



*The premier health benefit option for Illinois local governments*

**MEMBERSHIP MEETING AGENDA**  
**TEAMS**  
**April 2, 2026, 9:30 am**  
**Teams**

[https://teams.microsoft.com/meet/28890997505530?](https://teams.microsoft.com/meet/28890997505530?p=CtvWoO7k7VbxAAIsw1)

[p=CtvWoO7k7VbxAAIsw1](https://teams.microsoft.com/meet/28890997505530?p=CtvWoO7k7VbxAAIsw1)

Meeting ID: 288 909 975 055 30

Passcode: QM2eH6er

**Dial in by phone**

[+1 323-792-6282](tel:+13237926282), [33539333#](tel:+13237926282) United States, Los Angeles

[Find a local number](#)

Phone conference ID: 335 393 33#

I. Call to Order

II. Marketing Update

- a. Check in on interest in joining IPBC
- b. Status of members leaving because of renewal
- c. Pool impacts when a member leaves

III. Communications Update

- b. Website Update

IV. Training

- a. New members, communicating onboarding or basic 101 training  
(Attachments sample email, introduction to IPBC, Member responsibilities)

V. Other Business

- a. The change to RPA and impact to our model for adding staff

VI. Confirmation of Next Meeting – August 27, 2026

VII. Adjournment

## **New Members Information Sample Email**

Hello – you have been set up with access to the following:

### **IPBHealth.org** [Home - IPBC](#)

Username: YOUR EMAIL ADDRESS

PW: You will set up your password by using the forgot my password option and using your email address as your username. You will receive an email with a link to change your password. Log in using your email address and new password.

overview video <https://vimeo.com/1062126304>

**PlanSource** (benefit administration platform) [PlanSource Corporation :: Benefits Administration.. Simplified](#)

Username:

Temporary PW:

**AleraHR powered by Mineral** (IPBC Member Group Compliance Resource) [Alerahr login | Alera Group, Inc.](#)

You will be set up with access to your member group's account and you will receive a welcome email. Please look out for it. You may review a basic video of what the Mineral platform is here: <https://vimeo.com/manage/videos/1005947569/48cd1e5bf2>

Username: YOUR EMAIL ADDRESS

**LifeBenefitsExtra (LBE)** (online portal for life provider, Securian) [LifeBenefits - Login](#)

Login: you will receive an email from LBE with your login

Temporary PW:

I have attached the Welcome to IPBC document as well as the Member Responsibilities document. Please review both of these documents to assist you in learning about IPBC.



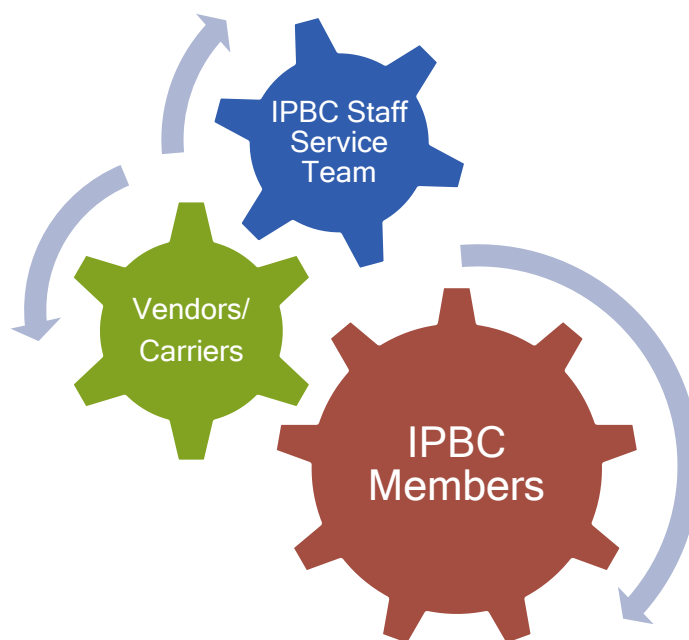
# IPBC Member Responsibilities

A Summary of Obligations of IPBC Membership  
2025 Edition

# IPBC Membership

The Intergovernmental Personnel Benefit Cooperative (IPBC) is an intergovernmental agency created under Illinois statutes, which allows units of local government to band together for the purposes of insurance and is open to municipalities, counties, special districts and intergovernmental agencies.

What is a cooperative? Per the Merriam Webster dictionary, the definition of cooperative is “an enterprise or organization owned and operated for the benefit of those using its services”. What does that mean? It means that IPBC members must work together for the success of the cooperative.



IPBC Member organizations have obligations as part of their membership in the cooperative. The purpose of this document is to summarize those obligations. It is the responsibility of IPBC member organizations to review the document and to ensure that all staff members that have responsibility for benefit administration in the organization are familiar with its contents.

# IPBC Member Organization Responsibilities

## IPBC Governance

IPBC is an intergovernmental agency and is governed by its member organizations. IPBC member groups have a responsibility to:



- Participate in IPBC governance meetings.
- Review meeting packets before the meetings.
- Review and understand the IPBC policies that IPBC members are subject to:

[IPBC By-Laws, Policies & Guidelines - IPBC Members](#)

## IPBC Financials

Personnel costs make up a significant portion of any governmental entity's budget. The purpose of the IPBC is to provide economies of scale and risk pooling that will allow IPBC member organizations more financial stability than offered by the commercial insurance market. To assist in maintaining the financial stability of IPBC, member group organizations must:

- Review the IPBC Monthly Financial Reports – available here:
  - [Monthly Claim Reports - IPBC Members](#)
- Review their individual monthly reports - available here:
- [Financial Summary by Member - IPBC Members](#)
- Review the Annual Financial Report - available here: [Annual Reports - IPBC](#)



And most importantly, IPBC member organizations **MUST** review their monthly invoices/ACH report and make any necessary corrections in a timely manner .

What needs to be reviewed?

- Active employees and retirees are covered in the appropriate plans.
- Terminated employees have been terminated in the benefit administration platform.
- You can find the most recent Billing Overview here: [Benefits Administration - Plan Source - IPBC Members](#)

## IPBC Benefit Administration Platform

IPBC utilizes the benefit administration platform, PlanSource, to manage enrollment, eligibility and billing. IPBC Member organizations have a responsibility to:

- Designate certain employees as “PlanSource Administrator(s)”. PlanSource Administrators should know how to manage the member groups employee population within the platform. Member Group Administrators should review the training videos available on the IPBC website: [Benefits Administration - Plan Source - IPBC Members](#) and within PlanSource University.
- The day-to-day PlanSource responsibilities include:
  - Maintaining data in the platform including but not limited to (please note that transaction should be completed in most cases within 31 days of the event):
    - Adding new employees
    - Terminating employees in a timely manner.
    - Adding new dependents per the established rules.
    - Approving supplemental life requests.
    - Update salary and other demographic information
    - Please see benefits administration FAQ on the webpage noted above
- The annual PlanSource responsibilities include:
  - Annual Renewal
    - Return rate splits per the established timeframe.
    - Complete testing per the established timeframe.
    - Follow the established process/timeframe during the black-out period during the annual renewal.
  - Complete ACA responsibilities per the established timeframe (if utilizing PlanSource for ACA reporting).
- A Transaction Quick Guide is available on the website above and questions should be directed to [ipbcsupport@plansource.com](mailto:ipbcsupport@plansource.com) (copy your Service Team Representative on questions).



Again, we must stress that it is the responsibility of IPBC member organizations to review their data in the PlanSource system and examine their monthly invoices and make any necessary corrections in a timely manner. What needs to be reviewed?

- Active employees and retirees are covered in the appropriate plans.
- Terminated employees have been terminated in the benefit administration platform.
- If errors are found, they must be corrected within 90 days of the event (no financial adjustments can be made beyond the 90 days). IPBC members should be processing transactions in PlanSource within 31 days of the event in most circumstances (i.e., new hire, termination, marriage etc.). The 90-day grace period exists for extenuating circumstances. Therefore, please note that IPBC members may need to justify the reasons that they were unable to process the transaction in a timely manner.

## IPBC Communications/Contact Updates

IPBC communicates with its members through a variety of channels, including but not limited to:



- IPBC Monthly Newsletter - this is the main channel that IPBC shares information with its membership. IPBC member organizations should review the newsletter every month.
- Email blasts – IPBC will send out blasts to the membership on topics of importance that cannot wait until the next newsletter. IPBC member groups should read the email blasts and take any necessary action.
- IPBC website – [www.ipbchealth.org](http://www.ipbchealth.org) has a wealth of information. IPBC members should use and review the information available on the website.
- Confidential information – IPBC members should only share PHI with their assigned Service Team Representative via secure email. If an member organization does not have access to secure email, they should ask for a secure email from their representative.

IPBC members need to make sure they can receive communications from IPBC's email vendor (whitelisting may be required). Member Groups need to update contacts on a regular basis via: <https://forms.office.com/r/7FdsCDnprU>.

## Carrier Administration

The responsibility of the IPBC member groups with regards to carrier administration includes the following:

- Claim Questions
  - IPBC member groups should instruct the employee/retiree to first contact the appropriate carrier.
  - The IPBC Service Team should be contacted for claim issues that require escalation.
- Employee Educational Materials/Flyers
  - IPBC member groups should share with employees the information about the various program offerings available through the carriers. Through IPBC membership, IPBC member groups have access to a variety of carrier programs

that wouldn't be available on a direct contract basis. Additional information is available on the IPBC website: [Carrier/Vendor - IPBC Members](#).

- Haste Enrollments
  - IPBC member groups should complete the haste enrollment process when necessary and during any blackout period associated with annual enrollment. Instructions are on the IPBC website.

## Wellness Program Administration

### [IPBC Wellness Program - IPBC Members](#)

IPBC members that have a wellness program for their employees and wish to qualify for reimbursements/incentives per the IPBC wellness program need to:

- Be familiar with the IPBC Wellness Program
- Return necessary information for payment of biometric screenings invoices within five (5) business days of receiving it from IPBC Staff and/or Service Team.
- Submit requirements for possible Wellness Incentives by June 15<sup>th</sup> to the appropriate Service Team member.



## Underwriting Requests/Plan Changes

When IPBC members are considering making changes to their plans, IPBC members need to:

- Submit the underwriting request to their Service Team member within the timeframe listed in the Open Enrollment calendar.
- If going to make a plan change, IPBC member groups need to submit the plan change request by the deadline listed in the Open Enrollment calendar.

### [Meeting Calendars and Timelines - IPBC Members](#)

## Compliance

IPBC members must make sure that their entity is completing its compliance requirements.

Benefit Administration compliance activities include:

- Providing Employee Notices/Posting (New Hire/Annual)
- Employee Separation Notifications
  - COBRA (can outsource)
  - State continuation rights
- ACA Reporting (can outsource)

Toolkits, examples and other documents are available here: [Compliance - IPBC Members](#)

IPBC Members must comply by the requirements of the Dependent Audit Policy. More information is available here: [Dependent Audit Requirement - IPBC Members](#)

IPBC has AleraHR available to the membership as a compliance resource. More information is available here: [Compliance - IPBC Members](#)

## Employee Engagement

It is the responsibility of the IPBC member groups to engage with their employees. IPBC Staff and/or Service Team are not able to engage directly with employees. Employer groups must notify their employees about open enrollment, timeframes associated with adding/removing dependents and various carrier programs.

## Questions?

If you have any questions and you are not sure who to direct your questions to, please review the Q&A document: [Contacts - IPBC Members](#)

*Thank you for taking the time to review this important document. It will be shared with the membership on an annual basis and always be available on the IPBC website.*

# INTRODUCTION TO THE IPBC

SUMMARY FOR NEW IPBC  
CONTACTS



2026 EDITION

**TABLE OF CONTENTS**

IPBC SUMMARY..... 2

IPBC STAFF & SERVICE TEAM..... 4

IPBC FISCAL YEAR & PLAN YEAR..... 5

IPBC COMMUNICATIONS..... 5

IPBC CARRIERS & VENDORS ..... 5

IPBC PROGRAMS ..... 6

IPBC MEMBER RESPONSIBILITIES..... 7

APPENDIX ..... 8

# IPBC SUMMARY

## What is the IPBC?

The Intergovernmental Personnel Benefit Cooperative (IPBC) is an inter-governmental entity created under Illinois state laws, which allows municipal groups to band together for the purposes of insurance. The IPBC was established in 1979.

## What is the purpose of the IPBC?

The purpose of the IPBC is to provide economies of scale and risk pooling that will allow local government entities (IPBC member groups) more financial stability than offered by the commercial insurance market in a fully transparent environment. Members also operate as part of a larger Board of Directors to control the finances within the pool.

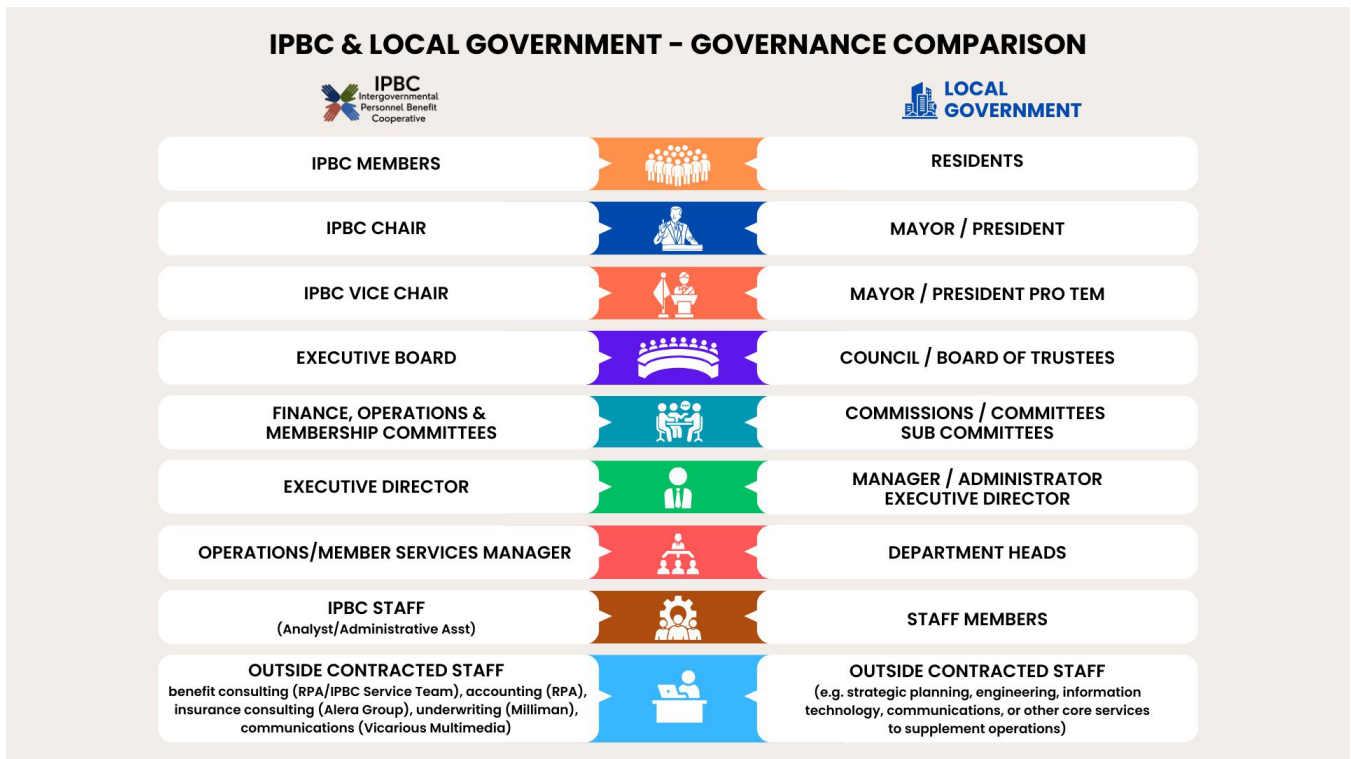


## Who “owns” the IPBC?

The IPBC is an inter-governmental organization. It is not a for-profit or non-profit organization. Its funding comes from the membership.

## How is the IPBC Governed?

IPBC’s governance structure is similar to the governance structure of a member municipality.



The IPBC is governed by a Board of Directors who normally meets 2 times a year (normally in November and March). The Board of Directors is comprised of a Delegate from individual member entity. The Board is responsible for:

- Election of Executive Board Directors and Officers
- Approval of New Vendors
- By-Law Changes
- Items not passed by 2/3 super majority of Executive Board

After the March Board of Directors Meeting, an All Members Meeting is held with speakers on various issues related to employee benefits. In addition, IPBC carriers and vendors are on sight to interact directly with member groups.

The IPBC Executive Board is responsible for the policy decisions of IPBC and carrying out duties not reserved for the Board of Directors. The Executive Board normally meets six times a year. The 15-member Executive Board is elected by the IPBC membership, each board member serves a two-year staggered term and meets 6 times/year.

The IPBC also has Committees including the following:

- Finance Committee – 15-member committee that acts as a recommending body to the Executive Board and normally meets four times per year.
- Operations Committee - 15-member committee that acts as a recommending body to the Executive Board and normally meets four times per year.
- Member Development Committee – Committee meets 4 times/year to provide educational, communication and training information for the members.

IPBC Member Groups are welcome to attend any board and/or committee meetings. IPBC encourages its members to attend meetings to stay abreast of IPBC activities.

**IPBC**  
Intergovernmental  
Personnel Benefit  
Cooperative

## How is the IPBC Governed?

**All Boards and Committees are made up of representatives from IPBC member organizations. The IPBC is self-governed.**

**BOARD OF DIRECTORS (160+ MEMBER GROUPS) EACH MEMBER GROUP APPOINTS 1 STAFF PERSON TO SERVE AS THE DELEGATE TO THE IPBC WHO IN TURN:**

- Elect Executive Board Directors & Officers
- Approve new vendors/benefit providers
- Oversee/vote on any by-law changes
- Approve/deny Items not passed by 2/3 super majority of Executive Board

**EXECUTIVE BOARD (15 MEMBERS) – ELECTED BY IPBC MEMBERSHIP FOR 2-YEAR STAGGERED TERMS. MEETS 6 TIMES/YEAR TO:**

- Address policy decisions
- Carry out duties not reserved for Board of Directors

*Executive Board includes a Chair, Vice Chair, Treasurer, 6 members voted at large and 6 members from each voting tier: 1-50 lives; 51-100 lives; 101-200 lives; 201-300 lives; 301 -400 lives; 401+ lives.*

**COMMITTEES - (COMPRISED OF 15 MEMBERS APPOINTED BY THE BOARD OF DIRECTORS). EACH MEMBER SERVES A 2 YEAR TERM.**

- Finance Committee
- Operations Committee
- Membership Committee

To view upcoming meetings and their agendas, visit [ipbchealth.org/upcoming-agendas/](http://ipbchealth.org/upcoming-agendas/)

## IPBC STAFF & SERVICE TEAM

IPBC is staffed by 5 FTE. IPBC Staff consists of:

- Executive Director
- Member Services Manager
- Operations Manager
- Health Program Analyst
- Administrative Assistant

In addition, IPBC contracts with Risk Program Administrators (RPA) – a division of Gallagher for benefit consulting, i.e., the IPBC Service Team.

Each IPBC member is assigned a Benefit Consultant that serves as the IPBC member group's main contact for IPBC services.

A Benefit Consultant Can:

- Assist with problem resolution
  - Assist with claim resolution
  - Assist with issues with benefits administration platform
- Help develop benefit strategies to meet the entity's objectives
  - Can assist with long-term planning
- Provide open enrollment guidance
- Provide support for entity's collective bargaining efforts
  - Plan and/or rate changes
- Assist with development of wellness initiatives
- Billing questions for IPBC products

A Benefit Consultant Can't:

- Answer direct questions from a member groups employees (the structure of IPBC is for IPBC Staff and Benefit Consultants to interact with the member groups HR and/or Finance staff).
- Update employee records in benefits administration platform.
- Administer entity's benefit plan.
- Provide legal guidance – can answer some compliance questions, but members should direct more complex compliance questions to legal counsel.
- Assist with problem resolution for non-IPBC products

## IPBC FISCAL YEAR & PLAN YEAR



The IPBC fiscal year is July 1<sup>st</sup> through June 30<sup>th</sup>. All underlying contracts with IPBC carriers and/or vendors operate on the IPBC fiscal year, so even if an IPBC Member Group uses 1/1 for open enrollment, the underlying contract operates on 7/1.

The renewal is voted on in March at the Board of Directors meeting for the following July 1 and January 1 open enrollments.

IPBC members have either July 1 or January 1 for open enrollment.

## IPBC COMMUNICATIONS

IPBC communicates with the IPBC membership through a variety of communication channels. It is important for IPBC members to pay attention to communications that IPBC sends out and to share information with employees (please note that IPBC does not communicate directly with employees – it is the responsibility of the IPBC member groups to share applicable information with their employees).

Please review the IPBC Communication Guidelines and Matrix. - [IPBC By-Laws, Policies & Guidelines - IPBC Members](#)

The IPBC website, [www.ipbchealth.org](http://www.ipbchealth.org), is a storage house of a variety of information. You will need a login to access the member section. A video overview of how to find information on the site is available here: [New IPBC Website-20250303\\_122858-Meeting Recording](#)

IPBC produces two (2) monthly newsletters. The IPBC Update newsletter is sent out around the first of the month and the Vendor Update newsletter is sent out mid-month. You can find the newsletter archive here: [Communications - IPBC Members](#)

## IPBC CARRIERS & VENDORS

IPBC member groups must participate in medical and life insurance through IPBC. However, other IPBC programs are voluntary.

### **Medical**

Medical carriers are Blue Cross/Blue Shield of Illinois and United Healthcare.

## **Life**

Securian is the life carrier for IPBC. Administration of the Securian plans is handled by a third-party entity, Ochs, Inc. In addition to life, supplemental health and ID theft are available through Securian and Ochs.

## **Dental**

Delta Dental is the dental carrier for IPBC. IPBC members can have an Administrative Services Only (ASO) plan or one of the fully insured plans. All fully insured plans operate on the IPBC fiscal year. Therefore, rate changes occur on July 1<sup>st</sup>.

## **Vision**

VSP is the vision carrier for IPBC. The contract with VSP operates on the IPBC fiscal year of July 1. Therefore, rates can change on July 1<sup>st</sup> (current rates guaranteed through 6/30/28).

## **Employee Assistance Program (EAP)**

The EAP vendor for IPBC is ComPsych. There are three (3) different plan options with ComPsych plus a program dedicated to first responders.

## **Spending Accounts**

The spending account vendor for IPBC is WEX.

## **Benefits Administration Platform**

The benefits administration platform for IPBC carriers is PlanSource. Members are required to maintain their employee data within the PlanSource platform and check their invoices monthly. Please refer to the Benefit Administration FAQ: [Benefits Administration - Plan Source - IPBC Members](#)

Additional information is available on the IPBC website - [Carrier/Vendor - IPBC Members](#)

## **AleraHR**

IPBC Member Groups have access to AleraHR as part of IPBC's engagement with Alera as the IPBC Consultant. AleraHR provides a compliance resource and various training modules. AleraHR is a wonderful tool available to IPBC Member Groups as part of their human resources function. Additional information on AleraHR is available here: [Compliance - IPBC Members](#)

# **IPBC PROGRAMS**

## **Wellness Program**

The IPBC Wellness Program is a voluntary program that IPBC Member Groups can elect to participate in. Member Groups that meet the criteria of the program can earn financial incentives to help fund their internal program. Additional information is available here: [IPBC Wellness Program - IPBC Members](#)

## Dependent Audit

IPBC Member Groups are required to complete a dependent audit. This ensures that all dependents covered by an IPBC Health Plan are eligible dependents. Additional information is available here: [Dependent Audit Requirement - IPBC Members](#)

## IPBC MEMBER RESPONSIBILITIES

IPBC membership is a commitment – a commitment to the concept of pooling and a commitment to make decisions in the best interests of the pool overall. In order for the pool to function, it is important for the IPBC member groups to do their part.



The IPBC Executive Board approved the [Member Responsibilities Overview](#). It is important that you review this document and keep it handy for future reference.

Additional information and links to additional resources to assist you in your duties as an IPBC Member can be found in the Member Responsibilities Document. It is updated every spring.

## APPENDIX

1. IPBC 101 Video – an overview of IPBC and its operations
  - a. <https://vimeo.com/906492994>
2. IPBC Contacts/Member Update Contacts- [Contacts - IPBC Members](#)
  - a. IPBC Staff Contact Information
  - b. IPBC Service Team Information
  - c. Information on how to update your entity's contacts
3. IPBC Training Page – recordings and slide decks of previous sessions  
[Training - IPBC Members](#)
4. IPBC By-Laws & Policies
  - i. [IPBC By-Laws, Policies & Guidelines - IPBC Members](#)
5. IPBC Strategic Plan  
[Strategic Plan Documents - IPBC Members](#)
6. Compliance Information
  - a. [Compliance - IPBC Members](#)
7. IPBC Forms  
[Forms - IPBC Members](#)
8. Reports - [Reporting - IPBC Members](#)
  - a. Monthly Claim Reports
  - b. Renewal
  - c. Benefit Fund Analysis
9. Annual Reports - [Annual Reports - IPBC](#)
  - a. Annual Financial Report
  - b. Annual IPBC Report

