



June 13, 2022

Dear Lake County Retiree/Spouse:

Effective July 1, Lake County joins the Intergovernmental Personnel Benefit Cooperative (IPBC). IPBC is a cooperative of over 100 cities, counties and municipalities who partner together to leverage their collective numbers to negotiate better insurance rates. For retirees and spouses under the age of 65, or retirees and spouses over age 65 enrolled in dental, \*\* below is a summary of what you can expect as a result of this change.

- Lake County will remain with Blue Cross Blue Shield of Illinois and Delta Dental as carriers. Both plans will have new group numbers, and as a result;
- New ID cards will be coming to your home between the middle and end of June. They will arrive in a plain white envelope. Please present these cards to your providers for any service received on or after July 1, 2022.
- Pharmacy coverage will be transitioning away from Optum Rx over to Express Scripts. New ID cards for this provider will arrive between the middle and end of June. They will arrive in a plain white envelope. Please present these cards to your providers for any prescription received on or after July 1, 2022.
- Rate changes (included in the enclosed Frequently Asked Question document) resulting from the transition to IPBC will begin effective July 1, 2022. Retirees who have their premiums deducted through IMRF will not need to make any changes, as the new rates have been communicated with IMRF by the County.
- Retirees and spouses aged 65 and older will have access to a Medicare Supplement plan which provides enhanced benefits at a reduced cost through a Benistar.

Please find enclosed a Frequently Asked Question document (FAQ) which will provide more information on how this change affects you as a retiree. For any questions regarding the transition to IPBC, please contact Lake County Human Resources at the contact information provided below. Additional information can be found at [www.lakecountyil.gov](http://www.lakecountyil.gov), under Department/Offices > Human Resources.

Sincerely,

Lake County Human Resources  
Email: [Benefits@lakecountyil.gov](mailto:Benefits@lakecountyil.gov)  
Phone: 847-377-2415

*\*\* If you are over the age of 65 and enrolled in medical and prescription coverage with Lake County, refer to the Benistar information sent to you via the mail for more information on your medical and prescription coverage.*