



Board Packet

Special Meeting

Wednesday, October 13, 2021

1770 West Centennial Place, Addison, Illinois

Our Vision

An agency of excellence, demonstrated by member partners working cooperatively with Board, staff and the community to enhance the quality of life for each individual.

Our Mission

To serve as an integral partner with our member park districts and villages to positively impact individuals with disabilities through diverse recreation opportunities and community services.

Our Core Values

Service with Compassion
Excellence and Quality
Integrity ♦ Commitment ♦ Fun

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Agenda
Board of Trustees Special Meeting
Wednesday, October 13, 2021, 1:30 PM

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| 1. Call to Order | Chairman Ellmann |
| 2. Roll Call | Chairman Ellmann |
| 3. Presentation of NEDSRA Health Plan Selection for 2022 (Memo) | Director Poole |
| a. Discussion/approval of presented Health Plan Selection | Roll Call Vote |
| 4. Other Business | Chairman Ellmann
Executive Director Poole |
| 5. Adjournment | Chairman Ellmann
Voice Vote |

Northeast DuPage Special Recreation Association (NEDSRA) is subject to the requirements of the Americans with Disabilities Act of 1990. Individuals with disabilities who plan to attend this meeting and who require certain accommodations in order to allow them to observe and/or participate in this meeting, or who have questions regarding the accessibility of the meeting or the facilities, are requested to contact **ADA Coordinator at 630.620.4500** promptly to allow the Association to make reasonable accommodations.

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Memo

Date: October 13, 2021
To: NEDSRA Board of Trustees
From: Rick Poole, Executive Director
Re: Health Insurance 2022

Annually the NEDSRA Trustees review and approve health insurance expenses in preparation for the open enrollment period.

NEDSRA maintains enrollment in the PDRMA Health program and is recommending that the agency continue to do so. In 2021/22 both PPO \$2,000 Deductible with \$1,500 HRA and HMO options were offered. Current demographics have eight employees enrolled with one employee opting out of insurance receiving \$2,000 per year.

NEDSRA currently also offers dental with orthodontia, EAP and life insurance at 1.5x salary. Vision coverage is offered at 50% NEDSRA/employee cost. The projected benefit cost for NEDSRA in 2021/2022 is \$128,524, which is \$25,418 under budget, due to a decrease in the PPO premium for 2022 and only a 15% usage of HRA funds, down from prior years.

<u>History Health Insurance NEDSRA Cost</u>						
Fiscal Year	2017/2018	2018/2019	2019/2020	2020/2021	Projected 2021/22	Recommended for Budget 2022/2023
NEDSRA Cost	\$152,642	\$146,348	\$142,589	\$143,286	\$128,524	\$129,710
% Change	+2.47%	-4.11%	-2.57%	+1.00%	-16.50% *	+0.92%

* Significant change in enrollment and low HRA usage.

Staff is recommending to retain the current plans of an HMO, a PPO plan w/HRA of \$2,000 deductible/\$1,500 HRA and Dental with orthodontia. The vision would remain with the \$600 plan.

Staff is proposing a slight increase in employee contributions for some PPO w/HRA plans, offering Vision coverage at no cost to employee and increasing the Opt Out option from \$2,000/year to \$2,500/year. The projected demographics is for nine full-time employees and one employee opting out. As proposed, total health benefits expense for NEDSRA is expected to be \$129,710 in 2022/23. This is up 0.92% from the anticipated 2021/22 (\$128,524) expense. This proposal is a result of reviewing rates from Member Partners and other SRA’s (information enclosed), to keep NEDSRA in line with our Partners as well as remaining competitive in the SRA market for recruiting quality, professional staff.

Employee Contribution*	January 2021	January 2022	Emp. \$	NEDSRA \$
PPO Employee	12%	13%	\$1,342	\$8,980
PPO Employee + Child	15%	17%	\$2,387	\$11,653
PPO Employee + Spouse	18%	19%	\$3,803	\$16,215
PPO Employee + Children	21%	22%	\$4,216	\$14,949
PPO Family	24%	24%	\$6,897	\$21,840
HMO Employee	12%	12%	\$1,090	\$7,993
HMO Employee + Child	14%	14%	\$1,765	\$10,791
HMO Employee + Spouse	15%	15%	\$2,750	\$15,387
HMO Employee + Children	16%	16%	\$2,821	\$14,519
HMO Family	17%	17%	\$4,563	\$21,713

*Last overall increase in 2016

Benefit	NEDSRA Cost
Health Insurance	\$115,190
Dental with Ortho	\$5,375
EAP/Life/FSA Fee	\$3,397
Vision \$600	\$3,248
Opt Out	\$2,500
Total	\$129,710
Includes projected 3% rate increase for 2023.	

Suggested Motion

I move to approve NEDSRA Health plan offerings by PDRMA Health for 2022 to include a PPO \$2,000 Deductible /\$1,500 HRA, an HMO plan, a Dental with Orthodontia plan and a \$600 Vision plan with employee rates as presented and in increase to the Opt Out option to \$2,500 per year.

Member Partner Survey Averages for Health Insurance Benefit Costs

(Nine Partners responded.)

<u>Plan</u>	<u>Emp. %</u>
PPO	14%
PPO w/HRA	18% (only 3 responding partners offer w/HRA)
HMO	11%
Dental	25% (One Partner has employee cost of 100%. Otherwise average is 13%)
Vision	15%

For this report, only single coverage was averaged. Partner rates vary for dependent coverage from a tiered option to 100% of the difference from single to respective dependent level. Not all Partners offer PPO w/HRA.

Opt Out options are also varied.

The SRA survey is attached. From the SRA perspective, NEDSRA's employee percentages mostly fall within the top 25% of responding agencies.

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2021 SRA Employee Health Insurance Contributions

SRA	PPO EE	PPO EE + Spouse	PPO EE + 1 Child	PPO EE +CHN	PPO Family	HMO EE	HMO EE + Spouse	HMP EE + 1 Child	HMO EE +CHN	HMO Family	Deductible	Is 2022 anticipated to be the same %?	Date Edited
FVSRA	15%	15%		15%	15%	10%	10%		10%	10%	1500HRA?	yes	9/7/21
HISRA	7%	7%		7%	7%	7%	7%		7%	7%		yes	9/28/21
MNASR	5%	15%			17.5%	5%	15%			17.5%	EE: \$250	yes	9/7/21
NEDSRA	12%	18%	15%	21%	24%	12%	15%	14%	16%	17%	\$2000 w/\$1500 HRA	yes	9/8/2021
NISRA	15%	15%		15%	8%	8%				8%	500 with 1,500 HRA		
NSSRA	10%	10%		10%	10%	10%	10%		10%	10%	1500 HRA	yes	9/14/21
NWCSRA													
NWSRA	10%	13%	12%	15%	15%	10%	13%	12%	15%	15%	2000	yes	10/05/2021
RVSRA	25%	25%		25%	25%							yes	9/28/21
SEASPAR	5%	17.5%		15%	20%	5%	17.5%		15%	20%	\$500 after HRA	yes	9/8/21
SRACLC	5%	15%		15%	15%	0	15%		15%	15%	1,000	yes	9/8/21
SSSRA	5%	55%		55%	55%	5%	55%		55%	55%	1,000	yes	9/22/21
SWSRA	10%	35%		35%	35%	0	25%		25%	25%		yes	9/8/2021
WDSRA	16%	22%		20%	23%						EE \$2500 with \$625 HSA EE+ \$5000 with \$1,250 HSA		9/8/2021
WSSRA	9%	15%		15%	15%	NA	NA		NA	NA	\$4,850 EE first \$1,000 HRA next \$2850 EE last \$1000	Yes	9/22/21