

Willowbrook

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AGENDA

Mayor

Frank A. Trilla

Village Clerk

Deborah A. Hahn

Village Trustees

Sue Berglund

Umberto Davi

Michael Mistele

Gayle Neal

Paul Oggerino

Gregory Ruffolo

Village Administrator

Brian Pabst

Chief of Police

Robert Schaller

Director of Finance

Carrie Dittman

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

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

THE PUBLIC CAN UTILIZE THE FOLLOWING CALL IN NUMBER:

Dial in Phone Number: (312) 626-6799

Meeting ID: 862 3707 1537

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

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



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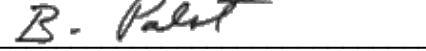
VILLAGE OF WILLOWBROOK

COMMITTEE OF THE WHOLE

AGENDA ITEM - HISTORY/COMMENTARY

ITEM TITLE:

HEALTH INSURANCE DISCUSSION

AGENDA NO. 4**AGENDA DATE:** 11/8/2021**STAFF REVIEW:** Sean Halloran, Asst. Village Administrator **SIGNATURE:** **LEGAL REVIEW:** Tom Bastian, Village Attorney **SIGNATURE:** **RECOMMENDED BY:** Brian Pabst, Village Administrator **SIGNATURE:** **REVIEWED & APPROVED BY COMMITTEE:** YES N/A **ITEM HISTORY (PREVIOUS VILLAGE BOARD REVIEWS, ACTIONS RELATED TO THIS ITEM, OTHER PERTINENT HISTORY)**

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

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

Below is the current HMO option provided by IPBC:

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

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

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

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

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

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

PROPOSED ACTION:

Staff is seeking direction for an alternative health insurance option.

ATTACHMENT 1

BELOW ARE THE OPTIONS FOR MEDICAL:

1. HMO (IPBC & GOVERNMENT INSURANCE NETWORK)

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

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

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

2. PPO – IPBC

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

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

IPBC Benefits:

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

3. - PPO – GOVERNMENT INSURANCE NETWORK

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

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

GIN Benefits:

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

4. HSA – GOVERNMENT INSURANCE NETWORK

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

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

BELOW ARE THE OPTIONS FOR DENTAL:

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

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

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

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

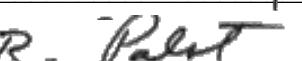
BELOW ARE THE OPTIONS FOR VISION:

Government Insurance Network

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

VILLAGE OF WILLOWBROOK**COMMITTEE OF THE WHOLE
AGENDA ITEM - HISTORY/COMMENTARY**

ITEM TITLE:	AGENDA NO. 5 AGENDA DATE: 11/8/21
DISCUSS – ECONOMIC DEVELOPMENT PARTNERSHIP	

STAFF REVIEW: Brian Pabst, Village AdministratorSIGNATURE: **LEGAL REVIEW:** Tom Bastian, Village AttorneySIGNATURE **RECOMMENDED BY:** Brian Pabst, Village AdministratorSIGNATURE: **ITEM COMMENTARY (BACKGROUND, DISCUSSION, RECOMMENDATIONS, ETC.)**

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

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

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

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

Goals of the EDP:

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

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

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

- **Three Governmental Directors:**

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

- **Four At-Large Directors:**

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

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

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

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

PROPOSED ACTION:

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