

# RESOLUTION

## Resolution Establishing 2026 Medical and Dental Plans, Premium Cost Sharing Percentages, and Incentives for the Period of 1/1/2026 through 12/31/2026 (09)

**WHEREAS**, the County, as a member of the Intergovernmental Personnel Benefits Cooperative (IPBC) since 2017, retains the ability to work with the broker to modify, change, and add plans, to establish premium cost-sharing levels, and establish incentives for participation in various plans; and

**WHEREAS**, plans, plan designs, incentives, and cost-sharing need to be established prior to the County's annual open enrollment which will be scheduled for October; and

**WHEREAS**, the Director of Human Resources, Benefits and Operations Manager, the Chief Financial Officer, and the County Administrator are recommending the following changes:

- All plan designs will remain unchanged.
- BCBS HMO will experience an increase of 10.7% from 2025.
- BCBS Regular PPO will experience an increase of 7.1% from 2025.
- BCBS HSA PPO will experience an increase of 7.1% from 2025
- New BCBS BCO Plan to be added offering 0% increase from 2025
- Delta Dental plans will experience an increase of 2.4% from 2025.

**WHEREAS**, the Administrative Services and Finance and Audit Committee have reviewed the recommended changes.

**NOW, THEREFORE BE IT RESOLVED**, by this County Board of McHenry County, Illinois, that it hereby authorizes the recommended changes to the County's medical and Dental Plans, cost-sharing percentages, and incentives as outlined above and presented on the attached documents (documents attached hereto and made a part hereof) to be effective January 1, 2026; and

**BE IT FURTHER RESOLVED**, that the County Clerk is hereby authorized to distribute a certified copy of this Resolution to Elected Officials, Department Heads, the County Administrator, the Deputy County Administrator, and the Chief Financial Officer.

**DATED** at Woodstock, Illinois, this 16<sup>th</sup> day of September, A.D., 2025.

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Michael Buehler, Chairman  
McHenry County Board

ATTEST:

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Joseph J. Tirio, County Clerk

## RESOLUTION

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**SUBJECT:** Resolution Establishing 2026 Medical and Dental Plans, Premium Cost Sharing Percentages, and Incentives for the Period of 1/1/2026 through 12/31/2026 (09)

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**Board / Committee Action Requested:** Approve recommended changes to the County's Medical and Dental Plans, cost sharing percentages/costs and incentives.

**Background and Discussion:** Each year, we review our insurance plans and incentives in order to propose adjustments deemed appropriate to affect desired change. We decide on changes prior to open enrollment so we can start to create documents and properly educate employees. This year's changes are outlined on the attached sheet and within the body of the resolution. We are not making any plan design changes. The premium increases reflect the change in the actual premium equivalent cost.

**Impact on Human Resources:** Once changes are approved by the Board, HR staff will work to modify documents and make plans to educate employees prior to open enrollment in October.

**Impact on Budget (Revenue; Expenses, Fringe Benefits):** HMO and PPO premium equivalent costs will increase, and dental premium costs will increase, and the budget will reflect those changes.

**Impact on Capital Expenditures:** N/A

**Impact on Physical Space:** N/A

**Impact on Other County Departments or Outside Agencies:** N/A

**Conformity to Board Ordinances, Policies and Strategic Plan:** Yes