



Lake County's Benefit Transition:

Intergovernmental Personnel Benefit Cooperative (IPBC)

Human Resources

What is the IPBC?

- The Intergovernmental Personnel Benefit Cooperative (IPBC) is a collection of over 100 cities, counties and special districts.
- These entities join the IPBC so that they can leverage their collective numbers to negotiate better insurance rates.



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The premier health benefit option for Illinois local governments.

What is Changing?

Let's start with some reassurances:

- We will still have Blue Cross Blue Shield of Illinois and Delta Dental as vendors.
- Your copays and deductibles are staying the same.

And address some changes:

- We will move our prescription provider back to Express Scripts (a legacy vendor) effective July 1.
- IMRF deductions are being updated accordingly, no additional steps are required from you.
- We will have a new program for Retirees over age 65.

Medical Plans

- Blue Cross Blue Shield will still be our medical plan vendor.
 - No change in plan design
 - Some added enhancements (additional preventive health screenings, hearing benefits, etc.)
- You will receive new ID cards middle to late June. Be sure to start presenting this new card effective 7/1.
 - New policy number
 - One phone number (concierge service)
 - Arriving in plain envelope- be careful not to throw away accidentally!
- Claims accrued YTD towards deductible and out-of-pocket max will carry over.



**BlueCross BlueShield
of Illinois**

Prescription Benefits

- Lake County will be moving away from Optum Rx and transitioning to Express Scripts.
 - This was a vendor LC has had in the past with positive feedback from employees
- You will receive new Express Scripts ID cards middle to late June. **Be sure to start presenting this new card effective 7/1.**
 - Arriving in plain envelope- be careful not to throw away accidentally!
- The drug formulary is posted on the Lake County website to ensure employees can confirm coverage for current prescriptions.
 - A list of existing prior authorization and step-therapy has been sent to Express Scripts so that they can continue to honor
- We recommend re-filling any maintenance meds prior to 7/1 if possible to avoid any potential disruptions over the holiday weekend.



Retirees Age 65+

- Currently retirees and/or spouses over age 65 are receiving the same benefits as county employees, which are not intended to act as a Medicare supplement.
- Effective 7/1, Lake County will partner with Benistar. Benistar provides enhanced medical and prescription coverage through The Hartford and Express Scripts at a reduced monthly premium cost.
- Enrollment in Medicare Part A and Part B is required to enroll.





Dental Plan

- Delta Dental will still be our dental plan vendor.
 - No change in plan design
 - No change in network availability
- You will receive new ID cards middle to late June. Be sure to start presenting this new card effective 7/1.
 - New policy number
 - Arriving in plain envelope- be careful not to throw away accidentally!

What about our other benefits?

- The following benefits will not transition to IPBC effective July 1:
 - Vision (Superior)
- These benefits may transition over to IPBC at a later date, and we will communicate those changes as they get closer.

Who should I contact with Questions?

- All questions regarding employee benefits or the transition to IPBC should be directed to Lake County Human Resources.
 - Benefits@lakecountyil.gov
 - 847-377-2415

