

Village of Germantown Hills

Personnel Committee Meeting Minutes

May 21, 2026, 5:00 p.m.

- 1. Call to Order/Roll Call/Minutes Approval**-Elizabeth Cunningham called the personnel committee meeting to order at 5:00 p.m. and roll call was taken.

Village President/Trustees	Roll Call	1	2	3	4	
Elizabeth Cunningham, Chairperson	Present	Y	Y			
Karl Figg	Present	Y	Y			
Tom Eckstein	Present	Y	Y			
Nathan Henricks	Present	Y	Y			
Heather Armistead	Present	Y	Y			

Chuck Urban, Village Attorney
Zack Hecht, Superintendent of Public Works
Colten Smith, Public Works Maintenance

a. October 8, 2025, Personnel Committee Minutes

A motion was made by Karl Figg to approve October 8, 2025, personnel committee meeting minutes. The motion was seconded by Tom Eckstein. Motion passed #1.

2. Public Comments-None

3. Discussion on the Employment Compensation for FY 26-27

Betsy Cunningham noted other options were looked at due to the change in cost in health insurance this year across the board for everyone.

John Moore was in attendance to be able to answer questions about the renewal plan, and other options. John noted the rates are increasing approximately 19-20% for all Blue Cross fully insured entities in Central Illinois. John explained there are several factors that are contributing to the rate increases, one of which is the increased burden on Blue Cross with the exit of other carriers. Blue Cross remains the most competitive option for the July 1st renewal.

Karl Figg asked if more than one plan could be offered to the employees.

John Moore stated more than one plan could be offered to the employees, but he would need to have that information prior to June 1st. John explained for a small group there are limited companies to choose from for municipalities. John explained how HRA proposals and Gap “premium saver” plans work. He indicated with the HRA program that it would most likely end up costing more for the Village. With the premium saver plan, it creates a heavy burden on the member with additional paperwork that is required with each claim submitted. John also looked at other alternative Blue Cross/Blue Shield plans that included higher deductibles and an HMO plan that would limit the members to utilize OSF exclusively.

Karl Figg asked about changing the renewal to a calendar year instead of a July 1st renewal date.

John Moore noted that years ago the Village was insured through the State and those plans have a July 1st start date, so that is why it has continued to be a July 1st start date. If the Village changes the plan to a different deductible it would start in July but then it restarts in January, as all Blue Cross plans are on a calendar year deductible accumulation. Employees that switch to the higher deductible plan will receive accumulated deductible and out of pocket credit accumulated on the current plan for January 1st through June 30th.

Betsy Cunningham noted she had asked that of another company and they confirmed as well.

John Moore explained the start date could be changed to January 1st and that the rates would go up based on 6 months of medical inflation. If the Village wanted to change the renewal date, they would need to send a letter in September noting that request, which would trigger an early January 1st, 2027, renewal.

The committee discussed the different options and plans and agreed to offer the current Blue Cross/Blue Shield plan along with the next higher deductible Blue Cross/Blue Shield plan (plan A) to meet the June 1st deadline.

John Moore recommended the Village stay with the current dental and vision as it is the best option at this time.

The committee agreed to have another personnel meeting to discuss the total employee compensation.

4. **Adjournment**-A motion was made by Karl Figg to adjourn the meeting at 5:56 p.m. The motion was seconded by Nathan Henricks. Motion passed #2.

Ann Doubet, Village Clerk