



Illinois Heartland Library System

TO: IHLS Board of Directors
 FROM: Leslie Bednar
 DATE: October 20, 2023
 RE: IHLS Benefits Plan

Background

IHLS partnered with OneDigital to use their professional services as our health benefits broker for the CY2024 benefit plan. IHLS requested benefit proposals using our current-year plan as minimum requirements for the proposal process. Below are the results of health insurance proposals that OneDigital obtained on our behalf.

1. **Blue Cross Blue Shield (BCBS)** – \$770.05 for the \$5,000 deductible plan.
2. **Benecon** - \$770.05 for the \$5,000 deductible plan.
3. **United Health Care** – \$842.93 for the \$5,000 deductible plan.
4. **Aetna** -Will not bid because they do not offer coverage to non-ERISA groups. ERISA is the Employee Retirement Income Security Act of 1974; because we are a government entity, we do not fall under ERISA Guidelines.
5. **Cigna**- Declined to bid (could not offer a competitive proposal).
6. **ICS Captive** – Declined to bid due to claim history.

IHLS contacted the LIMRICC library consortium group for a proposal. Their carrier is Aetna and they declined to bid due to claim history.

IHLS will pay up to \$836 per month for health insurance for each qualified employee. This is slightly under our budgeted amount for the second half of FY2024.

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

Dental Insurance Carrier	Proposal Amount
Guardian	\$33.05
Standard	\$36.79
BCBS	\$48.25

IMAGINING TOMORROW ~ DELIVERING POSSIBILITIES TODAY!

Vision Insurance Carrier	Proposal Amount
Guardian	\$8.45
Standard	\$7.83
BCBS	\$8.25

Total Dental & Vision Carrier	Proposal Amount
Guardian	\$41.50
Standard	\$44.62
BCBS	\$56.50

Life Insurance Carrier	Proposal Amount
Guardian	\$9.25
Standard	\$9.25
BCBS	\$9.50

The lowest proposal costs are within the budgeted amount for the second half of FY2024.

With the overall FY2024 budget savings, IHLS will be able to continue the Spring Health mental health and wellness benefit for the CY2024. This benefit is uniquely offered through Guardian by Spring Health and will provide a variety of benefits and we propose to offer the 5-visit tier plan for both staff and dependents. This would cost IHLS approximately \$8,032.

A presentation of the overview of these plans and proposals can be found [here](#) on the board intranet.

Recommendation for IHLS Benefit Plans

IHLS staff recommends renewing our current benefit plans with Blue Cross Blue Shield of Illinois for health insurance and Guardian for dental, vision, and life, as they were the lowest responsible bidder, and continuing the Guardian spring health wellness benefit for the CY2024.

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