



2025 Employee Benefit Planning

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2025 Cost Projections

The background of the slide features a series of light blue, wavy lines that create a sense of movement and depth. These lines are layered and overlap, creating a complex, organic pattern that resembles a stylized landscape or a series of ripples. The lines are most prominent in the lower half of the slide, where they form a dense, textured area that contrasts with the plain white background above.

2025 Cost Projections

Total Cost Summary

\$28.6M

Current Employer Net Spend

- Total Spend: \$37.3M
- Employee Net: \$8.7M

\$29.1M

Projected Employer Net Spend

- Total Spend: \$37.8M
- Employee Net: \$8.7M

\$550K

Employer Net Increase

- Employer Net Increase = +1.9%
- No Changes to Plan Design or Employee Contributions

- Claims for the 2025 budget projection include data through June 2024.
- Snapshot includes all lines of coverage.

2025 Cost Projections

Total Cost Summary

	2024 Budget Cost	2025 Projected Cost	\$ Difference from Current	% Difference from Current
Medical/Rx Plan				
Total	\$35,291,972	\$35,841,589	\$549,617	1.6%
DuPage County Net Cost	\$28,481,919	\$29,031,537	\$549,617	1.9%
Employee Contribution	\$6,810,052	\$6,810,052	\$0	0.0%
Dental Plan				
Total	\$1,704,648	\$1,704,648	\$0	0.0%
DuPage County Net Cost	\$681,866	\$681,866	\$0	0.0%
Employee Contribution	\$1,022,781	\$1,022,781	\$0	0.0%
Vision Plan				
Total	\$111,283	\$111,283	\$0	0.0%
DuPage County Net Cost	\$0	\$0	\$0	0.0%
Employee Contribution	\$111,283	\$111,283	\$0	0.0%
Spousal Surcharge				
Total	\$0	\$0	\$0	0.0%
DuPage County Net Cost	(\$388,800)	(\$388,800)	\$0	0.0%
Employee Contribution	\$388,800	\$388,800	\$0	0.0%
Tobacco Surcharge				
Total	\$0	\$0	\$0	0.0%
DuPage County Net Cost	(\$120,600)	(\$120,600)	\$0	0.0%
Employee Contribution	\$120,600	\$120,600	\$0	0.0%
Basic and Voluntary Life Plans				
Total	\$326,169	\$326,169	\$0	0.0%
DuPage County Net Cost	\$67,222	\$67,222	\$0	0.0%
Employee Contribution	\$258,947	\$258,947	\$0	0.0%
BCBSIL Fee Credits				
Total	for retention (\$150,000)	for retention (\$150,000)	\$0	0.0%
DuPage County Net Cost	(\$150,000)	(\$150,000)	\$0	0.0%
Employee Contribution	\$0	\$0	\$0	0.0%
TOTAL BENEFIT PLAN COST				
Total Plan Cost	\$37,284,071	\$37,833,689	\$549,617	1.5%
Total DuPage County Net Cost	\$28,571,608	\$29,121,226	\$549,617	1.9%
Total Employee Contribution	\$8,712,463	\$8,712,463	\$0	0.0%

Telemedicine Provider

Moving Coverage to BCBSIL

Estimated Utilization and Claims Expense	
DuPage County's 2023 PPO Telemedicine Utilization: 7.5%	30 visits
BCBSIL Cost Per Visit (2025 pricing, basic medical)	\$48
Estimated Claims Expense <i>(assumes no member cost-sharing)</i>	\$1,440

Terminate Teladoc (\$1.87 PEEPM)	(\$48,897)
Move to BCBSIL Telemedicine – Administration Fee	\$2,502
Estimated Claims Expense	\$1,440
Cost Savings	(\$44,955)



Recommendations

Recommendations

Projected Cost Increase vs Recommended Alternatives

Net Cost Increase Before Changes	\$549,617	+1.9%
Cost Alternatives	Net Cost Impact	
IL House Bill 5285: Eliminate surcharge	\$99,017	
Telemedicine: Move services to BCBS of Illinois	(\$44,955)	
Total Adjustment	\$54,062	
Adjusted Net Cost After Changes	\$603,679	+2.1%

2025 Cost Projections

Total Cost Summary

	2024 Budget Cost	2025 Projected Cost No Changes	2025 Projected Cost With All Changes
Medical/Rx Plan			
Total	\$35,291,972	\$35,841,589	\$35,841,589
DuPage County Net Cost	\$28,481,919	\$29,031,537	\$29,031,537
Employee Contribution	\$6,810,052	\$6,810,052	\$6,810,052
Dental Plan			
Total	\$1,704,648	\$1,704,648	\$1,704,648
DuPage County Net Cost	\$681,866	\$681,866	\$681,866
Employee Contribution	\$1,022,781	\$1,022,781	\$1,022,781
Vision Plan			
Total	\$111,283	\$111,283	\$111,283
DuPage County Net Cost	\$0	\$0	\$0
Employee Contribution	\$111,283	\$111,283	\$111,283
Spousal Surcharge			
Total	\$0	\$0	\$0
DuPage County Net Cost	(\$388,800)	(\$388,800)	(\$388,800)
Employee Contribution	\$388,800	\$388,800	\$388,800
Tobacco Surcharge			
Total	\$0	\$0	\$0
DuPage County Net Cost	(\$120,600)	(\$120,600)	(\$120,600)
Employee Contribution	\$120,600	\$120,600	\$120,600
Basic and Voluntary Life Plans			
Total	\$326,169	\$326,169	\$326,169
DuPage County Net Cost	\$67,222	\$67,222	\$67,222
Employee Contribution	\$258,947	\$258,947	\$258,947
BCBSIL Fee Credits			
Total	for retention (\$150,000)	for retention (\$150,000)	for retention (\$150,000)
DuPage County Net Cost	(\$150,000)	(\$150,000)	(\$150,000)
Employee Contribution	\$0	\$0	\$0
Eliminate IL House Bill 5285 Surcharge; Move Telemedicine Services to BCBS			
Total	Included above	Included above	\$54,062
DuPage County Net Cost	Included above	Included above	\$54,062
Employee Contribution	Included above	Included above	\$0
TOTAL BENEFIT PLAN COST			
Total Plan Cost	\$37,284,071	\$37,833,689	\$37,887,751
Total DuPage County Net Cost	\$28,571,608	\$29,121,226	\$29,175,288
Total Employee Contribution	\$8,712,463	\$8,712,463	\$8,712,463
NET COST DIFFERENCE COMPARED TO CURRENT BUDGET			
Dollar Difference		\$549,617	\$603,679
Percent Difference		+1.9%	+2.1%

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.

Your future is limitless.SM