



## **Insurance Review Committee**

David Zimmerman, Chairman  
McKenzie Building - Jury Room  
11 S. 4th Street  
Pekin, IL 61554  
Thursday, February 29, 2024 – 3:00 p.m.

- I. Roll Call
- II. Approve the minutes of the October 2, 2023 meeting
- III. New Business
  - A. Health Insurance Update
- IV. Unfinished Business
- V. Recess

Members: Chairman David Zimmerman, Sam Goddard, Dave Mingus,  
Tammy Rich-Stimson, Janet Johnson, Jason Bernard, Scott Moon,  
Trent Strunk, Ryan Tarby, Jake Tucker, Mark Chism



*Minutes pending Committee approval*

## Insurance Review Committee Meeting

McKenzie Building – Jury Room

Monday, October 2, 2023 – 3:00 p.m.

Committee Members Present: Chairman Zimmerman, Sam Goddard, Mark Chism, Dave Mingus, Tammy Rich-Stimson, Scott Moon, AJ Johnson, Janet Johnson, Trent Strunk

Committee Members Absent: Ryan Tarby, Patricia Shields, Jake Tucker

Others Attending: Mike Deluhery, County Administrator

**MOTION**                    **MOTION BY MEMBER RICH-STIMSON, SECOND BY MEMBER MINGUS** to approve the minutes of the February 14, 2022 meeting.

On voice vote, **MOTION CARRIED UNANIMOUSLY.**

**MOTION**                    **MOTION BY MEMBER GODDARD, SECOND BY MEMBER J. JOHNSON** to move the Committee into Executive Session under 5 ILCS 120/(c)(1) – Personnel at 3:02 p.m.

On voice vote, **MOTION CARRIED UNANIMOUSLY.**

Chairman Zimmerman moved the Committee out of Executive Session at 3:07 p.m.

**MOTION**                    **MOTION BY MEMBER STRUNK, SECOND BY MEMBER GODDARD** to override the denial of the dental benefit.

On voice vote, **MOTION CARRIED UNANIMOUSLY.**

**MOTION**                    **MOTION BY MEMBER J. JOHNSON, SECOND BY MEMBER RICH-STIMSON** to allow the medical reimbursement.

On voice vote, **MOTION CARRIED UNANIMOUSLY.**

## **DISCUSSION**            **Health Plan Changes**

Human Resources Director Angela Hutton explained the three different health plan options for employees, the traditional PPO plan, which is currently used, a mid-level PPO plan, and a qualified high-deductible PPO plan. She stated there would also be a medical reimbursement plan. Ms.

Hutton provided the committee with a handout which outlined changes from the previous plan including authorization required for all advanced imaging services, outpatient surgeries, emergency room co-pay, urgent care co-pay, and deductibles and co-pay for in-office physician services. She stated that open enrollment would be at the end of October or early November.

County Administrator Mike Deluhery stated that they are currently going out for bid for the TPA services to see if we can get better pricing. He stated that there have been complaints with IPMG's customer service. He stated that IPMG is expecting the costs to go up 23%.

Human Resources Director Angela Hutton stated that they are also looking at dental coverage options. She stated that they are looking at increasing the yearly dental maximum from \$1,000 to \$2,000 and increasing the orthodontia lifetime maximum from \$1,000 to \$1,500.

Human Resources Director Angela Hutton stated that they are also looking at prescription plan options. She stated that they are looking at plan options that utilize rebates to help keep the costs down.

Human Resources Director Angela Hutton stated that they recently met with Carle Health and they were willing to provide a wrap-around plan that would give options for providers that are out of the area.

Chairman Zimmerman recessed the meeting at 3:31 p.m.

(transcribed by S. Gullette)

## TAZEWELL COUNTY HEALTH BENEFIT SUMMARY

<b>Tazewell County</b>	
<b>PLANS</b>	There are four plan options - 500 PPO, 1000 PPO, HDHP & Medical Reimbursement
<b>BJC HEALTHCARE CENTER OF EXCELLENCE</b>	Members can receive specialized services at Barnes-Jewish Hospital and St. Louis Children's Hospital with the deductible and out-of-pocket expenses being waived
<b>CONSOCIATE WRAP NETWORK</b>	The County's new TPA provider offers members a wrap network for discounted in-network coverage while out of our health plan service area
<b>OUT-OF-POCKET MAXIMUMS</b>	Copayments and prescription costs are applied to out-of-pocket maximums
<b>PREVENTATIVE CARE</b>	100% covered both in network and out-of-network
<b>TELEHEALTH VIRTUAL CARE VISITS</b>	100% covered for you and anyone in your household when using the new telehealth provider Walmart Health Virtual Care
<b>PHYSICIAN VISITS</b>	\$25 copay for both primary and specialty physician with no requirement to meet deductible first
<b>URGENT CARE VISITS</b>	\$75 copayment per visit with no requirement to meet deductible first
<b>INPATIENT HOSPITAL</b>	Only 10% after deductible
<b>OUTPATIENT HOSPITAL</b>	Only 10% after deductible
<b>VACCINATIONS</b>	100% covered by both our medical and prescription plans
<b>NEW PRESCRIPTION PROVIDER</b>	SmithRx works with several cost savings programs to provide members either lower or zero dollar prescription costs
<b>MEDICAL DEDUCTIBLE</b>	Deductible is embedded - no single individual on a family plan will have to pay a deductible higher than the individual deductible amount
<b>DENTAL CALENDAR YEAR MAXIMUM BENEFIT</b>	The County increased the calendar year maximum benefit from \$1,000 to \$2,000
<b>ORTHODONTIA MAXIMUM BENEFIT</b>	The County increased orthodontia benefits to a calendar year maximum of \$2,000 per dependent (previously \$1,000 lifetime max benefit per family)
<b>DENTAL PREMIUM-COUNTY PAYS</b>	100% employee/24% family
<b>VISION PREMIUM - COUNTY PAYS</b>	100% employee
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	100% covered for you and anyone in your household. New plan includes 24/7 phone assistance.
<b>WELLNESS SCREENING</b>	100% covered for employees, retirees & spouses on health plan