frames and contact allowance up to \$130.

**Life Insurance** – MetLife provided a 0% increase for Life & AD&D. This benefit is 100% paid for by the Employer (Village) and will have a total annual premium of \$15,866.

**Employee Contributions** – Current Wellness contribution rates are 18% for the PPO plan, 5% for the HDHP/HSA plan, and 7% for the HMO plan. As mentioned in the introduction, employees who participated in this year’s wellness program and took advantage of the incentive will remain at these current rates. No increase to these rates is being recommended for this renewal period and average to about 10% which is in-line with surrounding and comparable communities, but still provides the Village a competitive advantage in terms of recruitment and retention of our work force.

However, employees who opted not to participate will pay Non-Wellness rates which are be 20% for the PPO Plan, 7% for the HDHP/HSA plan and 9% for the HMO plan. It is being recommended to keep this 2% spread between Wellness and Non-Wellness rates for this renewal period. The average contribution rate for Non-Wellness is 12%.

**Flexible Spending Accounts** – Employees are provided the opportunity to elect to participate in various other voluntary coverage plans via payroll deduction including flexible spending through Envision.

## **FINANCIAL IMPACT**

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The total FY 20 budget for insurance is \$2,028,400, which included a 10% increase in insurance premiums effective with the 7/1/20 renewals. The budget assumes that the number of employees and the plans selected by the employees will remain the same at the time of preparation plus any known or likely changes to come. However, during open enrollment employees have the opportunity to elect different plans and levels of coverage.

Also, new employees throughout the year or new positions that are eligible for insurance coverage will also impact the actual insurance costs and results compared to the budget. As such, the total estimated Village cost for FY 20 is projected to be roughly \$1,875,000, which is 6 months (January 2020 – June 2020) at the 2019 renewal and 6 months (July 2020 – December 2020) of this current renewal for 2020, resulting in a budget savings of approximately \$150,000 for FY 20. This number may increase or decrease pending the open enrollment outcomes, as well as, the actual number of employees who qualify for wellness vs. non-wellness rates.

## **ATTACHMENTS**

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1. Health Care Premiums and Employee Contributions Spreadsheets
2. Blue Cross Blue Shield Medical Rate Renewal Analysis and *Relief* Renewal Analysis
3. Guardian Dental Rate Renewal Analysis
4. MetLife Vision Rate Renewal Analysis
5. MetLife Life and AD&D Rate Renewal Analysis
6. MetLife Voluntary Life and AD&D Renewal Analysis

## **RECOMMENDED MOTION**

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Authorize the Village Administrator to execute all contracts, applications, and other documents necessary to complete the July 1, 2020 renewal with BlueCross BlueShield for medical insurance, with Guardian for dental insurance, with MetLife for vision and life insurance, and with Envision for flexible

spending account benefits; continue to offer the health insurance waiver program at \$2,000 per year; and to set employee Wellness Rate contributions for medical, dental, and vision insurance at 18% for employees enrolled in the PPO plan, 7% for employees enrolled in the HMO plan and 5% for employees enrolled in the HDHP/HSA plan, and to set employee Non-Wellness rate contributions for medical, dental, and vision insurance to 20% for employees enrolled in the PPO plan, 9% for employees enrolled in the HMO plan and 7% for employees enrolled in the HDHP/HSA plan.

<b>WELLNESS</b>				
<b>HEALTH CARE PREMIUMS &amp; EMPLOYEE CONTRIBUTIONS EFFECTIVE JULY 1, 2020</b>				
<b>PPO + PSF</b>	<b>BCBS Health</b>	<b>Guardian Dental</b>	<b>Met Life Vision</b>	<b>Monthly Cost</b>
Single	\$734.74	\$34.47	\$4.54	<b>\$773.75</b>
Single plus Spouse	\$1,544.86	\$73.08	\$11.25	<b>\$1,629.19</b>
Single plus Child(ren)	\$1,695.79	\$87.66	\$10.47	<b>\$1,793.92</b>
Single plus Family	\$2,505.93	\$137.74	\$17.20	<b>\$2,660.87</b>

<b>HDHP/HSA + PSF</b>	<b>BCBS Health</b>	<b>Guardian Dental</b>	<b>Met Life Vision</b>	<b>Monthly Cost</b>
Single	\$608.99	\$34.47	\$4.54	<b>\$648.00</b>
Single plus Spouse	\$1,280.48	\$73.08	\$11.25	<b>\$1,364.81</b>
Single plus Child(ren)	\$1,405.58	\$87.66	\$10.47	<b>\$1,503.71</b>
Single plus Family	\$2,077.07	\$137.74	\$17.20	<b>\$2,232.01</b>

<b>HMO</b>	<b>BCBS Health</b>	<b>Guardian Dental</b>	<b>Met Life Vision</b>	<b>Monthly Cost</b>
Single	\$566.26	\$34.47	\$4.54	<b>\$605.27</b>
Single plus Spouse	\$1,190.64	\$73.08	\$11.25	<b>\$1,274.97</b>
Single plus Child(ren)	\$1,306.96	\$87.66	\$10.47	<b>\$1,405.09</b>
Single plus Family	\$1,931.34	\$137.74	\$17.20	<b>\$2,086.28</b>

<b>18% PPO Plan Contribution</b>				<b>5% HDHP/HSA Plan Contribution</b>				<b>7% HMO Plan Contribution</b>				<b>Employee Contributions to Health Insurance - FY19 vs. FY20</b>						
<b>Monthly Employee Contribution</b>	<b>%</b>	<b>Monthly Village Cost</b>	<b>%</b>	<b>Monthly Employee Contribution</b>	<b>%</b>	<b>Monthly Village Cost</b>	<b>%</b>	<b>Monthly Employee Contribution</b>	<b>%</b>	<b>Monthly Village Cost</b>	<b>%</b>	<b>PPO + PSF</b>	<b>FY19 Emp. Contribution</b>	<b>FY20 Emp. Contribution</b>	<b>\$\$ Inc.</b>	<b>% Inc.</b>	<b>Per Paycheck</b>	<b>Per Plan Year</b>
\$139.28	18%	\$634.47	82%	\$32.40	5.0%	\$615.60	95%	\$42.36	7.0%	\$562.91	93%	Single	137.88	\$139.28	\$1.40	1%	\$1	\$17
\$293.26	18%	\$1,335.93	82%	\$68.24	5.0%	\$1,296.57	95%	\$89.24	7.0%	\$1,185.73	93%	Single plus Spouse	285.02	293.26	\$8.24	3%	\$4	\$99
\$322.90	18%	\$1,471.02	82%	\$75.18	5.0%	\$1,428.53	95%	\$98.36	7.0%	\$1,306.73	93%	Single plus Child(ren)	303.98	322.90	\$18.92	6%	\$9	\$227
\$478.96	18%	\$2,181.91	82%	\$111.60	5.0%	\$2,120.41	95%	\$146.04	7.0%	\$1,940.24	93%	Single plus Family	452.64	478.96	\$26.32	6%	\$13	\$316
																<b>4%</b>	<b>\$7</b>	<b>\$165</b>
<b>AVERAGES</b>																		

<b>Employee Contribution</b>	<b>%</b>	<b>Monthly Village Cost</b>	<b>%</b>	<b>HDHP + PSF</b>	<b>FY19 Emp. Contribution</b>	<b>FY20 Emp. Contribution</b>	<b>\$\$ Inc.</b>	<b>% Inc.</b>	<b>Per Paycheck</b>	<b>Per Plan Year</b>
\$32.40	5.0%	\$615.60	95%	Single	33.20	32.40	-\$0.80	-2%	\$0	-\$10
\$68.24	5.0%	\$1,296.57	95%	Single plus Spouse	68.62	\$68.24	-\$0.38	-1%	\$0	-\$5
\$75.18	5.0%	\$1,428.53	95%	Single plus Child(ren)	73.24	75.18	\$1.94	3%	\$1	\$23
\$111.60	5.0%	\$2,120.41	95%	Single plus Family	109.08	111.60	\$2.52	2%	\$1	\$30
								<b>0%</b>	<b>\$0</b>	<b>\$10</b>
<b>AVERAGES</b>										

<b>Employee Contribution</b>	<b>%</b>	<b>Monthly Village Cost</b>	<b>%</b>	<b>HMO</b>	<b>FY19 Emp. Contribution</b>	<b>FY20 Emp. Contribution</b>	<b>\$\$ Inc.</b>	<b>% Inc.</b>	<b>Per Paycheck</b>	<b>Per Plan Year</b>
\$42.36	7.0%	\$562.91	93%	Single	42.56	42.36	-\$0.20	0%	\$0	-\$2
\$89.24	7.0%	\$1,185.73	93%	Single plus Spouse	87.94	89.24	\$1.30	1%	\$1	\$16
\$98.36	7.0%	\$1,306.73	93%	Single plus Child(ren)	93.90	98.36	\$4.46	5%	\$2	\$54
\$146.04	7.0%	\$1,940.24	93%	Single plus Family	139.88	146.04	\$6.16	4%	\$3	\$74
								<b>3%</b>	<b>\$1</b>	<b>\$35</b>
<b>AVERAGES</b>										





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# 2020 Renewal & Marketing Presentation

Prepared for

## Village of Lake in the Hills

Presented by

Tim Knauf, Sr. Area Vice President

May 1, 2020

**IMPORTANT:** This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of Gallagher. This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.





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# Village of Lake in the Hills

## 2020 Medical Market Study

	Results	Comments
Blue Cross Blue Shield	Current Carrier	
Aetna	Received	Uncompetitive Initial Rates, 21.2% Over Current
CIGNA	Declined to Quote	Due to Uncompetitive Rates
Humana	Received	Refer to Analysis for Initial Propoal - Completed Risk Assessment Form Required for Underwritten Rates
United Healthcare	Received	Uncompetitive Initial Rates, 13.9% Over Current

JW - 4/22/2020

# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



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ER Contrib to EE: Varies* Waiting Period: Date of Hire	Current Blue Cross Blue Shield					
	HMO Blue Advantage Entrepreneur NHHB194		H.S.A. BlueEdge NPEH1807 Emb		PPO BluePrint NPPE3Q24	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits</b>						
<b>Office Visits</b>						
OV - Primary/Spec	\$30/\$50	NA	Deduct	Ded+20%	\$20/\$40	Ded+40%
Urgent Care	Copay May Apply	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
<b>Deductible</b>						
Individual	\$0	NA	\$5,000	\$10,000	\$3,500	\$7,000
Family	\$0	NA	\$10,000	\$20,000	\$10,500	\$21,000
<b>Coinsurance</b>	100%	NA	100%	80%	80%	60%
<b>OPX Max (Including Ded)</b>						
Individual Med OPX	\$1,500	NA	\$5,000	\$20,000	\$5,500	\$11,000
Family Med OPX	\$3,000	NA	\$10,000	\$40,000	\$10,200	\$20,400
Rx OPX (Indiv/Fam)	\$1,000/\$3,000	NA	Included	Included	\$1,000/\$3,000	\$1,000/\$3,000
<b>Hospital Services</b>						
Inpatient Hospital Admission	\$250 Copay/Day for 1st 5 Days	NA	Deduct	\$300+Ded+20%	Ded+20%	\$300+Ded+40%
Outpatient Surgery	\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
Emergency Room	\$150			Deduct	\$150	
<b>Prescription Drugs</b>						
Separate Rx Deductible	\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty	\$15/35%/50%	NA	Deduct	See SPD	\$15/35%/50%	See SPD
90 Day Mail Order Available (Y/N)	2x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>	BCBS HMO	NA	BCBS PPO	NA	BCBS PPO	NA
Hospitals or Web Address	<a href="http://www.bcbsil.com">www.bcbsil.com</a>					
<b>Rates</b>	<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE	15	\$569.43	7	\$538.61	5	\$626.36
EESP	3	\$1,178.41	4	\$1,114.62	2	\$1,296.24
EECH	9	\$1,251.71	7	\$1,183.96	1	\$1,376.88
FAM	16	\$1,860.69	30	\$1,759.97	6	\$2,046.74
Monthly Admin Fee			\$0.00			
<b>Estimated Monthly Premium</b>	\$53,113.11		\$69,315.57		\$19,381.60	
<b>Estimated Annual Premium</b>	\$1,701,723.36					
<b>Percentage Change From Current</b>						

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

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\* Employee cost varies by plan and wellness program participation.

The information contained herein is subject to the disclosures and disclaimers on the final page of this presentation.

# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



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ER Contrib to EE: Varies*	<b>Renewal</b>					
	<b>HMO Blue Advantage Entrepreneur NHHB194</b>		<b>H.S.A. BlueEdge NPEH1807 Emb</b>		<b>PPO BluePrint NPPE3Q24</b>	
Waiting Period: Date of Hire	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits</b>						
<b>Office Visits</b>						
OV - Primary/Spec	\$30/\$50	NA	Deduct	Ded+20%	\$20/\$40	Ded+40%
Urgent Care	\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
<b>Deductible</b>						
Individual	\$0	NA	\$5,000	\$10,000	\$3,500	\$7,000
Family	\$0	NA	\$10,000	\$20,000	\$10,500	\$21,000
<b>Coinsurance</b>	100%	NA	100%	80%	80%	60%
<b>OPX Max (Including Ded)</b>						
Individual Med OPX	\$1,500	NA	\$5,000	\$20,000	\$5,500	\$11,000
Family Med OPX	\$3,000	NA	\$10,000	\$40,000	\$10,200	\$20,400
Rx OPX (Indiv/Fam)	\$1,000/\$3,000	NA	Included	Included	\$1,000/\$3,000	\$1,000/\$3,000
<b>Hospital Services</b>						
Inpatient Hospital Admission	\$250 Copay/Day for 1st 5 Days	NA	Deduct	\$300+Ded+20%	Ded+20%	\$300+Ded+40%
Outpatient Surgery	\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
Emergency Room	\$150			Deduct	\$150	
<b>Prescription Drugs</b>						
Separate Rx Deductible	\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty	\$15/35%/50%	NA	Deduct	See SPD	\$15/35%/50%	See SPD
90 Day Mail Order Available (Y/N)	2x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>	BCBS HMO	NA	BCBS PPO	NA	BCBS PPO	NA
Hospitals or Web Address	<a href="http://www.bcbsil.com">www.bcbsil.com</a>					
<b>Rates</b>	<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE	15	\$590.58	7	\$549.47	5	\$662.93
EESP	3	\$1,241.77	4	\$1,155.34	2	\$1,393.89
EECH	9	\$1,363.08	7	\$1,268.21	1	\$1,530.06
FAM	16	\$2,014.28	30	\$1,874.08	6	\$2,261.03
Monthly Admin Fee			\$0.00			
<b>Estimated Monthly Premium</b>	\$57,080.21		\$73,567.52		\$21,198.67	
<b>Estimated Annual Premium</b>			\$1,822,156.80			
<b>Percentage Change From Current</b>			<b>7.1%</b>			

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

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\* Employee cost varies by plan and wellness program participation.

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# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



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ER Contrib to EE: Varies* Waiting Period: Date of Hire		<b>Renewal with Rate Relief</b>					
		<b>Blue Cross Blue Shield</b>					
		HMO Blue Advantage Entrepreneur NHHB194		H.S.A. BlueEdge NPEH1807 Emb		PPO BluePrint NPPE3Q24	
<b>Benefits</b>		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Office Visits</b>							
OV - Primary/Spec		\$30/\$50	NA	Deduct	Ded+20%	\$20/\$40	Ded+40%
Urgent Care		\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
<b>Deductible</b>							
Individual		\$0	NA	\$5,000	\$10,000	\$3,500	\$7,000
Family		\$0	NA	\$10,000	\$20,000	\$10,500	\$21,000
<b>Coinsurance</b>							
		100%	NA	100%	80%	80%	60%
<b>OPX Max (Including Ded)</b>							
Individual Med OPX		\$1,500	NA	\$5,000	\$20,000	\$5,500	\$11,000
Family Med OPX		\$3,000	NA	\$10,000	\$40,000	\$10,200	\$20,400
Rx OPX (Indiv/Fam)		\$1,000/\$3,000	NA	Included	Included	\$1,000/\$3,000	\$1,000/\$3,000
<b>Hospital Services</b>							
Inpatient Hospital Admission		\$250 Copay/Day for 1st 5 Days	NA	Deduct	\$300+Ded+20%	Ded+20%	\$300+Ded+40%
Outpatient Surgery		\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
Emergency Room		\$150		Deduct		\$150	
<b>Prescription Drugs</b>							
Separate Rx Deductible		\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty		\$15/35%/50%	NA	Deduct	See SPD	\$15/35%/50%	See SPD
90 Day Mail Order Available (Y/N)		2x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>							
Hospitals or Web Address		BCBS HMO	NA	BCBS PPO	NA	BCBS PPO	NA
		<a href="http://www.bcbsil.com">www.bcbsil.com</a>					
<b>Rates</b>		<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE		15	\$570.32	7	\$530.62	5	\$640.19
EESP		3	\$1,199.16	4	\$1,115.69	2	\$1,346.06
EECH		9	\$1,316.31	7	\$1,224.69	1	\$1,477.56
FAM		16	\$1,945.16	30	\$1,809.77	6	\$2,183.44
Monthly Admin Fee					\$0.00		
<b>Estimated Monthly Premium</b>		\$55,121.63		\$71,043.03		\$20,471.27	
<b>Estimated Annual Premium</b>				\$1,759,631.16			
<b>Percentage Change From Current</b>				<b>3.4%</b>			

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

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\* Employee cost varies by plan and wellness program participation.

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# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



Insurance | Risk Management | Consulting

ER Contrib to EE: Varies*		Renewal with Second Rate Relief					
		HMO Blue Advantage Entrepreneur NHHB194		H.S.A. BlueEdge NPEH1807 Emb		PPO BluePrint NPPE3Q24	
Waiting Period: Date of Hire		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits</b>							
<b>Office Visits</b>							
OV - Primary/Spec		\$30/\$50	NA	Deduct	Ded+20%	\$20/\$40	Ded+40%
Urgent Care		\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
<b>Deductible</b>							
Individual		\$0	NA	\$5,000	\$10,000	\$3,500	\$7,000
Family		\$0	NA	\$10,000	\$20,000	\$10,500	\$21,000
<b>Coinsurance</b>		100%	NA	100%	80%	80%	60%
<b>OPX Max (Including Ded)</b>							
Individual Med OPX		\$1,500	NA	\$5,000	\$20,000	\$5,500	\$11,000
Family Med OPX		\$3,000	NA	\$10,000	\$40,000	\$10,200	\$20,400
Rx OPX (Indiv/Fam)		\$1,000/\$3,000	NA	Included	Included	\$1,000/\$3,000	\$1,000/\$3,000
<b>Hospital Services</b>							
Inpatient Hospital Admission		\$250 Copay/Day for 1st 5 Days	NA	Deduct	\$300+Ded+20%	Ded+20%	\$300+Ded+40%
Outpatient Surgery		\$0	NA	Deduct	Ded+20%	Ded+20%	Ded+40%
Emergency Room		\$150		Deduct		\$150	
<b>Prescription Drugs</b>							
Separate Rx Deductible		\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty		\$15/35%/50%	NA	Deduct	See SPD	\$15/35%/50%	See SPD
90 Day Mail Order Available (Y/N)		2x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>		BCBS HMO	NA	BCBS PPO	NA	BCBS PPO	NA
Hospitals or Web Address		<a href="http://www.bcbsil.com">www.bcbsil.com</a>					
<b>Rates</b>		<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE	15	\$566.26	7	\$526.85	5	\$635.64	
EESP	3	\$1,190.64	4	\$1,107.77	2	\$1,336.49	
EECH	9	\$1,306.96	7	\$1,215.99	1	\$1,467.06	
FAM	16	\$1,931.34	30	\$1,796.91	6	\$2,167.93	
Monthly Admin Fee				\$0.00			
<b>Estimated Monthly Premium</b>		\$54,729.90		\$70,538.26		\$20,325.82	
<b>Estimated Annual Premium</b>		\$1,747,127.76					
<b>Percentage Change From Current</b>		<b>2.7%</b>					

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\* Employee cost varies by plan and wellness program participation.

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# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



Insurance | Risk Management | Consulting

ER Contrib to EE: Varies*		<b>Renewal Alternate 1</b>					
		<b>Blue Cross Blue Shield</b>		<b>Blue Cross Blue Shield</b>		<b>Blue Cross Blue Shield</b>	
Waiting Period: Date of Hire		HMO Blue Advantage MIBAH2000 (Alternate HMO)		H.S.A. BlueEdge MIEEE2080 Emb (Alternate H.S.A.)		PPO BluePrint NPPE3Q24	
<b>Benefits</b>		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Office Visits</b>							
OV - Primary/Spec		\$40/\$60	NA	Deduct	Deduct	\$20/\$40	Ded+40%
Urgent Care		\$40/\$60	NA	Deduct	Deduct	Ded+20%	Ded+40%
<b>Deductible</b>							
Individual		\$0	NA	\$6,000	\$12,000	\$3,500	\$7,000
Family		\$0	NA	\$12,000	\$24,000	\$10,500	\$21,000
<b>Coinsurance</b>		100%	NA	100%	100%	80%	60%
<b>OPX Max (Including Ded)</b>							
Individual Med OPX		\$1,500	NA	\$6,000	\$12,000	\$5,500	\$11,000
Family Med OPX		\$3,000	NA	\$12,000	\$24,000	\$10,200	\$20,400
Rx OPX (Indiv/Fam)		Included	NA	Included	Included	\$1,000/\$3,000	\$1,000/\$3,000
<b>Hospital Services</b>							
Inpatient Hospital Admission		\$250 Copay/Day for 1st 5 Days	NA	Deduct	Deduct	Ded+20%	\$300+Ded+40%
Outpatient Surgery		\$0	NA	Deduct	Deduct	Ded+20%	Ded+40%
Emergency Room		\$350		Deduct	Deduct	\$150	
<b>Prescription Drugs</b>							
Separate Rx Deductible		\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty		\$0/\$10/\$35/\$75/ \$150/\$250	NA	Deduct	See SPD	\$15/35%/50%	See SPD
90 Day Mail Order Available (Y/N)		2x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>		BCBS HMO	NA	BCBS PPO	NA	BCBS PPO	NA
Hospitals or Web Address		<a href="http://www.bcbsil.com">www.bcbsil.com</a>					
<b>Rates</b>		<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE		15	\$547.32	7	\$511.35	5	\$635.64
EESP		3	\$1,150.81	4	\$1,075.17	2	\$1,336.49
EECH		9	\$1,263.23	7	\$1,180.21	1	\$1,467.06
FAM		16	\$1,866.73	30	\$1,744.04	6	\$2,167.93
Monthly Admin Fee					\$0.00		
<b>Estimated Monthly Premium</b>		\$52,898.98		\$68,462.80		\$20,325.82	
<b>Estimated Annual Premium</b>		\$1,700,251.20					
<b>Percentage Change From Current</b>		<b>-0.1%</b>					

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# Village of Lake in the Hills

## Major Medical Plan Analysis

July 1, 2020 Renewal



Insurance | Risk Management | Consulting

ER Contrib to EE: Varies*	Option 1 Humana					
	Humana Simplicity HMO		Humana NPOS EHDHP 16 Coins 100/70		Humana NPOS 16 Copay F 80/50	
Waiting Period: Date of Hire	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits</b>						
<b>Office Visits</b>						
OV - Primary/Spec	\$20/\$35	NA	Deduct	Ded+30%	\$25/\$40	Ded+50%
Urgent Care	\$75	NA	Deduct	Ded+30%	\$75	Ded+50%
<b>Deductible</b>						
Individual	\$0	NA	\$5,000	\$15,000	\$3,000	\$9,000
Family	\$0	NA	\$10,000	\$30,000	\$6,000	\$18,000
<b>Coinsurance</b>	100%	NA	100%	70%	80%	50%
<b>OPX Max (Including Ded)</b>						
Individual Med OPX	\$3,500	NA	\$5,000	\$17,500	\$5,000	\$15,000
Family Med OPX	\$7,000	NA	\$10,000	\$35,000	\$10,000	\$30,000
Rx OPX (Indiv/Fam)	Included	NA	Included	Unlimited	Included	Unlimited
<b>Hospital Services</b>						
Inpatient Hospital Admission	\$250/Admit	NA	Deduct	Ded+30%	Ded+20%	Ded+50%
Outpatient Surgery	\$250	NA	Deduct	Ded+30%	Ded+20%	Ded+50%
Emergency Room	\$150		Deduct	\$150		
<b>Prescription Drugs</b>						
Separate Rx Deductible	\$0	NA	Plan Ded	NA	\$0	NA
Tier 1/Tier 2/Tier 3/Specialty	\$10/\$35/\$55/25%/35%	See SPD	Deduct	See SPD	\$15/\$30/\$50/25%/35%	See SPD
90 Day Mail Order Available (Y/N)	2.5x's	NA	Deduct	NA	2x's	NA
<b>Network Name</b>	Humana HMO	NA	Humana NPOS	NA	Humana NPOS	NA
Hospitals or Web Address	<a href="http://www.humana.com">www.humana.com</a>					
<b>Rates</b>	<b>HMO</b>		<b>H.S.A.</b>		<b>PPO</b>	
EE	15	\$683.73	7	\$525.60	5	\$644.26
EESP	3	\$1,367.45	4	\$1,051.20	2	\$1,288.51
EECH	9	\$1,299.08	7	\$998.64	1	\$1,224.09
FAM	16	\$2,187.93	30	\$1,681.91	6	\$2,061.62
Monthly Admin Fee	\$0.00					
<b>Estimated Monthly Premium</b>	\$61,056.90		\$65,331.78		\$19,392.13	
<b>Estimated Annual Premium</b>	\$1,749,369.72					
<b>Percentage Change From Current</b>	<b>2.8%</b>					

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Village of Lake in the Hills  
Historical Plans/Rates



Insurance | Risk Management | Consulting

Year	7/1/2019						7/1/2020					
Current Carrier	Blue Cross Blue Shield						Blue Cross Blue Shield					
Renewal Increase/Decrease	5.4%						7.1%					
Rate Relief Result	2.1%						3.4%					
Final Rate Relief Result	0.2%											
Result	Renewed with Rate Relief and Dropped 4th Select Plan						Pending					
SOLD @ Renewal	HMO	H.S.A.		PPO		HMO	H.S.A.		PPO			
OV Copay	\$30	Ded.		\$20		\$30	Ded.		\$20			
EE Ded	\$0	\$5,000		\$3,500		\$0	\$5,000		\$3,500			
CoInsurance	100%	100%		80%		100%	100%		80%			
Out of Pocket (Incl Ded)	\$1,500	\$5,000		\$5,500		\$1,500	\$5,000		\$5,500			
Rx Benefit	\$15/35%/50%		Deduct		\$15/35%/50%		\$15/35%/50%		Deduct		\$15/35%/50%	
<b>Sold Rates</b>	<b>Counts</b>	<b>Rates</b>	<b>Counts</b>	<b>Rates</b>	<b>Counts</b>	<b>Rates</b>	<b>Counts</b>	<b>Rates</b>	<b>Counts</b>	<b>Rates</b>	<b>Counts</b>	<b>Rates</b>
EE	10	\$569.43	6	\$538.61	5	\$626.36	15	\$570.32	7	\$530.62	5	\$640.19
EESP	3	\$1,178.41	6	\$1,114.62	2	\$1,296.24	3	\$1,199.16	4	\$1,115.69	2	\$1,346.06
EECH	11	\$1,251.71	2	\$1,183.96	1	\$1,376.88	9	\$1,316.31	7	\$1,224.69	1	\$1,477.56
FAM	21	\$1,860.69	28	\$1,759.97	6	\$2,046.74	16	\$1,945.16	30	\$1,809.77	6	\$2,183.44
Monthly Premium	45	\$62,072.83	42	\$61,566.46	14	\$19,381.60	43	\$55,121.63	48	\$71,043.03	14	\$20,471.27
Annual Premium	\$744,873.96		\$738,797.52		\$232,579.20		\$661,459.56		\$852,516.36		\$245,655.24	
Annual Combined Total			\$1,716,250.68						\$1,759,631.16			
Cost PEPEY	\$16,552.75		\$17,590.42		\$16,612.80		\$15,382.78		\$17,760.76		\$17,546.80	
Combined Cost PEPEY			\$16,992.58						\$16,758.39			



Village of Lake in the Hills  
Historical Plans/Rates



Insurance | Risk Management | Consulting

Year	7/1/2017						7/1/2018					
	Blue Cross Blue Shield						Blue Cross Blue Shield					
Current Carrier												
Renewal Increase/Decrease	12.8%						9.9%					
Final Rate Relief Result	6.2%						6.6%					
Result	Renewed with Rate Relief						Renewed with Rate Relief and Added 4th Plan (no enrollment in Select PPO Plan)					
SOLD @ Renewal	HMO		H.S.A.		PPO		HMO		H.S.A.		PPO	
OV Copay	\$30		Deduct		\$20		\$30		Deduct		\$20	
EE Ded	\$0		\$5,000		\$3,500		\$0		\$5,000		\$3,500	
Coinsurance	100%		100%		80%		100%		100%		80%	
Out of Pocket (Incl Ded)	\$1,500		\$5,000		\$5,500		\$1,500		\$5,000		\$5,500	
Rx Benefit	\$15/35%/50%		Deduct		\$15/35%/50%		\$15/35%/50%		Deduct		\$15/35%/50%	
Sold Rates	Counts	Rates	Counts	Rates	Counts	Rates	Counts	Rates	Counts	Rates	Counts	Rates
EE	14	\$534.41	7	\$460.74	5	\$562.83	11	\$575.91	7	\$507.33	4	\$612.84
EESP	7	\$1,129.25	4	\$973.60	4	\$1,189.35	4	\$1,220.84	4	\$1,075.47	2	\$1,299.13
EECH	10	\$1,236.94	0	\$1,066.45	3	\$1,302.76	10	\$1,283.06	2	\$1,130.28	1	\$1,365.34
FAM	25	\$1,831.80	23	\$1,579.31	14	\$1,929.28	20	\$1,928.00	27	\$1,698.41	9	\$2,051.64
Monthly Premium	56	\$73,550.89	34	\$43,443.71	26	\$38,489.75	45	\$62,608.97	40	\$55,970.82	16	\$24,879.72
Annual Premium	\$882,610.68		\$521,324.52		\$461,877.00		\$751,307.64		\$671,649.84		\$298,556.64	
Annual Combined Total			\$1,865,812.20						\$1,721,514.12			
Cost PEPY	\$15,760.91		\$15,333.07		\$17,764.50		\$16,695.73		\$16,791.25		\$18,659.79	
Combined Cost PEPY			\$16,084.59						\$17,044.69			



Insurance | Risk Management | Consulting

# Village of Lake in the Hills

## 2020 Dental Market Study

	Dental	Comments
Guardian	Current Carrier	

JW - 4/14/2020

# Village of Lake in the Hills

## Dental Plan Analysis

July 1, 2020 Renewal



**Gallagher**

Insurance | Risk Management | Consulting

ER Contrib to EE: Below *		<b>Current Guardian</b>		<b>Renewal Guardian</b>		<b>Current Guardian</b>		<b>Renewal Guardian</b>	
Waiting Period: Date of Hire		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental	
Benefits		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>									
Single/Family		\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Max.		\$1,500		\$1,500		\$1,500		\$1,500	
Includes Rollover/Carryover?		No		No		No		No	
<b>Benefits</b>									
Type I - Prev. & Diagnostic		100%	100%	100%	100%	100%	100%	100%	100%
<i>Deductible Waived (Yes/No)</i>		Yes		Yes		Yes		Yes	
Type II - Basic Service		100%	85%	100%	85%	100%	85%	100%	85%
Type III - Major Services		60%	50%	60%	50%	60%	50%	60%	50%
Type IV - Orthodontic Services		50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Lifetime Max		\$1,500		\$1,500		\$1,500		\$1,500	
Orthodontia Age Limit		Children to Age 19		Children to Age 19		Children to Age 19		Children to Age 19	
<b>Perio &amp; Endo Benefits</b>									
Perio - Non-Surg/Surg		100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%
Endo - Non-Surg/Surg		100%	85%	100%	85%	100%	85%	100%	85%
<b>Waiting Periods</b>		Late Entrants		Late Entrants		Late Entrants		Late Entrants	
<b>Other Features</b>									
U & C		Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%
Min. Participation Req.		88%		88%		88%		88%	
Network Name		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred	
Network Website		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>	
Rate Guarantee		1 Year		1 Year		1 Year		1 Year	
<b>Rates</b>	<b>Counts</b>					<b>COBRA Rates</b>			
EE	30	ASO Admin Fee PEPM		ASO Admin Fee PEPM		\$34.30		\$40.47	
EESP	12	\$10.00		\$10.00		\$67.44		\$79.58	
EECH	16	Expected Annual Claims		Forecasted Annual Claims		\$79.80		\$94.16	
FAM	53	\$106,120.00		\$127,347.00		\$121.39		\$143.24	
Total	111					\$0.00		\$0.00	
<b>Estimated Monthly Premium</b>		\$9,953.33		\$10,612.25		\$9,548.75		\$11,267.34	
<b>Estimated Annual Premium</b>		\$119,440.00		\$127,347.00		\$114,585.00		\$135,208.08	
<b>Percentage Change From Current</b>				<b>6.6%</b>				<b>18%</b>	

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

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\* Employees pay a flat dollar amount for all benefits (medical, dental and vision combined).

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Accepted Opt. \_\_\_\_\_ Client Signature \_\_\_\_\_ Date \_\_\_\_\_ GBS Auth Agent \_\_\_\_\_ Date \_\_\_\_\_

# Village of Lake in the Hills

## Dental Plan Analysis

July 1, 2020 Renewal



Insurance | Risk Management | Consulting

ER Contrib to EE: Below *		<b>Current Guardian</b>		<b>Renewal Alternate 1 Guardian</b>		<b>Current Guardian</b>		<b>Renewal Alternate 1 Guardian</b>	
Waiting Period: Date of Hire		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental	
Benefits		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>									
Single/Family		\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Max.		\$1,500		\$2,000		\$1,500		\$2,000	
Includes Rollover/Carryover?		No		No		No		No	
<b>Benefits</b>									
Type I - Prev. & Diagnostic		100%	100%	100%	100%	100%	100%	100%	100%
<i>Deductible Waived (Yes/No)</i>		Yes		Yes		Yes		Yes	
Type II - Basic Service		100%	85%	100%	85%	100%	85%	100%	85%
Type III - Major Services		60%	50%	60%	50%	60%	50%	60%	50%
Type IV - Orthodontic Services		50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Lifetime Max		\$1,500		\$1,500		\$1,500		\$1,500	
Orthodontia Age Limit		Children to Age 19		Children to Age 19		Children to Age 19		Children to Age 19	
<b>Perio &amp; Endo Benefits</b>									
Perio - Non-Surg/Surg		100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%
Endo - Non-Surg/Surg		100%	85%	100%	85%	100%	85%	100%	85%
<b>Waiting Periods</b>		Late Entrants		Late Entrants		Late Entrants		Late Entrants	
<b>Other Features</b>									
U & C		Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%
Min. Participation Req.		88%		88%		88%		88%	
Network Name		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred	
Network Website		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>	
Rate Guarantee		1 Year		1 Year		1 Year		1 Year	
<b>Rates</b>	<b>Counts</b>					<b>COBRA Rates</b>			
EE	30	ASO Admin Fee PEPM		ASO Admin Fee PEPM		\$34.30		\$42.02	
EESP	12	\$10.00		\$10.00		\$67.44		\$82.63	
EECH	16	Expected Annual Claims		Forecasted Annual Claims		\$79.80		\$97.77	
FAM	53	\$106,120.00		\$132,227.64		\$121.39		\$148.73	
Total	111					\$0.00		\$0.00	
<b>Estimated Monthly Premium</b>		\$9,953.33		\$11,018.97		\$9,548.75		\$11,699.17	
<b>Estimated Annual Premium</b>		\$119,440.00		\$132,227.64		\$114,585.00		\$140,390.04	
<b>Percentage Change From Current</b>				<b>10.7%</b>				<b>22.5%</b>	

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# Village of Lake in the Hills

## Dental Plan Analysis

July 1, 2020 Renewal



**Gallagher**

Insurance | Risk Management | Consulting

ER Contrib to EE: Below *		<b>Current Guardian</b>		<b>Renewal Alternate 2 Guardian</b>		<b>Current Guardian</b>		<b>Renewal Alternate 2 Guardian</b>	
Waiting Period: Date of Hire		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental	
Benefits		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>									
Single/Family		\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Max.		\$1,500		\$1,500		\$1,500		\$1,500	
Includes Rollover/Carryover?		No		No		No		No	
<b>Benefits</b>									
Type I - Prev. & Diagnostic		100%	100%	100%	100%	100%	100%	100%	100%
Deductible Waived (Yes/No)		Yes		Yes		Yes		Yes	
Type II - Basic Service		100%	85%	100%	85%	100%	85%	100%	85%
Type III - Major Services		60%	50%	80%	50%	60%	50%	80%	50%
Type IV - Orthodontic Services		50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Lifetime Max		\$1,500		\$1,500		\$1,500		\$1,500	
Orthodontia Age Limit		Children to Age 19		Children to Age 19		Children to Age 19		Children to Age 19	
<b>Perio &amp; Endo Benefits</b>									
Perio - Non-Surg/Surg		100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%
Endo - Non-Surg/Surg		100%	85%	100%	85%	100%	85%	100%	85%
<b>Waiting Periods</b>		Late Entrants		Late Entrants		Late Entrants		Late Entrants	
<b>Other Features</b>									
U & C		Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%
Min. Participation Req.		88%		88%		88%		88%	
Network Name		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred	
Network Website		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>	
Rate Guarantee		1 Year		1 Year		1 Year		1 Year	
<b>Rates</b>	<b>Counts</b>					<b>COBRA Rates</b>			
EE	30	ASO Admin Fee PEPM		ASO Admin Fee PEPM		\$34.30		\$41.36	
EESP	12	\$10.00		\$10.00		\$67.44		\$81.33	
EECH	16	Expected Annual Claims		Forecasted Annual Claims		\$79.80		\$96.23	
FAM	53	\$106,120.00		\$130,149.72		\$121.39		\$146.39	
Total	111					\$0.00		\$0.00	
<b>Estimated Monthly Premium</b>		\$9,953.33		\$10,845.81		\$9,548.75		\$11,515.11	
<b>Estimated Annual Premium</b>		\$119,440.00		\$130,149.72		\$114,585.00		\$138,181.32	
<b>Percentage Change From Current</b>				<b>9%</b>				<b>20.6%</b>	

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# Village of Lake in the Hills

## Dental Plan Analysis

July 1, 2020 Renewal



**Gallagher**

Insurance | Risk Management | Consulting

ER Contrib to EE: Below *		<b>Current Guardian</b>		<b>Renewal Alternate 3 Guardian</b>		<b>Current Guardian</b>		<b>Renewal Alternate 3 Guardian</b>	
Waiting Period: Date of Hire		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental		ASO PPO Dental	
Benefits		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>									
Single/Family		\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Max.		\$1,500		\$1,500		\$1,500		\$1,500	
Includes Rollover/Carryover?		No		No		No		No	
<b>Benefits</b>									
Type I - Prev. & Diagnostic		100%	100%	100%	100%	100%	100%	100%	100%
<i>Deductible Waived (Yes/No)</i>		Yes		Yes		Yes		Yes	
Type II - Basic Service		100%	85%	100%	85%	100%	85%	100%	85%
Type III - Major Services		60%	50%	100%	50%	60%	50%	100%	50%
Type IV - Orthodontic Services		50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Lifetime Max		\$1,500		\$1,500		\$1,500		\$1,500	
Orthodontia Age Limit		Children to Age 19		Children to Age 19		Children to Age 19		Children to Age 19	
<b>Perio &amp; Endo Benefits</b>									
Perio - Non-Surg/Surg		100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%	100%/60%	85%/50%
Endo - Non-Surg/Surg		100%	85%	100%	85%	100%	85%	100%	85%
<b>Waiting Periods</b>		Late Entrants		Late Entrants		Late Entrants		Late Entrants	
<b>Other Features</b>									
U & C		Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%	Negotiated Fee	90%
Min. Participation Req.		88%		88%		88%		88%	
Network Name		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred		Dental Guard Preferred	
Network Website		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>		<a href="http://www.glic.com">www.glic.com</a>	
Rate Guarantee		1 Year		1 Year		1 Year		1 Year	
<b>Rates</b>	<b>Counts</b>					<b>COBRA Rates</b>			
EE	30	ASO Admin Fee PEPM		ASO Admin Fee PEPM		\$34.30		\$42.38	
EESP	12	\$10.00		\$10.00		\$67.44		\$83.34	
EECH	16	Expected Annual Claims		Forecasted Annual Claims		\$79.80		\$98.61	
FAM	53	\$106,120.00		\$133,373.16		\$121.39		\$150.01	
Total	111					\$0.00		\$0.00	
<b>Estimated Monthly Premium</b>		\$9,953.33		\$11,114.43		\$9,548.75		\$11,799.77	
<b>Estimated Annual Premium</b>		\$119,440.00		\$133,373.16		\$114,585.00		\$141,597.24	
<b>Percentage Change From Current</b>				<b>11.7%</b>				<b>23.6%</b>	

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# Village of Lake in the Hills

## 2020 Vision Market Study

	Vision	Comments
Met Life	Current Carrier	
Blue Cross Blue Shield	Received	Uncompetitive Rates, 18% Over Current
CIGNA	Declined to Quote	Due to Uncompetitive Rates
EyeMed	Received	Refer to Analysis
Guardian	Declined to Quote	Due to Uncompetitive Rates
Humana	Received	Uncompetitive Benefits (\$10/\$25 Copay), Proposal 10% Below Current
UHC	Received	Uncompetitive Rates, 19% Over Current
VSP	Declined to Quote	Due to Uncompetitive Rates

# Village of Lake in the Hills

## Vision Plan Analysis

July 1, 2020 Renewal



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ER Contrib to EE: Below *	<b>Current</b>		<b>Renewal</b>		<b>Revised Renewal</b>		<b>Renewal Alternate 1</b>	
Waiting Period: Date of Hire	<b>Met Life</b>		<b>Met Life</b>		<b>Met Life</b>		<b>Met Life</b>	
	Vision Plan		Vision Plan		Vision Plan		Vision Plan - Higher Allow.	
<b>Benefits</b>	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Overview of Benefits</b>								
Exam Copay	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Material Copay	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Frequency (months)</b>								
Exam/Lenses/Contacts	12/12/12		12/12/12		12/12/12		12/12/12	
Frames	24		24		24		24	
<b>Benefit Allowances</b>								
Exams	Covered in Full	Up to \$45	Covered in Full	Up to \$45	Covered in Full	Up to \$45	Covered in Full	Up to \$45
Frames	\$100 Allowance	Up to \$55	\$100 Allowance	Up to \$55	\$100 Allowance	Up to \$55	<b>\$130 Allowance</b>	Up to \$55
Single Vision Lenses	Covered in Full	Up to \$30	Covered in Full	Up to \$30	Covered in Full	Up to \$30	Covered in Full	Up to \$30
Bifocal Lenses	Covered in Full	Up to \$50	Covered in Full	Up to \$50	Covered in Full	Up to \$50	Covered in Full	Up to \$50
Trifocal Lenses	Covered in Full	Up to \$65	Covered in Full	Up to \$65	Covered in Full	Up to \$65	Covered in Full	Up to \$65
Contacts - Necessary	Covered in Full	Up to \$210	Covered in Full	Up to \$210	Covered in Full	Up to \$210	Covered in Full	Up to \$210
Contacts - Elective	\$100 Allowance	Up to \$80	\$100 Allowance	Up to \$80	\$100 Allowance	Up to \$80	<b>\$130 Allowance</b>	Up to \$80
<b>Other Features</b>								
Network Name	VSP		VSP		VSP		VSP	
Network Website	<a href="http://www.metlife.com">www.metlife.com</a>		<a href="http://www.metlife.com">www.metlife.com</a>		<a href="http://www.metlife.com">www.metlife.com</a>		<a href="http://www.metlife.com">www.metlife.com</a>	
Minimum Participation	88%		88%		88%		88%	
<b>Rate Guarantee</b>	1 Year		1 Year		1 Year		1 Year	
<b>Rates</b>	<b>Counts</b>							
EE	31	\$4.25	\$4.46	\$4.25	\$4.54			
EESP	12	\$10.53	\$11.06	\$10.53	\$11.25			
EECH	17	\$9.80	\$10.29	\$9.80	\$10.47			
FAM	52	\$16.10	\$16.91	\$16.10	\$17.20			
<b>Estimated Monthly Premium</b>		\$1,261.91	\$1,325.23	\$1,261.91	\$1,348.13			
<b>Estimated Annual Premium</b>		\$15,142.92	\$15,902.76	\$15,142.92	\$16,177.56			
<b>Percentage Change From</b>			<b>5%</b>	<b>0%</b>	<b>6.8%</b>			

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# Village of Lake in the Hills

## Vision Plan Analysis

July 1, 2020 Renewal



Insurance | Risk Management | Consulting

ER Contrib to EE: Below *	<b>Current Met Life Vision Plan</b>		<b>Option 1 EyeMed Vision Plan</b>		<b>Option 2 EyeMed Vision Plan</b>	
Waiting Period: Date of Hire	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits</b>						
<b>Overview of Benefits</b>						
Exam Copay	\$0	\$0	\$0	\$0	\$10	\$10
Material Copay	\$0	\$0	\$0	\$0	\$10	\$10
<b>Frequency (months)</b>	12/12/12		12/12/12		12/12/12	
Exam/Lenses/Contacts	24		24		24	
Frames	24		24		24	
<b>Benefit Allowances</b>						
Exams	Covered in Full	Up to \$45	Covered in Full	Up to \$40	Covered in Full	Up to \$40
Frames	\$100 Allowance	Up to \$55	\$100 Allowance	Up to \$70	\$130 Allowance	Up to \$91
Single Vision Lenses	Covered in Full	Up to \$30	Covered in Full	Up to \$30	Covered in Full	Up to \$30
Bifocal Lenses	Covered in Full	Up to \$50	Covered in Full	Up to \$50	Covered in Full	Up to \$50
Trifocal Lenses	Covered in Full	Up to \$65	Covered in Full	Up to \$70	Covered in Full	Up to \$65
Contacts - Necessary	Covered in Full	Up to \$210	Covered in Full	Up to \$210	Covered in Full	Up to \$210
Contacts - Elective	\$100 Allowance	Up to \$80	\$100 Allowance	Up to \$70	\$130 Allowance	Up to \$91
<b>Other Features</b>						
Network Name	VSP		EyeMed Insight		EyeMed Insight	
Network Website	<a href="http://www.metlife.com">www.metlife.com</a>		<a href="http://www.eyemed.com">www.eyemed.com</a>		<a href="http://www.metlife.com">www.metlife.com</a>	
Minimum Participation	88%		10 Enrolled		10 Enrolled	
<b>Rate Guarantee</b>	1 Year		4 Years - Renews 7/1/2024		4 Years - Renews 7/1/2024	
<b>Rates</b>	<b>Counts</b>					
EE	31	\$4.25	\$4.95	\$4.70		
EESP	12	\$10.53	\$9.39	\$8.93		
EECH	17	\$9.80	\$9.89	\$9.40		
FAM	52	\$16.10	\$14.53	\$13.82		
<b>Estimated Monthly Premium</b>		\$1,261.91	\$1,189.82	\$1,131.30		
<b>Estimated Annual Premium</b>		\$15,142.92	\$14,277.84	\$13,575.60		
<b>Percentage Change From</b>			<b>-5.7%</b>	<b>-10.4%</b>		

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# Village of Lake in the Hills

## 2020 Life Market Study

	Life	Comments
Met Life	Current Carrier	
Guardian	Declined to Quote	Due to Percentage of Police/Fire Content

JW - 4/1/2020

# Village of Lake in the Hills

## Life & AD&D - Basic Plan Analysis

July 1, 2020 Renewal



**Gallagher**

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ER Contrib to EE:	100% *	<b>Current</b>	<b>Renewal</b>
Waiting Period: Date of Hire		<b>Met Life</b>	<b>Met Life</b>
		<b>Basic Life</b>	<b>Basic Life</b>
<b>Benefits</b>			
<b>Class 1 Definition</b>		<b>Village Administrator</b>	<b>Village Administrator</b>
Class 1 EE Life Benefit		1.5x's BAE, max \$250k min \$50k	1.5x's BAE, max \$250k min \$50k
Class 1 EE Guaranteed Issue		\$250,000	\$250,000
Class 1 EE AD&D Benefit		Matches Life	Matches Life
<b>Class 2 Definition</b>		<b>All Other Full Time EEs</b>	<b>All Other Full Time EEs</b>
Class 2 EE Life Benefit		1x's BAE, max \$250k min \$50k	1x's BAE, max \$250k min \$50k
Class 2 EE Guaranteed Issue		\$250,000	\$250,000
Class 2 EE AD&D Benefit		Matches Life	Matches Life
<b>Dependent Coverage</b>			
Spouse Life Benefit		\$5,000	\$5,000
Spouse Guaranteed Issue		\$5,000	\$5,000
Spouse AD&D Benefit		NA	NA
Child(ren) 0-14 d		\$0	\$0
Child(ren) 15 d to 6 mo.		\$100	\$100
Child(ren) 6 mo. to 19 yr.		\$2,500	\$2,500
Max Dependent Age		21, 23 if FT Student	21, 23 if FT Student
Rate per Dep Unit		\$0.69 Per Dep Unit	\$0.69 Per Dep Unit
<b>Other Features</b>			
Reduction Schedule		By 35% @ 70, 50% @ 75	By 35% @ 70, 50% @ 75
EAP Included (Yes/No)		No	No
Travel Assist (Yes/No)		No	No
Identity Theft Services (Yes/No)		No	No
Conversion Available (Yes/No)		Yes	Yes
Prem Waiver (Yes/No)		Yes	Yes
Minimum Participation		100%	100%
Rate Guarantee		1 Year	1 Year
<b>Rates</b>	<b>Volume</b>		
Life Rate per \$1,000	\$9,444,048	\$0.113	\$0.113
AD&D Rate per \$1,000		\$0.027	\$0.027
<b>Estimated Monthly Premium</b>		\$1,322.17	\$1,322.17
<b>Estimated Annual Premium</b>		\$15,866.00	\$15,866.00
<b>Percentage Change From Current</b>			<b>0%</b>

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\* Employee pays cost of dependent life coverage.

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# Village of Lake in the Hills

## Voluntary Life & AD&D - Plan Analysis

July 1, 2020 Renewal



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ER Contrib to EE: 0%	<b>Current</b>	<b>Renewal</b>
Waiting Period: Date of Hire	<b>Met Life</b>	<b>Met Life</b>
	Voluntary Life	Voluntary Life
<b>Benefits</b>		
<b>Eligibility</b>	<b>All Full Time EE's</b>	<b>All Full Time EE's</b>
EE Life Benefit	\$10k Increments to lesser of 5x's BAE or \$500k	\$10k Increments to lesser of 5x's BAE or \$500k
EE Guaranteed Issue	\$100,000	\$100,000
EE AD&D Benefit	Same as Life	Same as Life
<b>Dependent Coverage</b>		
Spouse Life Benefit	\$5k Increments to lesser of \$250k or 50% of EE Life	\$5k Increments to lesser of \$250k or 50% of EE Life
Spouse Guaranteed Issue	\$10,000	\$10,000
Spouse AD&D Benefit	Same as Life	Same as Life
Child(ren) 0-14 d	\$0	\$0
Child(ren) 15 d to 6 mo.	\$1,000	\$1,000
Child(ren) 6 mo. to 19 yr.	\$2,500, \$5k or \$7,500	\$2,500, \$5k or \$7,500
Max Dependent Age	19, 23 if FT student	19, 23 if FT student
<b>Other Features</b>		
Reduction Schedule	None	None
EAP Included (Yes/No)	No	No
Travel Assist (Yes/No)	Yes	Yes
Identity Theft Services (Yes/No)	Yes	Yes
Portable (Yes/No)	Yes	Yes
Conversion Available (Yes/No)	Yes	Yes
Prem Waiver (Yes/No)	Yes	Yes
Minimum Participation	29% and at least 10 enrolled	29% and at least 10 enrolled
Rate Guarantee	1 Year	1 Year
<b>Rates</b>		
Life Rate per \$1,000	Age Rated	Age Rated
AD&D Rate per \$1,000	See Attached Rate Grid	See Attached Rate Grid

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# Village of Lake in the Hills

## Voluntary Life & AD&D - Plan Analysis

July 1, 2020 Renewal



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Current  
Met Life  
Rate Per \$1,000

Age	EE	SP
<30	\$ 0.062	\$ 0.062
30-34	\$ 0.080	\$ 0.080
35-39	\$ 0.090	\$ 0.090
40-44	\$ 0.109	\$ 0.109
45-49	\$ 0.174	\$ 0.174
50-54	\$ 0.274	\$ 0.274
55-59	\$ 0.432	\$ 0.432
60-64	\$ 0.748	\$ 0.748
65-69	\$ 1.368	\$ 1.368
70+	\$ 2.198	\$ 2.198
AD&D	\$ 0.028	\$ 0.028
Child Life		\$ 0.240
Child AD&D		\$ 0.051

Renewal  
Met Life  
Rate Per \$1,000

Age	EE	SP
<30	\$ 0.062	\$ 0.062
30-34	\$ 0.080	\$ 0.080
35-39	\$ 0.090	\$ 0.090
40-44	\$ 0.109	\$ 0.109
45-49	\$ 0.174	\$ 0.174
50-54	\$ 0.274	\$ 0.274
55-59	\$ 0.432	\$ 0.432
60-64	\$ 0.748	\$ 0.748
65-69	\$ 1.368	\$ 1.368
70+	\$ 2.198	\$ 2.198
AD&D	\$ 0.028	\$ 0.028
Child Life		\$ 0.240
Child AD&D		\$ 0.051

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# Gallagher Benefit Services Disclaimers



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## Coverage

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

## Renewal/Financial

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

## Legal

The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.



# Village of Lake in the Hills

July 1, 2020 Renewal

## Compensation - Medical Carriers

	Base Commission Level	Supplemental Compensation
Blue Cross Blue Shield	Graded 8%	\$0 - \$150 PEPY new; \$0 - \$25 PEPY renewal
Humana	Flat 4.5%	\$1 - \$17 PEPQ

## Compensation - TPA, Flex, COBRA Carriers

	Base Commission Level	Supplemental Compensation
Envision Healthcare	None	None

## Compensation - Dental Carriers

	Base Commission Level	Supplemental Compensation
Guardian Life	\$4.79 PEPM	0% - 7% of premium

## Solvency & Compensation - Life & Disability Carriers

	Base Commission Level	Supplemental Compensation	Solvency Rating
MetLife Inc.	Life Graded 15%, Vol. Life Flat 15%	0% - 2.75% new; 0% - 2% renewal	A-

## Compensation - Vision Carriers

	Base Commission Level	Supplemental Compensation
EyeMed Vision Care	Flat 10%	None
Met Life	Flat 10%	0% - 2.75% new; 0% - 2% renewal

For all medical, HMO, stop loss, dental, vision and EAP carriers:

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.



# REQUEST FOR BOARD ACTION

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**MEETING DATE:** May 28, 2020  
**DEPARTMENT:** Finance  
**SUBJECT:** Investment Policy Update

## EXECUTIVE SUMMARY

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The Village's Investment Policy needs a slight revision due to a new law, the Sustainable Investing Act (PA 101-473), that was signed by Governor Pritzker in 2019 with an effective date of January 1, 2020. It provides that all state and local government entities that hold and manage public funds should integrate material, relevant, and useful sustainability factors into their policies, processes, and decision-making. As such the policy has been updated in Section 3.2 to included language that satisfies this new law. This same language was passed by the Police Pension Board at their April 2020 meeting and is being recommended into the Village's investment policy as well.

## FINANCIAL IMPACT

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None.

## ATTACHMENTS

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1. Investment Policy with revision to Section 3.2

## RECOMMENDED MOTION

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Motion to approve revision to the Village's Investment Policy



# Village of Lake in the Hills

## Investment Policy



Adopted

November 11, 1999

- Revised 03/27/03: Section 11.0 Diversification-Update to Diversification Percentages
- Revised 01/26/06: Section 9.0 Collateralization-Update to Allow Participation in the Certificate of Deposit Account Registry Service
- Revised 03/26/09: Section 11.0 Diversification-Update to Diversification Percentages
- Revised 12/13/12: Section 7.0 Authorized Financial Dealers and Institutions-Add FDIC Insured Institutions
- Section 8.0 Authorized and Suitable Investments-Update Authorized Investments and GFOA Advisory
- Section 9.0 Collateralization-Update GFOA Best Practice and Collateral Agreement
- Section 11.0 Diversification-Update to Diversification Percentages
- Section 14.1 Market Yield (Benchmark)-Update Benchmark

## Section 15.1 Marking to Market-Update GFOA Best Practice

Revised 05/07/2019:

- **Entire policy** - updated 'Finance Director' to 'Assistant Village Administrator/Finance Director'
- **Section 4.1 B. Interest Rate Risk** - Changed the word 'general' to 'market'.
- **Section 7.0 Authorized Financial Dealers & Institutions** - Deleted 'National Association of Security Dealers (NASD)' and replace it with 'Financial Industry Regulatory Authority (FINRA)'. FINRA is the new regulatory authority that was created when NASD and NYSE Member Regulation combined to form FINRA.
- **Section 8.0 Authorized and Suitable Investments** - Illinois Public Reserves Investment Management Trust (IPRIME) was added as an authorized and suitable investment
  - Remove the words 'short-term' and changed the days from '270' to '3 years'. Commercial Paper has been expanded in allowable investments per state statute to include corporate notes (commercial paper that goes out 3 years).
  - Removed 'Derivatives', as an allowable investment due to risk.
- **Section 9.0 Collateralization** - Changed Attachment #2 in this section to Attachment #1, and attached the GFOA Best Practices on Collateralizing Public Deposits.
  - Reduced the amount of collateral that is required to 102% (which is GFOA's recommendation) as 110% is restrictive for many financial institutions.
  - Changed 'or the Federal Reserve Bank of Chicago' to 'or a Federal Reserve Bank', as there are many different Federal Reserve Banks and don't want to limit to just Chicago.
  - Deleted Reciprocal Transactions. These are covered under the FDIC section of allowable investments.
- **Section 11.0 Diversification** - Deleted bullet points referencing Investment Pools shall not exceed 50% of the portfolio. Depending on the rate environment, these liquid pools might be the safest alternative and provide the best rate.
  - Removed the restriction on 'Brokered CD's not exceeding 95% of the portfolio. These are FDIC insured and don't need to limit these types of investments.
  - Clarified the limit is 30% of the aggregate portfolio.
- **Glossary** - Removed the glossary. Including definitions can potentially conflict with how terms are defined in state statute or this investment policy and thereby cause confusion or uncertainty regarding the policy. Many of the terms listed were not relevant to the policy or found within the policy.

**Revised 05/28/2020: Section 3.2 - Added Sustainability Factors: Pursuant to 40 ILCS 5/1-113.6 and 1-113.17**

**VILLAGE OF LAKE IN THE HILLS, ILLINOIS**  
**INVESTMENT POLICY**

**1.0 Policy:**

It is the policy of the Village of Lake in the Hills, Illinois (the "Village") to prudently invest public funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the Village and conforming to all state statutes governing the investment of public funds.

**2.0 Scope:**

This investment policy applies to all financial assets of the Village. The financial assets of the Police Pension Fund are subject to the orders of its Board of Trustees. The following funds are accounted for in the Village's Comprehensive Annual Financial Report and include:

**2.1 Funds:**

- 2.1.1 General Fund
- 2.1.2 Special Revenue Funds
- 2.1.3 Capital Project Funds
- 2.1.4 Enterprise Funds
- 2.1.5 Trust and Agency Funds
- 2.1.6 (Any new fund created by the Village Board, unless specifically exempt.)

**3.0 Prudence:**

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital, as well as the probable income to be derived.

3.1 The standard of prudence to be used by investment officials shall be the "**prudent person**" standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and the investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

3.2 Sustainability Factors: Pursuant to 40 ILCS 5/1-113.6 and 1-113.17, the Village will include material, relevant, and decision-useful sustainability factors that may be considered by the Village Board within the bounds of financial and fiduciary prudence, in evaluating investment decisions. These factors consist of but are not limited to:

- a. Corporate governance and leadership factors
- b. Environmental factors

- c. Social capital factors
- d. Human capital factors
- e. Business model and innovation factors

#### 4.0 **Objective:**

The primary objective, in priority order, of the Village's investment activities shall be:

##### 4.1 **Safety:**

Safety of principal is the foremost objective of the investment program. Investments of the Village shall be undertaken in a manner that seeks to insure the preservation of capital in the portfolio.

###### A. **Credit Risk:**

Credit risk is the risk of loss due to the failure of the security issuer or backer. Credit risk may be mitigated by:

- Pre-qualifying the financial institutions, broker/dealers, intermediaries, and advisers with which the Village will do business;
- Limiting investments to the safest types of securities; and
- Diversifying the investment portfolio so that potential losses on individual securities will be minimized.

###### B. **Interest Rate Risk:**

Interest rate risk is the risk that the market value of securities in the portfolio will fall due to changes in market interest rates. Interest rate risk may be mitigated by:

- Structuring the investment portfolio so that securities mature to meet cash requirements for ongoing operations, thereby avoiding the need to sell securities on the open market prior to maturity; and
- By investing operating funds primarily in shorter-term securities.

##### 4.2 **Liquidity:**

The investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated. This is accomplished by structuring the portfolio so that securities mature concurrent with cash needs to meet anticipated demands. Furthermore, since all possible cash demands cannot be anticipated, the portfolio should consist largely of securities with active secondary markets.

##### 4.3 **Return on Investments:**

Return on investment is of tertiary concern when compared to the safety and liquidity objectives described above. The investment portfolio shall be designed with the objective of attaining a market rate of return throughout economic cycles, considering the investment risk constraints and liquidity needs. Investments are limited to very low risk securities in anticipation of earning a fair

return relative to the risk being assumed. Securities shall not be sold prior to maturity with the following exceptions:

- 1) a declining credit security could be sold early to minimize loss of principal;
- 2) a security swap would improve the quality yield, or target duration in the portfolio; or
- 3) liquidity needs of the portfolio require that the security be sold.

#### 5.0 **Delegation of Authority:**

Authority to manage the Village's investment program is derived from the following:

The establishment of investment policies is the responsibility of the Village Board. Management and administrative responsibility for the investment program is hereby delegated to the Assistant Village Administrator/Finance Director who, under the direction of the Village Administrator, shall establish written procedures for the operation of the investment program consistent with this investment policy. Procedures should include references to: safekeeping, delivery vs. payment, investment accounting, repurchase agreements, wire transfer agreements, collateral/depository agreements and banking service contracts. Such procedures shall include explicit delegation of authority to persons responsible for investment transactions. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Assistant Village Administrator/Finance Director. The Assistant Village Administrator/Finance Director shall be responsible for all transactions undertaken and shall establish a system of controls to regulate the activities of subordinate officials. The Assistant Village Administrator/Finance Director may from time to time amend the written procedures in a manner not inconsistent with this policy or with state statutes.

#### 6.0 **Ethics and Conflicts of Interest:**

Individuals involved in the investment process shall refrain from personal business activity that could conflict with the proper execution and management of the investment program, or that could impair their ability to make impartial decisions. Individuals involved in the investment process shall disclose any interests in financial institutions with which they conduct business. In addition, such individuals shall disclose any personal financial/investment positions that could be related to the performance of the investment portfolio. Individuals involved in the investment process shall refrain from undertaking personal investment transactions with the same individual with whom business is conducted on behalf of the Village.

#### 7.0 **Authorized Financial Dealers and Institutions:**

The Assistant Village Administrator/Finance Director will maintain a list of financial institutions authorized to provide investment services. In addition, a list will also be maintained of approved security broker/dealers. These may include "primary" dealers or regional dealers that qualify under Securities and Exchange Commission Rule 15C3-1 (uniform net capital rule). No public deposit shall be made except on qualified public depository as established by state statutes.

The Village Board authorizes the Assistant Village Administrator/Finance Director to invest in any FDIC-insured financial institution up to the current FDIC insurance limit.

All financial institutions and broker/ dealers who desire to become qualified bidders for investment transactions must supply the Assistant Village Administrator/ Finance Director with the following:

- audited financial statements;
- proof of Financial Industry Regulatory Authority (FINRA) certification;
- proof of state registration; and
- certification of having read the Village's investment policy.

An annual review of the financial condition and registration of qualified bidders will be conducted by the Assistant Village Administrator/ Finance Director.

A current audited financial statement must be on file for each financial institution and broker/ dealer through which the Village invests.

### 8.0 **Authorized and Suitable Investments:**

The Village may invest in any type of security allowed for in Illinois statutes (30 ILCS 235/2) regarding the investment of public funds. Approved investments include but are not limited to:

- Bonds, notes, certificates of indebtedness, treasury bills, or other securities which are guaranteed by the full faith and credit of the United States of America as to principal and interest.
- Bonds, notes, debentures, or other similar obligations of the United States of America, its agencies, and its instrumentalities. Agencies of the United States of America include: (i) the federal land banks, federal intermediate credit banks, banks for cooperative, federal farm credit banks, or any other entity authorized to issue debt obligations under the Farm Credit Act of 1971 (12 U.S.C. 2001 et seq.) and Acts amendatory thereto; (ii) the federal home loan banks and the federal home loan mortgage corporation; and (iii) any other agency created by Act of Congress.
- Money market mutual funds registered under the Investment Company Act of 1940, provided that the portfolio of any such money market mutual fund is limited to obligations described above and to agreements to repurchase such obligations.
- The Illinois Funds, including the Illinois Public Treasurer's Investment Pool (IPTIP).
- The Illinois Metropolitan Investment Fund, (IMET).
- The Illinois Public Reserves Investment Management Trust (IPRIME)
- Interest bearing savings accounts, interest bearing certificates of deposit or interest bearing time deposits or any other investments constituting direct obligations of any bank as defined by the Illinois Banking Act that is insured by the Federal Deposit Insurance Corporation (FDIC).
- Obligations of corporations (banker's acceptances and commercial paper) organized in the United States with assets exceeding \$500 million if (i) such obligations are rated at the time of purchase at one of the three the highest classifications established by at least two standard rating services and which mature not later than 3 years from the date of purchase, (ii) such purchases do not exceed 10% of the corporation's outstanding obligations and (iii) no more than a combined 33% of the Village's funds may be invested in short term obligations of corporations (banker's acceptances and commercial paper).
- Short-term discount obligations of the Federal National Mortgage Association (FNMA) or in shares of other forms of securities legally issuable by savings banks or savings and loan associations incorporated under the laws of this state or any other state or under the laws of

the United States. Investments may be made only in those savings banks or savings and loan associations the shares, or investment certificates of which are insured by the Federal Deposit Insurance Corporation (FDIC).

- In addition to any other investments authorized under this Act, a municipality or a county may invest its public funds in interest bearing bonds of any county, township, city, village, incorporated town, municipal corporation, or school district, of the State of Illinois, of any other state, or of any political subdivision or agency of the State of Illinois or of any other state, whether the interest earned thereon is taxable or tax-exempt under federal law. The bonds shall be registered in the name of the municipality or county or held under a custodial agreement at a bank. The bonds shall be rated at the time of purchase within the 4 highest general classifications established by a rating service of nationally recognized expertise in rating bonds of states and their political subdivisions.

### 9.0 Collateralization:

It is the policy of the Village and in accordance with the GFOA Best Practice on Collateralizing Public Deposits, Attachment #1, that the Village requires that funds on deposit in excess of FDIC limits be secured by some form of collateral. The Village will accept any of the following assets as collateral:

- Government Securities
- Obligations of Federal Agencies
- Obligations of Federal Instrumentalities
- Obligations of the State of Illinois

The Village reserves the right to accept/reject any form of the above-named securities.

The Village also requires that all depositories that hold Village deposits in excess of the FDIC limit must agree to utilize the Village's current Collateralization Agreement.

The amount of collateral provided will not be less than 102% of the fair market value of the net amount of public funds secured. The ratio of fair market value of collateral to the amount of funds secured will be reviewed monthly, and additional collateral will be required when the ratio declines below the level required and collateral will be released if the fair market value exceeds the required level. Pledged collateral will be held in safekeeping, by an independent third party depository, or the Federal Reserve Bank, designated by the Village and evidenced by a safekeeping agreement. Collateral agreements will preclude the release of the pledged assets without an authorized signature from the Village. The Village realizes that there is a cost factor involved with collateralization and the Village will pay any reasonable and customary fees related to collateralization.

### 10.0 Safekeeping and Custody:

All security transactions, including collateral for repurchase agreements, entered into by the Village shall be conducted on a delivery-verses-payment (DVP) basis. Securities will be held by a third party custodian designated by the Assistant Village Administrator/Finance Director and evidenced by safekeeping receipts.



### 11.0 Diversification:

In order to reduce the risk of default, the investment portfolio of the Village shall not exceed the following diversification limits unless specifically authorized by the Village Board:

- Monies deposited at a financial institution shall not exceed 75% of the capital stock and surplus of that institution.
- Commercial paper shall not exceed 33% of the Village's investment portfolio.
- Interest bearing bonds of any county, township, city, village, incorporated town, municipal corporation, or school district, of the State of Illinois, of any other state, or of any political subdivision or agency of the State of Illinois or of any other state, shall not exceed 30% of the aggregate Village's investment portfolio.

### 12.0 Maximum Maturities:

To the extent possible, the Village will attempt to match its investments with anticipated cash flow requirements. Unless matched to a specific anticipated expenditure, the Village will not directly invest in securities maturing more than three years from the date of purchase.

Reserve funds may be invested in securities exceeding three years if the maturities of such investments are made to coincide as nearly as practicable with the expected use of the funds.

### 13.0 Internal Controls:

The Assistant Village Administrator/Finance Director is responsible for establishing and maintaining an internal control structure designed to insure that the assets of the Village are protected from loss, theft or misuse. The internal control structure shall be designed to provide reasonable assurance that these objectives are met. The concept of reasonable assurance recognizes that (1) the cost of the control should not exceed the benefits likely to be derived; and (2) the valuation of costs and benefits require estimates and judgements by management.

Accordingly, the Assistant Village Administrator/Finance Director shall establish a process for annual independent review by an external auditor to assure compliance with policies and procedures.

The internal controls shall address the following points:

- Control of collusion
- Separation of transaction authority from accounting and record keeping
- Custodial safekeeping
- Avoidance of physical delivery securities
- Clear delegation of authority to subordinate staff members
- Written confirmation of telephone transactions for investments and wire transfers
- Development of a procedure for making wire transfers

### 14.0 Performance Standards:

The investment portfolio will be managed in accordance with the parameters specified within this policy. The portfolio should obtain a market average rate of return during a market/economic environment of stable interest rates. Portfolio performance should be compared to appropriate benchmarks on a regular basis.

#### **14.1 Market Yield (Benchmark):**

The Village's investment strategy is passive. Given this strategy, the basis to be used by the Assistant Village Administrator/Finance Director to determine whether market yields are being achieved shall be the six-month U.S. Treasury Bill.

#### **15.0 Reporting:**

The Assistant Village Administrator/Finance Director shall prepare an investment report at least monthly, including a succinct management summary that provides a clear picture of the status of the current investment portfolio. This management summary will be prepared in a manner which will allow the entity to ascertain whether investment activities during the reporting period have conformed to the investment policy. The report should be provided to the Village Administrator. The report may include the following:

- A listing of individual securities held at the end of the reporting period
- Listing of investments by maturity date
- The percentage of the total portfolio which each type of investment represents
- The percentage of the total portfolio which each institution is holding
- The percentage of the total portfolio broken down by defined maturity periods
- Principal and type of investment by fund

#### **15.1 Marking to Market:**

A statement of the market value of the portfolio shall be issued at least quarterly. This will ensure that the minimal amount of review has been performed on the investment portfolio in terms of value and subsequent price volatility. Review should be consistent with the GFOA Best Practice on Mark-to-Market Reporting Practices for State and Local Government Investment Portfolios (Attachment #2).

#### **16.0 Investment Policy Adoption:**

The Village of Lake in the Hills' investment policy shall be adopted by the Village Board. The policy shall be reviewed on an annual basis by the Assistant Village Administrator/Finance Director and any modifications made thereto must be approved by the Village Board.





# REQUEST FOR BOARD ACTION

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**MEETING DATE:** May 28, 2020

**DEPARTMENT:** Community Services

**SUBJECT:** Variations to Section 15.3-1.B, Permitted Fencing

## EXECUTIVE SUMMARY

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The property owners of 971 Brandt Drive request a variation to the Zoning Ordinance to allow for construction of a six-foot high, wooden fence. The fence is in the Front Yard (Side) and the Zoning Ordinance limits the height to five-feet on in this yard while the remainder of the fence may be up to six-feet. The petitioner desires to keep the fence the same height around the entire yard. The location of the fence is well back from the property lines and does not extend up to the Front Yard (Front) of the adjacent properties.

The Planning and Zoning Commission conducted a public hearing on May 18, 2020 for the petitioner's request. There were no public comments and Commissioners voted 5-0 to recommend approval of the variation.

## FINANCIAL IMPACT

None

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## ATTACHMENTS

1. Application
2. Staff Report
3. Ordinance

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## RECOMMENDED MOTION

Motion to approve an ordinance for variation to Section 15.3-1.B of the Zoning Ordinance to allow construction of a six-foot high wooden fence in the Front Yard (Side) on Parcel 19-21-377-012 at 971 Brandt Drive.

APR 24 2020

2071182



PLANNING & ZONING APPLICATION

Property Information

Common street address: 971 Brandt Dr

PIN (Property Index Number): 19213770120040

Current Zoning: R-2PUD Proposed Zoning: N/A

Current Use: Residential Proposed Use: Residential

Is the request consistent with the Comprehensive Plan? Yes

Number of Acres: <1 If greater than 4 acres, 2 acres for government property or 5 acres for manufacturing zoned land, application shall be processed as a Planned Development as a Conditional Use. See definition of Planned Development and PD Section of Zoning Ordinance.

Legal description of the property (print or attach exhibit):

Property Owner Information

Name(s): Scot / Cindi Brazelton

Business/Firm Name (if applicable):

Address: 971 Brandt Dr

City/State/Zip: LITH, IL 60156

Phone Number: 815.861.4362

Email: smb1022@gmail.com

Applicant Information

Name(s): Scot / Cindi Brazelton

Business/Firm Name (if applicable):

Address: 971 Brandt Dr

City/State/Zip: LITH, IL 60156

Phone Number: 815.861.4362

Email: smb1022@gmail.com



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## LEGAL DESCRIPTION

**Permanent Index Number:**

Property ID: 19-21-377-012

**Property Address:**

971 Brandt Drive

Lake in the Hills, IL 60156

**Legal Description:**

Lot 57 in Crystal Creek Phase 2, being a Subdivision in part of the Southwest Quarter of Section 21, Township 43 North, Range 8, East of the Third Principal Meridian, according to the Plat thereof recorded March 22, 1991 as Document No. 91R-009011 in McHenry County, Illinois.



VARIATION APPLICATION

PAGE TWO

PROPERTY ADDRESS/PIN 19213770120040

1. Please indicate the variation that is being sought, include section(s) and paragraph(s) of the Zoning Ordinance and any dimension(s) and a brief description of the proposed use, construction or development that prompted the request:

We are proposing allowance of 6' fence facing  
Mohican Trail and Brandt Dr. The fence would  
be 12' from NW corner toward Mohican Trail and  
46' to back of property. This fence would be a  
6' shadowbox style wood fence with 2 gates on  
both sides of property.

The construction of this 6' fence would show consistency  
on all sides without sacrificing visibility being on  
a corner lot or impeding traffic. This fence is set  
back far enough to not alter the neighborhood feel or  
safety of the public well-being.





**Standards and Findings of Facts for a Variance per Section 23.7  
of the Zoning Ordinance**

The Planning and Zoning Commission may recommend and the Board of Trustees shall permit a variation of the provisions of this Zoning Code, as authorized in this Section, only if the evidence, in the judgement of the Village sustains each of the following three conditions:

1. The property in question cannot yield a reasonable return if permitted to be used only under the conditions allowed by the regulations governing the district in which it is located.

**Explain how this standard is met.**

The purpose of the 6' fence is to be uniform  
with all sides and allow our family and dog  
to enjoy the full aspect of our backyard.

2. The plight of the owner is due to unique circumstances.

**Explain how this standard is met.**

Our home sits on a corner lot and having  
a 5' fence facing those streets allows for less  
privacy, exposure for unwanted guests, and lack  
of continuity.

3. The variation, if granted, will not alter the essential character of the locality. **Explain how this standard is met.**

The variation to allow a 6' fence does not interfere  
with visability on the streets for traffic due to  
how far back the fence sits on our property



For the purpose of supplementing the above standards, the Village, in making this determination whenever there are practical difficulties or particular hardship, also shall take into consideration the extent to which the following facts, favorable to the applicant, have been established by the evidence:

4. That the particular physical surroundings, shape or topographical conditions of the specific property involved would bring a particular hardship upon the owner as distinguished from a mere inconvenience if the strict letter of the regulation were to be carried out. **Explain how this standard is met.**

Without the variation in place our property is  
exposed to less privacy, protection for our family  
and dog and perhaps the effect of market valuation

5. That the conditions upon which the petition for variation is based would not be applicable generally to other property within the same zoning classification. **Explain how this standard is met.**

Due to request for a 6' fence set back far enough  
from streets since were on a corner lot. This  
request does not impede visibility for others

6. That the purpose of the variation is not based exclusively upon a desire to make more money out of the property. **Explain how this standard is met.**

This request is based upon the look, feel of the  
fence relative to the property, continuity and uniform  
throughout the whole backyard, and privacy for  
our family without any sacrifice of the community



7. That the alleged difficulty or hardship has not been created by any person presently having interest in the property. **Explain how this standard is met.**

This request is to show consistency of the height  
of fence on all sides, relative to rest of subdivision  
without hurting or interfering with flow of traffic  
since were on a corner lot

8. That the granting of the variation will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the property is located. **Explain how this standard is met.**

Approving the variation will not be detrimental  
to the public or cause injury to others.

9. That the proposed variation will not impair an adequate supply of light and air to adjacent property, or substantially increase the danger of fire, or otherwise endanger the public safety, or substantially diminish or impair property values within the neighborhood. **Explain how this standard is met.**

This variation will not impair, increase danger  
of fire or otherwise endanger the public or our  
fellow neighbors safety or well-being. Increasing  
fence to 6' with show consistency in neighborhood

RSYLO 3-20-20  
Applicant's Signature Date

RSYLO 3-20-20  
Property Owner's Signature Date

# EXACTA

LAND SURVEYORS, LLC



**PROPERTY ADDRESS:** 971 BRANDT DRIVE, LAKE IN THE HILLS, ILLINOIS 60156

**SURVEY NUMBER:** 1908.3529

**FIELD WORK DATE:** 8/20/2019

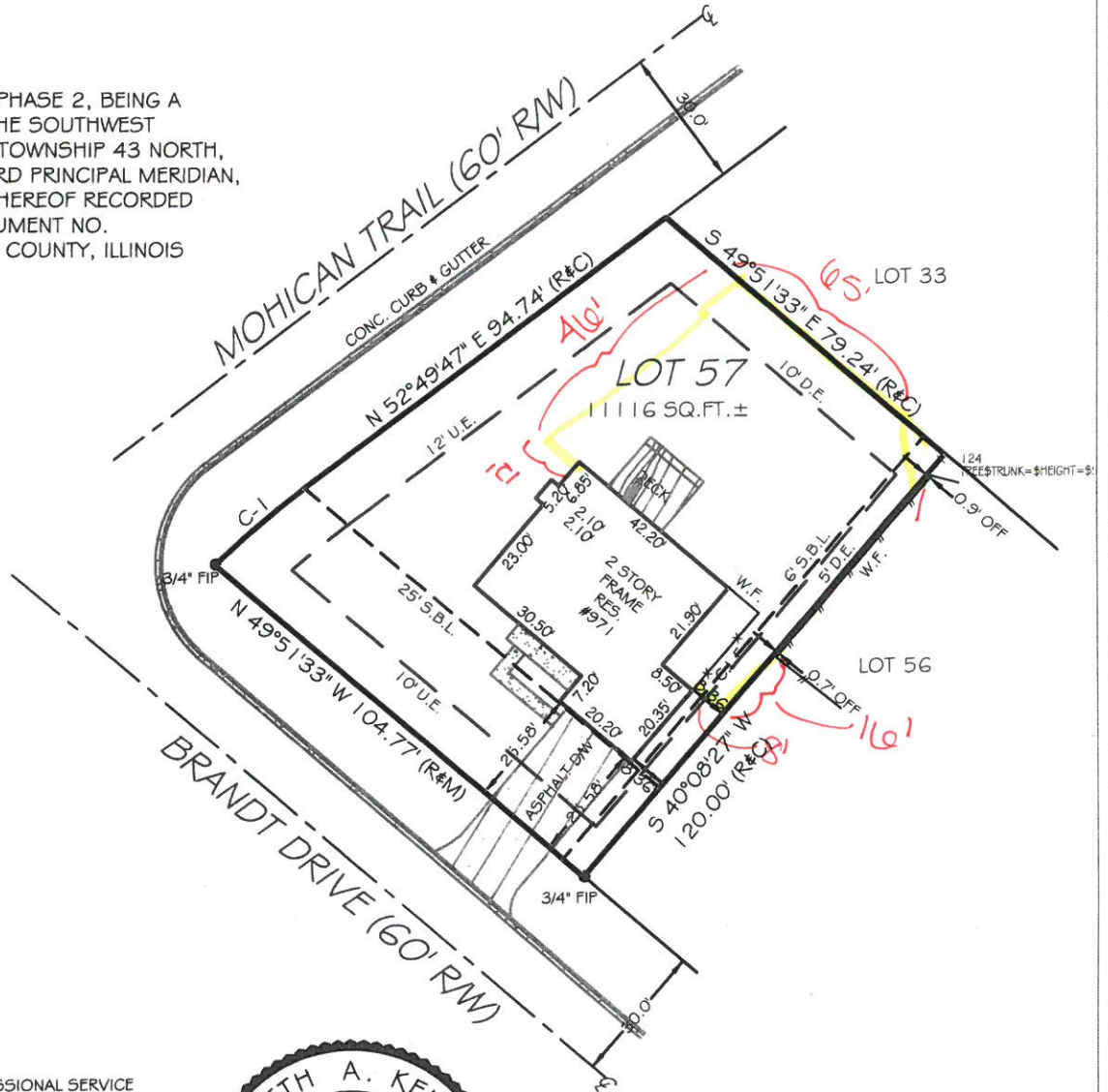
**REVISION DATE(S):** (REV.0 8/21/2019)

1908.3529  
**BOUNDARY SURVEY**  
**MCHENRY COUNTY**

LOT 57 IN CRYSTAL CREEK PHASE 2, BEING A SUBDIVISION IN PART OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 43 NORTH, RANGE 8, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 22, 1991 AS DOCUMENT NO. R91-009011, IN MCHENRY COUNTY, ILLINOIS

C-1

R = 270.00' (R)  
 L = 27.99' (R) 27.98' (C)  
 Δ = 5°56'15" (C)  
 S 49°45'34" W 27.97' (C)



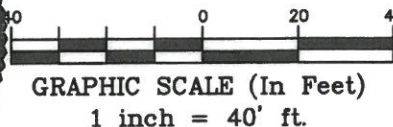
STATE OF ILLINOIS } 55  
 COUNTY OF GRUNDY

THIS IS TO CERTIFY THAT THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY. GIVEN UNDER MY HAND AND SEAL THIS 21ST DAY OF AUGUST, 2019 AT 316 E. JACKSON STREET IN MORRIS, IL 60450.

*Kenneth Kennedy*



ILLINOIS PROFESSIONAL LAND SURVEYOR No. 3403  
 LICENSE EXPIRES 11/30/2020  
 PROFESSIONAL DESIGN FIRM 184008059-0008





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All information is provided as-is, with no  
warranty, completeness, or currency.

# REQUEST FOR PUBLIC HEARING AND COMMISSION ACTION



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## PLANNING AND ZONING COMMISSION

**MEETING DATE:** May 18, 2020

**DEPARTMENT:** Community Services

**SUBJECT:** Variation to Section 15.3-1.B, Permitted Fencing

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## EXECUTIVE SUMMARY

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### General Information

*Requested Action:* Variation to Section 15.3-1.B of the Zoning Ordinance to allow a six-foot tall fence in the front yard (side) of the home. The Zoning Ordinance only allows for a five-foot fence.

*Owner:* Scott and Cindi Brazelton

*Applicant:* Scott and Cindi Brazelton

*Purpose:* Allow construction of a six-foot wooden fence in the front yard (side) to match with the proposed construction of a six-foot wooden fence in the rear yard.

*Location and Size:* 971 Brandt Drive

*Zoning and Land Use:*

Site:	R-2 One Family Dwelling District
North:	R-2 One Family Dwelling District
East:	R-2 One Family Dwelling District
South:	R-2 One Family Dwelling District
West:	R-2 One Family Dwelling District

### Background

The applicants request variation to the Zoning Ordinance to allow construction of a six-foot high, wooden fence in the front yard (side). There is currently no fence on this property or the adjacent corner lot. There is an existing six-foot fence on the adjacent side lot line. The proposed fence location meets all other Zoning Ordinance requirements. The applicants intend to install the fence to match with the proposed construction of a six-foot wooden fence in the rear yard. The new fence will not block any lines of sight. Staff finds merit to the variation for height.

The Community Services Director reviewed the property for approval under Section 15.3-1G, but the conditions did not meet the standard.

### **Standards and Findings of Fact for a Variation**

The Planning and Zoning Commission may recommend and the Board of Trustees shall permit a variation of the provisions of this Zoning Code, as authorized in this Section, only if the evidence, in the judgement of the Village sustains each of the following three conditions:

- A. The property in question cannot yield a reasonable return if permitted to be used only under the conditions allowed by the regulations governing the district in which it is located;**

The applicant indicates the fence height is needed to provide privacy and uniformity with the remainder of the fencing.

- B. The plight of the owner is due to unique circumstances; and**

The applicant indicates that this lot is a unique situation due to it being a corner lot.

- C. The variation, if granted, will not alter the essential character of the locality.**

The applicant indicates this will not alter the essential character of the locality.

For the purpose of supplementing the above standards, the Village, in making this determination whenever there are practical difficulties or particular hardship, also shall take into consideration the extent to which the following facts, favorable to the applicant, have been established by the evidence:

- D. That the particular physical surroundings, shape or topographical conditions of the specific property involved would bring a particular hardship upon the owner as distinguished from a mere inconvenience if the strict letter of the regulation were to be carried out;**

The applicant indicates the hardship created is a lack of privacy.

- E. That the conditions upon which the petition for variation is based would not be applicable generally to other property within the same zoning classification;**

The applicant indicates the location of the fence back from the property line creates a unique situation with no adverse effect.

- F. That the purpose of the variation is not based exclusively upon a desire to make more money out of the property;**

The applicant indicates the variation is not to make money from the property.

- G. That the alleged difficulty or hardship has not been created by any person presently having interest in the property;**

The applicant indicates he did not create the presence of the wildlife or traffic.

**H. That the granting of the variation will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the property is located; or**

The applicant indicates it will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the property is located.

**I. That the proposed variation will not impair an adequate supply of light and air to adjacent property, or substantially increase the danger of fire, or otherwise endanger the public safety, or substantially diminish or impair property values within the neighborhood.**

The applicant indicates this condition will be met.

**ATTACHMENTS**

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1. Application
2. Site Plan
3. Plat and Fence Layout
4. Photos

**RECOMMENDED ACTION**

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Commission recommend approval to the Village Board for variation to Section 15.3-1.B of the Zoning Ordinance at 971 Brandt Drive on parcel 19-21-377-012 allowing construction of a six-foot, wooden fence.



VILLAGE OF LAKE IN THE HILLS

ORDINANCE NO. 2020 - \_\_\_\_

**An Ordinance granting a variation to Section 15.3-1.B, Permitted Fencing, of the Zoning Ordinance to allow for installation of a six-foot high, wooden fence in the front yard (side) at 971 Brandt Drive on Parcel 19-21-377-012**

WHEREAS, the Village of Lake in the Hills, McHenry County, Illinois (the "Village"), is a home rule municipality as contemplated under Article VII, Section 6, of the Constitution of the State of Illinois, and the passage of this Ordinance constitutes an exercise of the Village's home rule powers and functions as granted in the Constitution of the State of Illinois; and

WHEREAS, Scot and Cindi Brazelton, applicants and owners, of the Subject Property located at 971 Brandt Drive, Lake in the Hills, IL 60156 with a PIN of 19-21-377-012, petitioned the Village of Lake in the Hills for a variation to Section 15.3-1.B of the Zoning Ordinance to allow for installation of six-foot high, wooden fence in the front yard (side); and

WHEREAS, the Planning and Zoning Commission, after deliberation, has made a report and its recommendation relative to the variations for the subject property; and

WHEREAS, the President and Board of Trustees of the Village of Lake in the Hills have considered the report of the Planning and Zoning Commission and all of the evidence presented by the petitioner at the public hearing before the Commission; and

NOW, THEREFORE, Be It ordained by the President and Board of Trustees of the Village of Lake in the Hills, McHenry County, Illinois that:

SECTION 1: The Corporate Authorities find that the statements in the foregoing preamble are true.

SECTION 2: The findings and recommendations of the Planning and Zoning Commission on the question of granting variations for the Subject Property at 971 Brandt are hereby accepted.

SECTION 3: Variation to Section 15.3-1.B, Permitted Fencing, of the Zoning Ordinance to allow a placement of a six-foot high, wooden fence in the front yard (side) at the residence on the Subject Property is hereby granted; and

SECTION 4: All other requirements set forth in the Zoning Ordinance of the Village of Lake in the Hills, as would be required by the Village as to any owner of property zoned in the same manner as the Subject Property shall be complied with.

SECTION 5: If any section, paragraph, subdivision, clause, sentence or provision of this Ordinance shall be adjudged by any Court of competent jurisdiction to be invalid, such judgement shall not affect, impair, invalidate or nullify the remainder thereof, which remainder shall continue in full force and effect.

SECTION 6: All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

SECTION 7: This Ordinance shall be in full force and effect upon its passage, approval and publication in pamphlet form (which publication is hereby authorized) as provided by law.

Passed this 28th day of May, 2020 by roll call vote as follows:

	Ayes	Nays	Absent	Abstain
Trustee Stephen Harlfinger	_____	_____	_____	_____
Trustee Ray Bogdanowski	_____	_____	_____	_____
Trustee Bob Huckins	_____	_____	_____	_____
Trustee Bill Dustin	_____	_____	_____	_____
Trustee Suzette Bojarski	_____	_____	_____	_____
Trustee Diane Murphy	_____	_____	_____	_____
President Russ Ruzanski	_____	_____	_____	_____

APPROVED THIS 28TH DAY OF MAY, 2020

\_\_\_\_\_  
Village President, Russ Ruzanski

(SEAL)

ATTEST: \_\_\_\_\_  
Village Clerk, Cecilia Carman

Published: \_\_\_\_\_

**Exhibit A**  
**971 Brandt**

SE 2, BEING A  
SOUTHWEST  
QUARTER 43 NORTH,  
RANGE 14E, T14N,  
PRINCIPAL MERIDIAN,  
SECTION 16, TOWNSHIP  
43 NORTH, RANGE  
14E, COUNTY OF  
DEKALB, ILLINOIS

