



City Council
COMMITTEE OF THE WHOLE
City of Belvidere, Illinois

Alderman Clayton Stevens	Vice Chairman Public Works
Alderman Tom Porter	Chairman Building, Planning & Zoning
Alderman Daniel Snow	Co-Chairman City-County
Alderman Daniel Arevalo	Vice-Chairman Finance and Personnel
Alderman Wendy Frank	Vice Co-Chairman City-County
Alderman Thomas Ratcliffe	Chairman Finance and Personnel
Alderman Matt Fleury	Vice Chairman Public Safety
Alderman Mike McGee	Vice Chairman Building, Planning & Zoning
Alderman Marsha Freeman	Chairman Public Works
Alderman Ric Brereton	Chairman Public Safety

AGENDA

November 9, 2020
6:00 p.m.
City Council Chambers
401 Whitney Blvd., Belvidere, Illinois

Call to Order – Mayor Mike Chamberlain.

Roll Call:

Public Comment:

Public Forum:

Reports of Officers, Boards, and Special Committees:

1. Building, Planning & Zoning, Unfinished Business: None.
2. Building, Planning & Zoning, New Business:
 - (A) Planning & Zoning Department - Update.
 - (B) Building Department - Update.

3. Public Works, Unfinished Business:
 - (A) Stormwater Utility Implementation Phasing.
Tabled August 10, 2020.
4. Public Works, New Business:
 - (A) Public Works - Update.
 - (B) Southwest Elevated Tank Expansion Joint Replacement – Water Department.
 - (C) Ordinance Authorizing the Institution of Eminent Domain Proceedings with Respect to 953 Logan Avenue.
 - (D) Brownfields Update – Path Extension.
 - (E) Capital Improvement Program Project Schedule.
5. Other:
 - (A) Health Renewal CY 21.
6. Adjournment:

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: 10/29/2020
Re: Southwest Elevated Tank Expansion Joint Replacement – Water Department

The following bids were opened today for the replacement of the expansion joint in the riser pipe of the Southwest Tower with necessary structural improvements:

- | | |
|--|--------------|
| 1. Jetco Ltd
P.O. Box 908
Lake Zurich, IL 60047 | \$17,420.00 |
| 2. Champion Tank Services, LLC
14151 Territorial Road #121
Maple Grove, MN 55369 | \$19,800.00 |
| 3. Trumble Construction, Inc
1944 Clear Springs Road
Texarkana, TX 75501 | \$21,000.00 |
| 4. Maguire Iron, Inc.
P.O. Box 1446
Sioux Falls, SD 57101 | \$110,000.00 |

The replacement of the expansion joint is part of the rehabilitation of the southwest tower. A total of \$440,000 is currently budgeted for the rehabilitation which, besides the expansion joint replacement, includes a full abrasive blast and recoating of the tank exterior and recoating the interior wet portion of the tank.

I would recommend approval of the low bid from Jetco, in the amount of \$17,420.00, for the replacement of the expansion joint in the southwest tower riser pipe. This work will be paid for from Water Department Capital Fund, #61-1780.

ORDINANCE #

AN ORDINANCE AUTHORIZING
THE INSTITUTION OF EMINENT DOMAIN
PROCEEDINGS WITH RESPECT TO 953 LOGAN AVE.

WHEREAS, the City of Belvidere (the City) maintains roads and streets within the City of Belvidere, including but not limited to Logan Avenue; and

WHEREAS, the City Council finds that reconstruction of Logan Avenue is necessary for the public good and welfare; and

WHEREAS, it is useful, advantageous, desirable and necessary to obtain additional right of way from certain landowners adjacent to Logan Avenue to widen sidewalks and relocate utility poles so as to comply with the Americans with Disabilities Act (the ADA); and

WHEREAS, one such property is property commonly known as 953 Logan Avenue, PIN 05-36-206-010 (the Property); and

WHEREAS, the City Council finds that it is useful, advantageous, desirable and necessary to acquire approximately 113 square feet of the Property adjacent to Logan Avenue (the Acquisition Parcel) to facilitate the reconstruction of Logan Avenue and the installation of ADA compliant sidewalks; and

WHEREAS, the City has obtained an appraisal (the Appraisal), prepared by Rebecca Davidson establishing the fair market value of the Acquisition Parcel; and

WHEREAS, on October 5, 2020, the Corporate Authorities adopted Ordinance 505H authorizing the purchase of the Property for the appraised price; and

WHEREAS, the Public Works Director forwarded a request to purchase the Acquisition Parcel to Randy J. Finzel, the owner of the Acquisition Parcel (the Owner) and the Owner of the Acquisition Parcel refuses to sell the Acquisition Parcel to the City; and

WHEREAS, section 11-61-2 of the Illinois Municipal Code (65 ILCS 5/11-61-1) authorizes the use of eminent domain proceedings to acquire property useful, advantageous or desirable for municipal purposes or the public welfare.

NOW THEREFORE, BE IT ORDAINED by the Mayor and City Council of the City of Belvidere, Boone County, Illinois, as follows:

- 1) The foregoing recitals are incorporated herein as if fully set forth.

- 2) The City Council finds that it is necessary and desirable for the City to acquire the Acquisition Parcel for the purpose of the Logan Avenue reconstruction and installation of ADA compliant sidewalks for the benefit of the public.
- 3) The Corporate Authorities find that: (1) the Acquisition Parcel is not improved with any structure (or any such structure will be relocated at the City's expense) and not currently used by the owners; (2) portions of the remainder of the property will not be effected by the acquisition of the Acquisition Parcel; (3) it is necessary for the protection of the general health and welfare of the City to acquire the Acquisition Parcel to facilitate the reconstruction of Logan Avenue; and (4) that the value of the Acquisition Parcel in the appraisal prepared by Rebecca Davidson represents the fair market value of the easement; and (6) the Owner of the Acquisition Parcel, Randy J. Finzel, refuses to sell the Acquisition Parcel to the City for the appraised price.
- 4) The City Attorney is authorized to commence eminent domain proceedings to acquire the Acquisition Parcel. The Mayor and City Attorney are further authorized to incur such necessary and reasonable costs to effectuate eminent domain proceedings including, but not limited to acquisition of Minutes of Condemnation, such experts and witnesses as necessary to prosecute the eminent domain proceedings and such other customary and reasonable expenses associated with property acquisition and litigation.

Voting Aye: .
 Voting Nay: .
 Abstain: .
 Absent: .

APPROVED:

 Mayor Michael W. Chamberlain

ATTEST: _____
 City Clerk Sarah Turnipseed

(SEAL)

Passed:
 Approved:

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: 11/4/2020
Re: Brownfields Update – Path Extension

One of the items that needs to be completed as part of the cleanup of our brownfield site is the extension of the multi-purpose path from Main Street to Bob's Park on Meadow Street. The path is considered as part of the "cap" on the property. The original plan was for the path to be constructed by our Street Department employees, however, the Street Department is currently tasked with branch pickup, leaf collection and finishing their summer maintenance projects. We have received the following proposed change order from Fischer Excavating to construct the 15" asphalt millings base for the path:

Fischer Excavating, Inc.	1,720 SY @\$15.60/SY = \$26,832.00
1567 Heine Road	
Freeport, IL 61032	

I would recommend approval of the change order to the Belvidere Ponds contract for the construction of the asphalt millings path base at a cost of \$15.60/SY. The total estimated cost of this change order is \$26,832.00 and will be paid for from the Brownfield Grant.

Construct Asphalt Millings Path @ Brownfields Site - Belvidere, Il. 10/20/20



Fischer Excavating, Inc.

1567 Heine Rd.

Freeport, IL 61032

Contact: Wayne Fischer

Phone: 815-233-3232

Fax: 815-235-7557

Quote To: CES, Inc.
700 West Locust St.
Belvidere, Il. 61008

Job Name: as above
Date of Plans: 10/20/20

Phone:
Fax:

Revision Date:

Construction Staking by CES, Inc.

ITEM	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	AMOUNT
5	All Millings are provided				
10	Construct Path @ Belvidere Brownfield Site				
12	place millings for new path @ 15" depth compacted	1,720.00	SY	15.60	26,832.00
GRAND TOTAL					\$26,832.00

Memo

To: Mayor and City Council
From: Brent Anderson, Director of Public Works
Date: 11/4/2020
Re: Capital Improvement Program Project Schedule

Upcoming projects on our current capital improvement plan includes the West Harrison Reconstruction Project with an estimated cost of \$2,700,000 and the 5th Avenue Storm Sewer Detention and Relief Line Project with an estimated cost of \$4,600,000.

Given the need for surface improvements to both 5th Avenue and Allen Street, Washington School being immediately adjacent to this project and reducing the frequency and severity of flooding in the neighborhood, I would recommend that the 5th Avenue Storm Sewer Detention and Relief Line Project be scheduled for construction in FY'23 after completion of the Logan Avenue Rehabilitation Project.

We are utilizing \$2,186,000 in grant funds to complete our current capital improvement projects (listed below) which leaves that same amount of capital funds to apply to the 5th Avenue Project. Funding options for the balance of the proposed project are currently being reviewed with the Financial Manager.

Logan Avenue Rehabilitation
Belvidere Ponds
6th Street Low Flow Channel
Lawrenceville/Poplar Grove Road Intersection

The 5th Avenue Project will include the following improvements (see attached map also):

1. Installation of up to a 72" equivalent storm sewer relief line along 5th Avenue from 7th Street to the Kishwaukee River.
2. Construction of a storm water detention facility on property owned by Franklin Wire Group adjacent to the Union Pacific Railroad right-of-way.
3. The reconstruction of 5th Avenue from 7th Street to West Locust Street.
4. The reconstruction of Allen Street from 5th Avenue to 7th Avenue.

The installation of the relief line will require the permitting of a new storm sewer outlet to the Kishwaukee River as well as a permit from the Union Pacific Railroad for a pipeline crossing of their right-of-way. Attached to this memo is a proposal from CES, Inc, in the amount of \$40,437.50, to complete the preliminary engineering for this project. Preliminary engineering will include preliminary design plans, preliminary cost estimate and preparation and submittal of required permits. CES has

also provided an additional alternate design fee of \$68,813.00. This alternate design fee is provided in case the Union Pacific Railroad decides that a tunneling design is needed to complete the crossing of their right-of-way.

I would recommend approval of the proposal from CES, Inc, in the amount of \$40,437.50, to complete the preliminary engineering for the 5th Avenue Project. This work will be paid for from Capital Funds.



C.E.S. Inc. – Main Office
700 West Locust Street
Belvidere, Illinois 61008
Phone: (815) 547-8435
Fax: (815) 544-0421

C.E.S. dba Survey-Tech
104 A Maple Court
Rochelle, IL 61068
Phone: (815) 562-8771
Fax: (815) 562-6555

Kevin.Bunge@Civildideas.com

WORK AUTHORIZATION

Date: November 4, 2020

Subject: 5th and Allen Storm Drainage **Preliminary** Design & Permits

Requested by: City of Belvidere – Brent Anderson

General scope of work to be completed:

C.E.S. Inc. will provide limited field survey (piping depth and direction verification), preliminary design plans, preliminary opinion of probable cost and preparation/submittal of select permit applications for the above referenced project.

A detailed list of the project tasks is included in the fee estimate table attached to this work authorization.

A map of the project improvements as determined by an engineering study dated April 2, 2019 and as modified by the City of Belvidere is attached to this work authorization.

Not included in the quoted fees:

Revisions due to changes in the scope or limits of project after our work has commenced; fees to any agency/company; negotiations with property owners for easement or access rights; land/property/boundary surveys; easement and property acquisition documents; final design plans, specifications or contract documents. See the attached fee table for detailed qualifications to this fee.

See attached fee schedule for T&M rates and reimbursables.

Base Fee: Lump sum of \$40,437.50

Additive Alternate Design Fee: Lump Sum of \$68,813.00

Approval of Quote and Authorization to proceed (Owner/Client)

Date

Printed Name (Owner/Client)

Title

Organization (Owner/Client)

Please deliver, mail, e-mail, or fax completed Work Authorization to C.E.S. Inc. at
Kevin.Bunge@civildideas.com



700 West Locust Street
 Belvidere, Illinois 61008
 Phone: (815) 547-8435
 Fax: (815) 544-0421
 Kevin.Bunge@Civildideas.com

**Preliminary Design & Permitting for 5th and Allen Storm Drainage
 CITY OF BELVIDERE, IL
 FEE ESTIMATE
 11/4/20**

#	TASK	PRINCIPAL	SENIOR	STAFF	CREW	DRAFTER	ADMIN
		ENG. HOURS	ENG. HRS	ENG. HRS			
1	AGENCY COORDINATION	4	12	4	0	0	0
2	ISHPO AND EcoCAT CLEARANCES	0	1	4	0	0	4
3	UNITED PACIFIC RAILROAD PERMIT APPLICATION	1	24	12	0	12	2
4	USACOE NATIONWIDE PERMIT NO. 7 APPLICATION	0	6	4	0	2	12
5	LIMITED FIELD SURVEY ON SELECT ITEMS	2	2	6	24	4	0
6	STORM DRAINAGE CALCULATIONS	2	2	12	0	0	0
7	PREPARATION OF EXISTING CONDITIONS PLAN SHEETS FROM GIS AND SUPPLEMENTAL SURVEY (NOT TOPO SURVEYS)	2	4	4	0	24	2
8	PRELIMINARY DESIGN PLANS - STORM SEWERS AND DETENTION BASINS	10	16	30	0	20	2
9	ADDRESS REVIEW COMMENTS FROM REVIEW AGENCIES & CLIENT	4	12	16	0	8	2
10	PREPARE PRELIMINARY OPINION OF PROBABLE COST	2	2	6	0	8	0
11	MEETING ATTENDANCE WITH CLIENT	4	6	6	0	0	0
12	REVIEW OF PROJECT DOCUMENTS	4	8	6	0	0	0
	TOTAL HOURS	35	95	110	24	78	24
	HOURLY RATE	\$160.00	\$123.50	\$103.00	\$144.25	\$87.50	\$62.00
	SUB-TOTAL	\$5,600.00	\$11,732.50	\$11,330.00	\$3,462.00	\$6,825.00	\$1,488.00
	TOTAL BASE FEE			\$40,437.50			

NOTES RELATIVE TO BASE FEE:

1. THE STORM SEWER CROSSING OF THE UPRR WILL BE BY ACCOMPLISHED BY MULTIPLE CASING PIPES TO BE AUGERED AND JACKED. 48" DIA MAX CASING.
2. THIS FEE DOES NOT INCLUDE AN INDIVIDUAL PERMIT (IP) TO THE USACOE BASED ON PRELIMINARY DISCUSSION WITH SAID AGENCY; NATIONWIDE PERMIT SHOULD BE APPLICABLE.
3. THIS FEE DOES NOT INCLUDE BIOLOGICAL, HABITAT, WETLAND, HISTORICAL OR ARCHEOLOGICAL STUDIES. THIS FEE ASSUMES THE APPLICABLE AGENCIES WILL CLEAR THE PROJECT SITE LOCATIONS.
4. IEPA WATER AND SANITARY SEWER PERMITS ARE NOT INCLUDED IN THE BASE FEE (AS MAY BE REQUIRED FOR RELOCATIONS) SINCE THESE PERMITS REQUIRE FINAL PLANS & SPECIFICATIONS.
5. GEOTECHNICAL BORINGS AND ASSOCIATED REPORT ARE NOT INCLUDED IN THIS FEE PROPOSAL (AS MAY BE REQUIRED FOR TUNNELING DESIGN).
6. THIS FEE PROPOSAL DOES NOT INCLUDE AN INDIVIDUAL PERMIT TO THE ILLINOIS DEPARTMENT OF NATURAL RESOURCES. IT IS ASSUMED THAT WETLANDS AND ENDANGEEED SPECIES WILL NOT BE ENCOUNTERED OR APPLICABLE.
7. THIS FEE DOES NOT INCLUDE CHANGES TO THE SCOPE ONCE THE PROJECT IS UNDER CONTRACT AND DOES NOT INCLUDE FEES TO ANY ENTITY.

ADDITIVE ALTERNATE DESIGN FEES:

SHOULD THE ABOVE STUDY DETERMINE THAT AN ALTERNATE MEANS OF TRENCHLESS INSTALLATION IS REQUIRED FOR THE CROSSING OF THE UPRR THE FOLLOWING SERVICES WILL BE REQUIRED AND WILL BE ADDED TO THE BASE FEE.

1	HANSON ENGINEERING GEOTECHNICAL BORINGS, REPORT PRELIMINARY DESIGN RECOMMENDATIONS AND EXHIBITS	\$59,813.00
2	C.E.S. COORDINATION AND MANAGEMENT OF HANSON ENGINEERING	\$9,000.00
	TOTAL ADDITIONAL FEE	\$68,813.00



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Kevin.Bunge@Civilideas.com

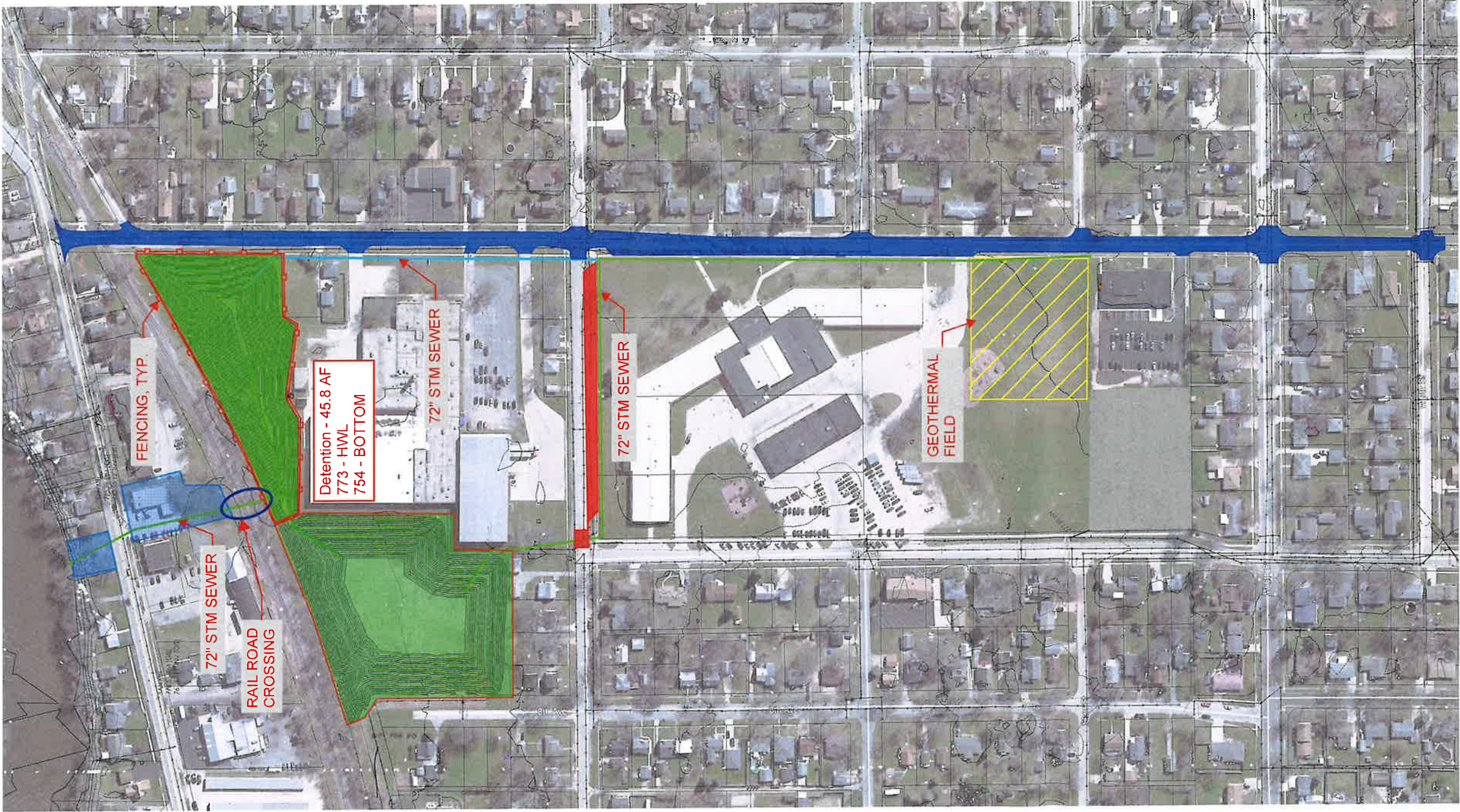
Design, Survey and Construction Services 2020 Charge-Out Rates

Rates effective January 1, 2020 through December 31, 2020

(Prevailing Wage not-applicable)

Principal Engineer (P.E.)	\$ 160.00/hr.
Professional Land Surveyor 1 (P.L.S.)	\$ 138.00/hr.
Professional Land Surveyor 2 (P.L.S.)	\$ 103.00/hr.
Senior Engineer 1 (P.E.)	\$ 123.50/hr.
Senior Engineer 2 (P.E.)	\$ 113.25/hr.
Staff Engineer (E.I.T.)	\$ 103.00/hr.
Project Designer	\$ 87.50/hr.
Two man Survey Crew	\$ 144.25/hr.
Three Man Survey Crew	\$ 190.00/hr.
GPS Usage (One person)	\$ 108.25/hr.
Survey Technician (S.I.T.)	\$ 87.50/hr.
Rod person / Staking Technician	\$ 56.50/hr.
Construction Observation	\$ 92.75/hr.
AutoCAD Draftsman 1	\$ 87.50/hr.
AutoCAD Draftsman 2	\$ 77.25/hr.
Administrative Support 1	\$ 62.00/hr.
Administrative Support 2	\$ 40.00/hr.
Hub or Lath (materials)	\$ 1.00/ea.
Mileage	\$.75/mile
Plots / Copies (24" x 36" Black & White)	\$ 3.00/ea
Plots / Copies (24" x 36" Mylar)	\$ 18.00/ea
Plots / Copies (Color)	\$ 6.00/sf
Mailings	Cost plus 15%
Reimbursable	Cost plus 10%

These hourly rates and mileage apply door-to-door and from jobsite to jobsite, if applicable, unless noted on quote that travel and mileage are included.





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City of Belvidere

2021 Medical Market Study

	Results	Comments
Blue Cross Blue Shield	Current Carrier	Carrier Renewal Alternate Offer Received: 2 Year Renewal with a 2% Decrease in Rates

JW - 10/30/2020

City of Belvidere

Major Medical Plan Analysis

January 1, 2021 Renewal



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ER Contrib to EE:		88%		Current					
Waiting Period: 31st Day		Blue Cross Blue Shield - Grandfathered BluePrint PPO BPPE2313 \$3,500 90/70		BlueEdge H.S.A. BPAP1V0520 \$1,400 100/80		Revised Renewal - 2 Yr Rate Guarantee Blue Cross Blue Shield - Grandfathered BluePrint PPO BPPE2313 \$3,500 90/70		BlueEdge H.S.A. BPAP1V0520 \$1,400 100/80	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Office Visits									
OV - Primary/Spec	\$10/\$30	Ded+30%	Deduct	Ded+20%	\$10/\$30	Ded+30%	Deduct	Ded+20%	
Urgent Care	Ded+10%	Ded+30%	Deduct	Ded+20%	Ded+10%	Ded+30%	Deduct	Ded+20%	
Deductible									
Individual	\$3,500	\$7,000	\$1,400	\$1,400	\$3,500	\$7,000	\$1,400	\$1,400	
Family	\$10,500	\$21,000	\$2,800	\$2,800	\$10,500	\$21,000	\$2,800	\$2,800	
Coinsurance									
Individual (Including Ded)	90%	70%	100%	80%	90%	70%	100%	80%	
OPX Max (Including Ded)									
Individual Med OPX	\$4,500	\$9,000	\$2,400	\$2,400	\$4,500	\$9,000	\$2,400	\$2,400	
Family Med OPX	\$13,500	\$27,000	\$4,800	\$4,800	\$13,500	\$27,000	\$4,800	\$4,800	
Rx OPX (Indiv/Fam)	Unlimited	Unlimited	Included	Included	Unlimited	Unlimited	Included	Included	
Hospital Services									
Inpatient Hospital Admission	Ded+10%	\$300+Ded+30%	Deduct	\$300+Ded+20%	Ded+10%	\$300+Ded+30%	Deduct	\$300+Ded+20%	
Outpatient Surgery	Ded+10%	Ded+30%	Deduct	Ded+20%	Ded+10%	Ded+30%	Deduct	Ded+10%	
Emergency Room	\$150	\$150	Ded+10%	Ded+10%	\$150	Ded+30%	Ded+10%	Ded+10%	
Prescription Drugs									
Separate Rx Deductible	\$0	NA	Plan Ded	NA	\$0	NA	Plan Ded	NA	
Tier 1/Tier 2/Tier 3/Specialty	\$15/\$30/\$50	See SPD	Ded+20%	See SPD	\$15/\$30/\$50	See SPD	Ded+20%	See SPD	
90 Day Mail Order Available (Y/N)	2x's	NA	Ded+20%	NA	2x's	NA	Ded+20%	NA	
Network Name	BCBS PPO	NA	BCBS PPO	NA	BCBS PPO	NA	BCBS PPO	NA	
Hospitals or Web Address	www.bcbsil.com								
Rates	PPO		H.S.A.		PPO		H.S.A.		
EE	50	\$714.96	0	\$780.57	50	\$662.80	0	\$731.82	
EESP	12	\$1,410.56	0	\$1,540.01	12	\$1,357.44	0	\$1,498.80	
EECH	5	\$1,458.97	0	\$1,592.86	5	\$1,464.39	0	\$1,616.90	
FAM	47	\$2,154.58	0	\$2,352.30	47	\$2,159.03	0	\$2,383.87	
Medicare Single	2	\$438.25	0	\$478.47	2	\$411.83	0	\$454.72	
Monthly Admin Fee	\$0.00		\$0.00		\$0.00		\$0.00		
Estimated Monthly Premium	\$162,111.33		\$0.00		\$159,049.30		\$0.00		
Estimated Annual Premium	\$1,945,335.96				\$1,908,591.60				
Percentage Change From Current					-1.9%				

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

The information contained herein is subject to the disclosures and disclaimers on the final page of this presentation.

City of Belvidere

Dental Plan Analysis

January 1, 2021 Renewal



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	Current		Renewal	
	Envision		Envision	
	ASO Dental Plan		ASO Dental Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefits				
Annual Deductible				
Single/Family	\$50/\$150		\$50/\$150	
Annual Plan Max.	\$1,500		\$1,500	
Includes Rollover/Carryover?	No		No	
Benefits				
Type I - Prev. & Diagnostic	80%		80%	
Deductible Waived (Yes/No)	Yes		Yes	
Type II - Basic Service	80%		80%	
Type III - Major Services	80%		80%	
Type IV - Orthodontic Services	50%		50%	
Orthodontia Lifetime Max	\$1,500		\$1,500	
Orthodontia Age Limit	Child & Adult		Child & Adult	
Perio & Endo Benefits				
Perio - Non-Surg/Surg	80%		80%	
Endo - Non-Surg/Surg	80%		80%	
Waiting Periods	NA		NA	
Other Features				
U & C				
Min. Participation Req.				
Network Name	Negotiated Fee Current Cigna Network www.cigna.com		Negotiated Fee Current Cigna Network www.cigna.com	
Network Website	www.cigna.com		www.cigna.com	
Rate Guarantee	1 Year		1 Year	
Rates	Counts			
EE	52	Admin. Fee PEPM \$2.50	52	Admin. Fee PEPM \$2.50
EESP	12	Annualized Claims ^ \$58,721.60	12	Annualized Claims ^ \$58,721.60
EECH	5		5	
FAM	47		47	
Total Enrolled	116		116	
Estimated Monthly Premium	\$5,183.47		\$5,183.47	
Estimated Annual Premium	\$62,201.60		\$62,201.60	
Percentage Change From Current			0%	

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

2019 Annual Claims total was \$98,046.26. Note that 2020 claims are skewed due to COVID impact.

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Gallagher Benefit Services Disclaimers



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Coverage

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

Renewal/Financial

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

Legal

The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

City of Belvidere

January 1, 2021 Renewal

Compensation - Medical Carriers

	Base Commission Level	Supplemental Compensation
Blue Cross Blue Shield of IL	Graded 8%	\$0 - \$75 PEPY new, \$0 - \$150 PEPY renewal

Compensation - TPA, Flex, COBRA Carriers

	Base Commission Level	Supplemental Compensation
Envision Healthcare	None	None

Solvency & Compensation - Life & Disability Carriers

	Base Commission Level	Supplemental Compensation	Solvency Rating
UNUM Insurance	Life Flat 10%, Vol. Life Flat 15%	(Group Products) 0% - 2.5% new, 0% - 1.25% renewal	A-

Compensation - Vision Carriers

	Base Commission Level	Supplemental Compensation
Vision Service Plan	Flat 10%	None

For all medical, HMO, stop loss, dental, vision and EAP carriers:

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.