



Illinois Heartland Library System

TO: IHLS Board of Directors
 FROM: Leslie Bednar
 DATE: October 24, 2025
 RE: IHLS Benefits Plan

Background

IHLS partnered with OneDigital to use their professional services as our health benefits broker for the CY2026 benefit plan. IHLS requested benefit proposals using our current year's plan as minimum requirements for the proposal process. Below are the results of health insurance proposals that OneDigital obtained on our behalf.

- **Blue Cross Blue Shield** - \$873.99 for the \$2,500 deductible plan.
- **United Health Care** - \$879.56 for the \$2,500 deductible plan.

Other carriers contacted but declined to submit a proposal:

- **Aetna** - Declined to 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.
- **Cigna** - Declined to bid due to only quoting groups over 500 lives.
- **Humana** – Declined to bid because they exited the group benefits market.
- **Trustmark** – Declined to bid because they do not offer coverage to non-ERISA groups.

IHLS will contribute up to \$937 per month toward health insurance premiums for each eligible employee. In addition, IHLS will provide supplemental support to help offset the increased cost of dependent care coverage, with the amount varying based on the selected plan and level of dependent coverage. These contributions fall within the budget allocated for the second half of FY2026.

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

IMAGINING TOMORROW ~ DELIVERING POSSIBILITIES TODAY!

Dental Insurance Carrier	Proposal Amount
Principal	\$35.46
Unum	\$38.58
BCBS	\$40.87

Vision Insurance Carrier	Proposal Amount
Principal	\$6.50
Unum	\$5.67
BCBS	\$6.42

Life Insurance Carrier	Proposal Amount
Principal	\$5.95
Unum	\$9.00
BCBS	\$6.25

Dental, Vision, & Life ADD Carrier	Total Proposal Amount
Principal	\$47.91
Unum	\$53.25
BCBS	\$53.54

The lowest proposal costs are within the budgeted amount for the second half of FY2026.

IHLS will continue with the Employee Assistance Program (EAP) through AllOne Health. This is pending a renewal quote but is expected to stay at the current cost of \$1.40 per employee per month.

Recommendation for IHLS Benefit Plans

IHLS administration recommends renewing the insurance plans with Blue Cross Blue Shield of Illinois, which submitted the lowest responsible bid across all coverage tiers. In addition, IHLS proposes continuing coverage with Principal for dental, vision, and life insurance, as they also offered the most competitive responsible bid. The recommendation further includes maintaining the current Employee Assistance Program (EAP) benefits.

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