

## 2019 for 2020 NWSRA Health Benefits Survey

2. Who is your health care provider?	
Member Park District	Health Care Provider
Arlington Heights Park District	Blue Cross Blue Shield of IL
Bartlett Park District	PDRMA
Buffalo Grove Park District	Blue Cross Blue Shield of IL
Elk Grove Park District	Blue Cross Blue Shield of IL
Hanover Park Park District	PDRMA
Hoffman Estates Park District	PDRMA
Inverness Park District	
Mount Prospect Park District	Blue Cross/Blue Shield of Illinois
Palatine Park District	IPBS - broker; BCBS - HMO; UHC - PPO
Prospect Heights Park District	PDRMA
River Trails Park District	
Rolling Meadows Park District	PDRMA
Salt Creek Park District	United Healthcare
Schaumburg Park District	Cigna
South Barrington Park District	United Healthcare
Streamwood Park District	
Wheeling Park District	PDRMA

3. Do you offer vision and dental benefits?		
Member Park District	Yes	No
Arlington Heights Park District	X	
Bartlett Park District	X	
Buffalo Grove Park District	X	
Elk Grove Park District	X	
Hanover Park Park District	X	
Hoffman Estates Park District	X	
Inverness Park District		
Mount Prospect Park District	X	
Palatine Park District	X	
Prospect Heights Park District	X	
River Trails Park District		
Rolling Meadows Park District	X	
Salt Creek Park District	X	
Schaumburg Park District	X	
South Barrington Park District	X	
Streamwood Park District		
Wheeling Park District	X	

## 2019 for 2020 NWSRA Health Benefits Survey

### 4. How do you offer your dental and vision benefits?

#### A. Your Dental and Vision benefits are bundled with your health insurance?

Member Park District	Yes	No	Other
Arlington Heights Park District		X	
Bartlett Park District	X		
Buffalo Grove Park District	X		
Elk Grove Park District		X	
Hanover Park Park District	X		
Hoffman Estates Park District		X	
Inverness Park District			
Mount Prospect Park District		X	
Palatine Park District		X	
Prospect Heights Park District		X	
River Trails Park District			
Rolling Meadows Park District	X		
Salt Creek Park District	X		
Schaumburg Park District		X	
South Barrington Park District		X	
Streamwood Park District			
Wheeling Park District		X	

Dental is a separate policy and is part of the covered benefit. Vision is an optional benefit selected by the employee and paid for by employee.

### 4. How do you offer your dental and vision benefits?

#### B. Vision and Dental benefits are offered as a cafeteria style option?

Member Park District	Yes	No	Other
Arlington Heights Park District	X		
Bartlett Park District	X		
Buffalo Grove Park District		X	
Elk Grove Park District	X		
Hanover Park Park District		X	
Hoffman Estates Park District	X		
Inverness Park District			
Mount Prospect Park District		X	
Palatine Park District	X		
Prospect Heights Park District		X	A la carte
River Trails Park District			
Rolling Meadows Park District		X	
Salt Creek Park District		X	
Schaumburg Park District	X		
South Barrington Park District		X	
Streamwood Park District			
Wheeling Park District	X		

We offer 2 medical plans through BCBS of Illinois. We offer 1 dental plan through Principal. And we offer a vision discount plan through VSP.

We offer both, however, we use Guardian Dental with Davis Vision

## 2019 for 2020 NWSRA Health Benefits Survey

### 5. What is the % that your employees contribute to their health insurance?

Member Park District/SRA	HMO			
	%EE	%EE+ child	%EE +1	%family
Arlington Heights Park District	12%	15%	15%	15%
Bartlett Park District	17%	24%	24%	24%
Buffalo Grove Park District	0%	8%	9%	11%
Elk Grove Park District	10%	25%	25%	25%
Hanover Park Park District	0%	0%	0%	0%
Hoffman Estates Park District	25%	25%	25%	25%
Inverness Park District				
Mount Prospect Park District	N/A	N/A	N/A	N/A
Palatine Park District	12%	15%	15%	16%
Prospect Heights Park District	10%	10%	10%	10%
River Trails Park District	10%	10%	10%	10%
Rolling Meadows Park District	10%	25%	25%	25%
Salt Creek Park District	10%	15%	15%	15%
Schaumburg Park District	N/A	N/A	N/A	N/A
South Barrington Park District	8%	8%	8%	8%
Streamwood Park District				
Wheeling Park District	11%	15%	15%	18%

As we do not have IMPF, our health insurance is covered at a higher level than many districts.

### 5. What is the % that your employees contribute to their Health insurance? PPO

Member Park District/SRA	PPO			
	%EE	%EE+child	%EE+1	%family
Arlington Heights Park District	12%	15%	15%	15%
Bartlett Park District	17%	24%	24%	24%
Buffalo Grove Park District	10%	12%	13%	17%
Elk Grove Park District	10%	25%	25%	25%
Hanover Park Park District	6%	6%	6%	6%
Hoffman Estates Park District	N/A	N/A	N/A	N/A
Inverness Park District				
Mount Prospect Park District	14%	11%	10%	10%
Palatine Park District	12%	15%	15%	16%
Prospect Heights Park District	11%	15%	15%	20%
River Trails Park District	10%	10%	10%	10%
Rolling Meadows Park District	10%	25%	25%	25%
Salt Creek Park District	10%	15%	15%	15%
Schaumburg Park District	10%	10%	10%	10%
South Barrington Park District	8%	8%	8%	8%
Streamwood Park District				
Wheeling Park District	12%	16%	16%	19%

We do not offer PPO

There is a 25% premium differential savings if the opt out of the ppo vs HMO

## 2019 for 2020 NWSRA Health Benefits Survey

6. What are your employee's deductible amounts?		HMO		
Member Park District/SRA	\$EE	\$EE+ child	\$EE +1	\$family
Arlington Heights Park District				
Bartlett Park District				
Buffalo Grove Park District				
Elk Grove Park District				
Hanover Park Park District				
Hoffman Estates Park District				
Inverness Park District				
Mount Prospect Park District				
Palatine Park District				
River Trails Park District				
Prospect Heights Park District				
Rolling Meadows Park District				
Salt Creek Park District				
Schaumburg Park District				
South Barrington Park District				
Streamwood Park District				
Wheeling Park District				

6. What are your employee's deductible amounts? PPO in/PPO out				
	\$EE	\$EE+child	\$EE+1	\$family
Arlington Heights Park District	2,500/5,000	5,000/7,500	5,000/7,500	7,500/15,000
Bartlett Park District	2,000/2,000	3,000/3,000	3,000/3,000	4500/4500
				The park district reimburses up to 80% of the deductible. Employee is responsible for first and last \$350, district pays \$2,80. for E+1 and family, employee first and last \$700 - district pays \$5,450 (total deductible is \$6,850)
Buffalo Grove Park District	3500/7,000	7,000/10,000	7,000/10,000	7,000/10,000
Elk Grove Park District	1,000/2,000	1,000/2,000	1,000/2,000	3,000/6,000
Hanover Park Park District	1500/1500	1500/1500	1500/1500	1500/1500
Hoffman Estates Park District	N/A	N/A	N/A	N/A
Inverness Park District				
Mount Prospect Park District	2,500/5,000	5,000/10,000	5,000/10,000	5,000/10,000
Palatine Park District	2,500/2500	5,000/5,000	5,000/5,000	4500/5,000
River Trails Park District	500/1,000	1,000/2,000	1,000/2,000	1,500/3,000
Prospect Heights Park District	1,500/3000	1,500/3000	1,500/3000	1,500/3000
Rolling Meadows Park District	500/1,000	1,000/2,000	1,000/2,000	1,500/3,000
Salt Creek Park District	1,500/5,000	3,000/10,000	3,000/10,000	3,000/10,000
Schaumburg Park District	500/1000	1,000/2,000	1,000/2,000	1,500/3,000
South Barrington Park District	3,000/5,000	6,000/10,000	6,000/10,000	9000/15,000
Streamwood Park District				
Wheeling Park District	1,500/3,000	3,000/6,000	3,000/6,000	4,500/9,000

## 2019 for 2020 NWSRA Health Benefits Survey

7. Do you offer and HRA?		
Member Park District	Yes	No
Arlington Heights Park District	X	
Bartlett Park District	X	
Buffalo Grove Park District	X	
Elk Grove Park District		X
Hanover Park Park District	X	
Hoffman Estates Park District		X
Inverness Park District		
Mount Prospect Park District	X	
Palatine Park District	X	
Prospect Heights Park District		X
River Trails Park District	X	
Rolling Meadows Park District		X
Salt Creek Park District		X
Schaumburg Park District		X
South Barrington Park District		X
Streamwood Park District		
Wheeling Park District	X	

8. What is the HRA amount based on the following Categories?				HMO
Member Park District/SRA	EE	EE+child	EE+1	family
Arlington Heights Park District	N/A	N/A	N/A	N/A
Bartlett Park District				
Buffalo Grove Park District	N/A	N/A	N/A	N/A
Elk Grove Park District				
Hanover Park Park District				
Hoffman Estates Park District	N/A	N/A	N/A	N/A
Inverness Park District				
Mount Prospect Park District				
Palatine Park District				
Prospect Heights Park District				
River Trails Park District				
Rolling Meadows Park District	N/A	N/A	N/A	N/A
Salt Creek Park District				
Schaumburg Park District				
South Barrington Park District	N/A	N/A	N/A	N/A
Streamwood Park District				
Wheeling Park District				

## 2019 for 2020 NWSRA Health Benefits Survey

### 8. What is the HRA amount Based on the following Categories?

Member Park District/SRA				PPO
	\$EE	\$EE+child	\$EE+1	\$family
Arlington Heights Park District	\$1,500	\$2,000	\$2,000	3,000
Bartlett Park District	1,500	1,500	1,500	
Buffalo Grove Park District	N/A	N/A	N/A	N/A
Elk Grove Park District	N/A	N/A	N/A	N/A
Hanover Park Park District	1,250	1,250	1,250	1,250
Hoffman Estates Park District	N/A	N/A	N/A	N/A
Inverness Park District				
Mount Prospect Park District	N/A	N/A	N/A	N/A
Palatine Park District	2,000			
Prospect Heights Park District	N/A	N/A	N/A	N/A
River Trails Park District	1,000	2,000	2,000	3,000
Rolling Meadows Park District	N/A	N/A	N/A	N/A
Salt Creek Park District	N/A	N/A	N/A	N/A
Schaumburg Park District	N/A	N/A	N/A	N/A
South Barrington Park District	N/A	N/A	N/A	N/A
Streamwood Park District				
Wheeling Park District	1,000	2,000	2,000	3,000

The park district reimburses up to 80% of the deductible. Employee is responsible for first and last \$350, district pays \$2,800. for E+1 and family, employee pays first and last \$700 - district pays \$5,450 (total deductible is \$6,850).

Please note that our HRA pays for \$2000 for in-network only single EE and \$3500 for in-network only EE plus spouse, EE plus children, and family. HRA - Single - \$2000. Family - \$4000. We will be switching to an HAS in Jan. Single \$1000 Family \$2000

### 9. If you do not offer an HRA, do you reimburse a portion of the employee's deductible?

Member Park District	Yes	No	Other
Arlington Heights Park District		X	
Bartlett Park District			
Buffalo Grove Park District			see above
Elk Grove Park District		X	
Hanover Park Park District		X	
Hoffman Estates Park District		X	
Inverness Park District			
Mount Prospect Park District			
Palatine Park District			See above
Prospect Heights Park District		X	
River Trails Park District	X		
Rolling Meadows Park District		X	
Salt Creek Park District		X	
Schaumburg Park District		X	
South Barrington Park District		X	
Streamwood Park District			
Wheeling Park District			

## 2019 for 2020 NWSRA Health Benefits Survey

10. What is the amount of the reimbursement based on the following categories?				HMO
Member Park District/SRA	EE	EE+child	EE+1	family
Arlington Heights Park District				
Bartlett Park District				
Buffalo Grove Park District				
Elk Grove Park District				
Hanover Park Park District				
Hoffman Estates Park District				
Inverness Park District				
Mount Prospect Park District				
Palatine Park District				
River Trails Park District				
Prospect Heights Park District				
Rolling Meadows Park District				
Salt Creek Park District				
Schaumburg Park District				
South Barrington Park District				
Streamwood Park District				
Wheeling Park District				

10. What is the amount of the reimbursement based on the following categories?				PPO
Member Park District/SRA	EE	EE+child	EE+1	family
Arlington Heights Park District	N/A	N/A	N/A	N/A
Bartlett Park District	N/A	N/A	N/A	N/A
Buffalo Grove Park District	\$2,500	\$5,000	\$5,000	\$5,000
Elk Grove Park District	N/A	N/A	N/A	N/A
Hanover Park Park District	N/A	N/A	N/A	N/A
Hoffman Estates Park District	N/A	N/A	N/A	N/A
Inverness Park District				
Mount Prospect Park District	N/A	N/A	N/A	N/A
Palatine Park District	\$1,000	\$2,000	\$2,000	\$2,000
River Trails Park District	\$1,000	\$2,000	\$2,000	\$3,000
Prospect Heights Park District	N/A	N/A	N/A	N/A
Rolling Meadows Park District	N/A	N/A	N/A	N/A
Salt Creek Park District	N/A	N/A	N/A	N/A
Schaumburg Park District	N/A	N/A	N/A	N/A
South Barrington Park District	N/A	N/A	N/A	N/A
Streamwood Park District				
Wheeling Park District	N/A	N/A	N/A	N/A

**2019 SRA Employee Health Insurance Contributions**  
*(If 2020 is known, please complete the second page below as well)*

SRA	PPO Employee	PPO Employee + Spouse	PPO Family	HMO Employee	HMO Employee + Spouse	HMO Family	Deductible	Is 2020 anticipated to be the same %?	Date Edited
FVSRA	15%	15%	15%	10%	10%	10%	1500 (500 employee plus 1000 HRA)	yes	9/9/19
SSSRA	5%	5% of employee plus 50% of difference between the EE + spouse - EE	5% of employee plus 50% of difference between the family-EE	5%	5% of employee plus 50% of difference between the EE + spouse - EE	5% of employee plus 50% difference between the family - EE	\$500 (reimbursed by agency for EE)	Unsure at this time; seeking comparisons outside of PDRMA Health	9/10/19
LWSRA									
SRACLC	5%	15%	15%	0	15%	15%	\$500	yes	9/10/19
NISRA	15%	15%	15%	8%	8%	8%	\$2000 (\$500 employee plus \$1500 HRA)	Yes, but waiting on renewal Info	9/11/19
WSSRA									
MNSAR	5%	5% of single + 20% of the difference of the EE + Spouse - Single	5% of single + 20% of the difference of the Family - Single	n/a	n/a	n/a	EE: \$250 Family \$750	No- will move EE+1 and Family up to a flat % TBD	9/9/19
NEDSRA									
SWSRA	10% (IF over \$600 premium; employee pays 10% of anything over \$600-soon to change	Employee pays based on formula; Spouse pays 50%	Family pays 50%	5% if over \$600 premium. Employee pays 5% of anything over	Employee pays based on formula; Spouse pays 50%	Employee pays based on formula; family 50%	\$250 PPO \$0 HMO	No. We will remove \$600 threshold and use percentage on entire premium. . Recommending HMO free or 5% to employees and 10% if they select PPO; 50%	9/20/19 Likely to change next month- I will update at that time.