

A group of people in a meeting. In the foreground, a man with glasses and a beard is looking towards the left. Behind him, a Black man is also looking left. In the background, a white man and a woman are visible. On the far left, a hand is holding a red marker and writing on a whiteboard. The whiteboard has several colorful sticky notes attached to it. A large, faint, diagonal watermark reading 'DRAFT' is overlaid across the image.

2026 Decisions

Decisions for 2026

Projected Cost Increase vs Recommended Alternatives

Net Cost Adjustment Before Changes		\$4,651,326	+15.3%
Cost Reduction Alternatives		Net Cost Impact	
Alt. 1b - Stop-loss: Increase PPO Specific Deductible to \$175,000			
Alt. 2 - Life Insurance and Voluntary Benefits: Move to Dearborn Life			
Alt. 3 - BA HMO: Implement proposed plan changes (deductible, coinsurance, increasing out-of-pocket max.)			
Alt. 11a - All Plans: Increase Tier 2 Rx copay to \$45 and Tier 3 Rx copay to \$85			
Alt. 13 - PPO Plans: Change to Performance Prescription Drug Formulary			
Alt. 14b - March 31, 2026: Eliminate coverage for weight loss medications			
Alt. 15b - Increase medical/rx employee contribution dollar amounts by 5%			
Alt. 16b - Increase dental employee contribution dollar amounts by 10%			
Total Net Cost Adjustment		(\$2,974,574)	
Net Cost Adjustment After Changes		\$1,676,752	+5.5%

2026 Cost Projections

Total Cost Summary

	2025 Budget Cost	2026 Projected Cost No Changes	2026 Projected Cost With All Changes
Medical/Rx Plan			
Total	\$37,056,244	\$41,724,310	\$39,312,161
DuPage County Net Cost	\$29,987,964	\$34,656,030	\$31,890,467
Employee Contribution	\$7,068,279	\$7,068,279	\$7,421,693
Dental Plan			
Total	\$1,714,557	\$1,721,874	\$1,721,874
DuPage County Net Cost	\$685,832	\$693,149	\$590,277
Employee Contribution	\$1,028,725	\$1,028,725	\$1,131,597
Vision Plan			
Total	\$131,663	\$131,663	\$131,663
DuPage County Net Cost	\$0	\$0	\$0
Employee Contribution	\$131,663	\$131,663	\$131,663
Spousal Surcharge			
Total	\$0	\$0	\$0
DuPage County Net Cost	(\$354,600)	(\$354,600)	(\$354,600)
Employee Contribution	\$354,600	\$354,600	\$354,600
Tobacco Surcharge			
Total	\$0	\$0	\$0
DuPage County Net Cost	(\$50,400)	(\$50,400)	(\$50,400)
Employee Contribution	\$50,400	\$50,400	\$50,400
Basic and Voluntary Life Plans			
Total	\$357,000	\$332,943	\$327,809
DuPage County Net Cost	\$68,162	\$44,105	\$40,095
Employee Contribution	\$288,838	\$288,838	\$287,714
BCBSIL Fee Credits			
Total	\$0	\$0	(\$102,129)
DuPage County Net Cost	\$0	\$0	(\$102,129)
Employee Contribution	\$0	\$0	\$0
TOTAL BENEFIT PLAN COST			
Total Plan Cost	\$39,259,463	\$43,910,790	\$41,391,378
Total DuPage County Net Cost	\$30,336,958	\$34,988,284	\$32,013,710
Total Employee Contribution	\$8,922,506	\$8,922,506	\$9,377,668
NET COST DIFFERENCE COMPARED TO CURRENT BUDGET			
Dollar Difference		\$4,651,326	\$1,676,752
Percent Difference		+15.3%	+5.5%

DuPage County

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates -- Change HMO Plan, Make Rx Changes to All Plans

Increase employee contribution dollar amounts by 5%

Medical and Prescription Drugs

Using claims through 6/30/2025

	Enrollment and Rates				2025 Current Rates			2026 Projected Rates			Change in	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	%	Employer Net Cost	Employee Contribution Mo.	%	Employee Contribution Mo.	%
Segment:	Active											
HMO BA - Proposed Plan												Alt Rates from PA-MedHMO
Employee	860	\$808.70	860	\$838.26	\$678.70	\$130.00	16.1%	\$701.76	\$136.50	16.3%	\$6.50	5.0%
Employee+Spouse	196	\$1,504.18	196	\$1,559.17	\$1,216.09	\$288.09	19.2%	\$1,256.68	\$302.49	19.4%	\$14.40	5.0%
Employee+Children	256	\$1,601.23	256	\$1,659.76	\$1,296.04	\$305.19	19.1%	\$1,339.31	\$320.45	19.3%	\$15.26	5.0%
Employee+Family	389	\$2,256.28	389	\$2,338.76	\$1,835.72	\$420.56	18.6%	\$1,897.17	\$441.59	18.9%	\$21.03	5.0%
Monthly Costs	1,701	\$2,277,909	1,701	\$2,361,179	\$1,867,917	\$409,992	18.0%	\$1,930,687	\$430,492	18.2%	\$20,500	5.0%
Total Projected HMO Costs												
Total Monthly Costs:	1,701	\$2,277,909	1,701	\$2,361,179	\$1,867,917	\$409,992	18.0%	\$1,930,687	\$430,492	18.2%		
Total Annual Costs:		\$27,334,905		\$28,334,147	\$22,415,000	\$4,919,905		\$23,168,246	\$5,165,901			
Annual Cost Per Enrolled:		\$16,070		\$16,657	\$13,178	\$2,892		\$13,620	\$3,037			
Dollar Share of Cost Change:								\$753,247	\$245,995			
Cost Share Percentage:					82.0%	18.0%		81.8%	18.2%			
Total Percentage Change:				3.7%				3.4%	5.0%			

DuPage County

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates -- Change HMO Plan, Make Rx Changes to All Plans

Increase employee contribution dollar amounts by 5%

Medical and Prescription Drugs

Using claims through 6/30/2025

Enrollment and Rates					2025 Current Rates			2026 Projected Rates			Change in	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	%	Employer Net Cost	Employee Contribution Mo.	%	Employee Contribution Mo.	%
Segment: Active												
PPO 1 - Proposed Rx Changes												Alt Rates from PA-MedPPO
Employee	171	\$1,477.49	171	\$1,668.38	\$1,192.97	\$284.52	19.3%	\$1,369.64	\$298.75	17.9%	\$14.23	5.0%
Employee+Spouse	15	\$3,176.60	15	\$3,587.02	\$2,335.85	\$840.75	26.5%	\$2,704.23	\$882.79	24.6%	\$42.04	5.0%
Employee+Children	13	\$3,043.63	13	\$3,436.87	\$2,237.17	\$806.46	26.5%	\$2,590.08	\$846.78	24.6%	\$40.32	5.0%
Employee+Family	17	\$4,713.19	17	\$5,322.14	\$3,476.31	\$1,236.88	26.2%	\$4,023.41	\$1,298.72	24.4%	\$61.84	5.0%
Monthly Costs	216	\$419,991	216	\$474,254	\$327,216	\$92,775	22.1%	\$376,840	\$97,414	20.5%	\$4,639	5.0%
Segment: Active												
Blue Choice PPO - Proposed Rx Changes												Alt Rates from PA-MedBC PPO
Employee	150	\$1,314.96	150	\$1,484.86	\$1,045.17	\$269.79	20.5%	\$1,201.58	\$283.28	19.1%	\$13.49	5.0%
Employee+Spouse	12	\$2,827.17	12	\$3,192.45	\$2,032.33	\$794.84	28.1%	\$2,357.87	\$834.58	26.1%	\$39.74	5.0%
Employee+Children	8	\$2,708.83	8	\$3,058.81	\$1,946.35	\$762.48	28.1%	\$2,258.21	\$800.60	26.2%	\$38.12	5.0%
Employee+Family	6	\$4,194.74	6	\$4,736.70	\$3,025.98	\$1,168.76	27.9%	\$3,509.50	\$1,227.20	25.9%	\$58.44	5.0%
Monthly Costs	176	\$278,009	176	\$313,929	\$214,890	\$63,119	22.7%	\$247,654	\$66,275	21.1%	\$3,156	5.0%
Segment: Active												
PPO HSA - Proposed Rx Changes												Rates from PA-MedPPO HSA
Employee	32	\$1,255.87	32	\$1,418.75	\$1,021.85	\$234.02	18.6%	\$1,173.03	\$245.72	17.3%	\$11.70	5.0%
Employee+Spouse	5	\$2,700.11	5	\$3,050.31	\$2,108.03	\$592.08	21.9%	\$2,428.62	\$621.68	20.4%	\$29.60	5.0%
Employee+Children	4	\$2,587.08	4	\$2,922.62	\$2,018.86	\$568.22	22.0%	\$2,325.99	\$596.63	20.4%	\$28.41	5.0%
Employee+Family	12	\$4,006.21	12	\$4,525.80	\$3,138.28	\$867.93	21.7%	\$3,614.48	\$911.33	20.1%	\$43.40	5.0%
Monthly Costs	53	\$112,111	53	\$126,652	\$88,974	\$23,137	20.6%	\$102,358	\$24,294	19.2%	\$1,157	5.0%
Total Projected PPO Costs												
Total Monthly Costs:	445	\$810,112	445	\$914,834	\$631,080	\$179,031	22.1%	\$726,852	\$187,983	20.5%		
Total Annual Costs:		\$9,721,339		\$10,978,014	\$7,572,965	\$2,148,374		\$8,722,221	\$2,255,793			
Annual Cost Per Enrolled:		\$21,846		\$24,670	\$17,018	\$4,828		\$19,600	\$5,069			
Dollar Share of Cost Change:								\$1,149,256	\$107,419			
Cost Share Percentage:					77.9%	22.1%		79.5%	20.5%			
Total Percentage Change:				12.9%				15.2%	5.0%			

DuPage County

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates -- Change HMO Plan, Make Rx Changes to All Plans

Increase employee contribution dollar amounts by 5%

Medical and Prescription Drugs

Using claims through 6/30/2025

	<u>Enrollment and Rates</u>				<u>2025 Current Rates</u>			<u>2026 Projected Rates</u>			<u>Change in</u>	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	%	Employer Net Cost	Employee Contribution Mo.	%	Employee Contribution Mo.	%
Total Projected Medical Costs												
Total Monthly Costs:	2,146	\$3,088,020	2,146	\$3,276,013	\$2,498,997	\$589,023	19.1%	\$2,657,539	\$618,474	18.9%		
Total Annual Costs:		\$37,056,244		\$39,312,161	\$29,987,964	\$7,068,279		\$31,890,467	\$7,421,693			
Annual Cost Per Enrolled:		\$17,268		\$18,319	\$13,974	\$3,294		\$14,860	\$3,458			
Dollar Share of Cost Change:								\$1,902,503	\$353,414			
Cost Share Percentage:					80.9%	19.1%		81.1%	18.9%			
Total Percentage Change:				6.1%				6.3%	5.0%			

Note: Above Enrollment is based on Enrollment as of 6/1/2025 (most recent mo. enrollment from vendor(s))

DuPage County

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates

Increase employee contribution dollars by 10%

Dental

Using claims through 6/30/2025

om UW-Proj

		Enrollment and Rates			2025 Current Rates			2026 Projected Rates			Change in	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	%	Employer Net Cost	Employee Contribution Mo.	%	Employee Contribution Mo.	%
Segment:		Active										
Dental												
Employee	1,181	\$36.69	1,181	\$36.84	\$14.68	\$22.01	60.0%	\$12.63	\$24.21	65.7%	\$2.20	10.0%
Employee+Family	987	\$100.86	987	\$101.30	\$40.34	\$60.52	60.0%	\$34.73	\$66.57	65.7%	\$6.05	10.0%
Monthly Costs	2,168	\$142,880	2,168	\$143,489	\$57,153	\$85,727	60.0%	\$49,190	\$94,300	65.7%	\$8,573	10.0%
TOTAL: PROJECTED DENTAL COSTS												
Total Monthly Costs:	2,168	\$142,880	2,168	\$143,489	\$57,153	\$85,727	60.0%	\$49,190	\$94,300	65.7%		
Total Annual Costs:		\$1,714,557		\$1,721,874	\$685,832	\$1,028,725		\$590,277	\$1,131,597			
Annual Cost Per Enrolled:		\$791		\$794	\$316	\$475		\$272	\$522			
Dollar Share of Cost Change:								(\$95,555)	\$102,872			
Cost Share Percentage:					40.0%	60.0%		34.3%	65.7%			
Total Percentage Change:				0.4%				(13.9%)	10.0%			

Note: Above Enrollment is based on Enrollment as of 6/1/2025 (most recent mo. enrollment from vendor(s))

DuPage County

Vision

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates

Contributions Held at Current Dollar Amount

		Enrollment and Rates			2025 Current Rates			2026 Projected Rates			Change in	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	Contribution %	Employer Net Cost	Employee Contribution Mo.	Contribution %	Employee Contribution Mo.	Contribution %
Segment:		Active										
Vision												
Single	958	\$3.96	958	\$3.96	\$0.00	\$3.96	100.0%	\$0.00	\$3.96	100.0%	\$0.00	0.0%
Employee+Family	758	\$9.47	758	\$9.47	\$0.00	\$9.47	100.0%	\$0.00	\$9.47	100.0%	\$0.00	0.0%
Monthly Costs	1,716	\$10,972	1,716	\$10,972	\$0	\$10,972	100.0%	\$0	\$10,972	100.0%	\$0	0.0%
TOTAL: PROJECTED VISION COSTS												
Total Monthly Costs:	1,716	\$10,972	1,716	\$10,972	\$0	\$10,972	100.0%	\$0	\$10,972	100.0%		
Total Annual Costs:		\$131,663		\$131,663	\$0	\$131,663		\$0	\$131,663			
Annual Cost Per Enrolled:		\$77		\$77	\$0	\$77		\$0	\$77			
Dollar Share of Cost Change:								\$0	\$0			
Cost Share Percentage:					0.0%	100.0%		0.0%	100.0%			
Total Percentage Change:				0.0%				--	0.0%			

Note: Above Enrollment is based on Enrollment as of 6/1/2025 (most recent mo. enrollment from vendor(s))

DuPage County

Net Cost Analysis: 2025 Current Rates vs 2026 Projected Rates - SURCHARGES

Continue Current Amounts

		<u>Enrollment and Rates</u>			<u>2025 Current Rates</u>			<u>2026 Projected Rates</u>			<u>Change in</u>	
	Current Enrolled	2025 Current Rates	Proj. Enrolled	2026 Projected Rates	Employer Net Cost	Employee Contribution Mo.	%	Employer Net Cost	Employee Contribution Mo.	%	Employee Contribution Mo.	%
Segment: Active												
Working Spouse Surcharge												
Employee	197	\$0.00	197	\$0.00	(\$150.00)	\$150.00	0.0%	(\$150.00)	\$150.00	0.0%	\$0.00	0.0%
Monthly Costs	197	\$0	197	\$0	(\$29,550)	\$29,550	0.0%	(\$29,550)	\$29,550	0.0%	\$0	0.0%
Segment: Active												
Tobacco User Surcharge												
Employee	56	\$0.00	56	\$0.00	(\$75.00)	\$75.00	0.0%	(\$75.00)	\$75.00	0.0%	\$0.00	0.0%
Monthly Costs	56	\$0	56	\$0	(\$4,200)	\$4,200	0.0%	(\$4,200)	\$4,200	0.0%	\$0	0.0%
TOTAL COSTS: SURCHARGES												
Total Monthly Costs:	253	\$0	253	\$0	(\$33,750)	\$33,750	0.0%	(\$33,750)	\$33,750	0.0%		
Total Annual Costs:		\$0		\$0	(\$405,000)	\$405,000		(\$405,000)	\$405,000			
Annual Cost Per Enrolled:		\$0		\$0	(\$1,601)	\$1,601		(\$1,601)	\$1,601			
Dollar Share of Cost Change:								\$0	\$0			
Cost Share Percentage:					--	--		--	--			
Total Percentage Change:				0.0%				0.0%	0.0%			

Note: Above Enrollment is based on Enrollment as of 6/1/2025 (most recent mo. enrollment from vendor(s))

Disclaimers and Disclosures:

This is a general outline of covered benefits and does not include all benefits, limitations, and exclusions of the benefit programs. If there are any discrepancies between the illustrations contained herein and the benefit proposals or official benefit plan documents, the benefit proposals or official benefit plan documents prevail. See the official benefit plan documents for a full list of exclusions. Actual monthly and annual premium amounts may vary due to fluctuations in the enrollment counts and/or ages of covered persons over the previous and next year.

This analysis is for illustrative purposes only and is not a guarantee of future expenses. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases and more. Retention and pooling charges are based on most recent carrier renewal and are subject to change.

HIPAA Privacy Rule Disclosure:

This report may contain Protected Health Information (PHI). The Privacy Rule requires that we limit the disclosure of PHI to your plan administration “workforce.” Marsh & McLennan Agency relies on your discretion to ensure this information is only being shared with your “workforce” and will be safeguarded in a manner required by The Rule.