



**FINANCE COMMITTEE AGENDA**  
**Room 400, Government Center**

Tuesday, February 1, 2005  
**4:00 p.m.**

1. Roll Call
2. Approval of Minutes – January 4, 2005
3. Departmental Matters
  - A. Robert Kahman, Supervisor of Assessments
    - 1) Items to be Presented for Information:
      - a) Assessment Status Report 1
      - b) General Report
      - c) Other
  - B. Lee Newcom, County Recorder
    - 1) Items to be Presented for Action:
      - a) Request Approval of a Resolution of the McLean County Board Amending the Resolution Establishing The Recorder's Revolving Revenue Stamp Fund 2-3
    - 2) Items to be Presented for Information:
      - a) General Report
      - b) Other
  - C. Becky McNeil, County Treasurer
    - 1) Items to be Presented for Information:  
*(Documents to be provided at meeting)*
      - a) General Report
      - b) Other
  - D. Don Lee, Director, Nursing Home
    - 1) Items to be Presented for Information:
      - a) Monthly Reports 4-6
      - b) General Report
      - c) Other

- E. Bob Keller, Administrator, Health Department
- 1) Items to be Presented for Action
    - a) Request Approval of Review of 2004 Employee Health Screening and Wellness Program and Request to Continue the Program for 2005 7-35
    - b) Request Approval for Additional Compensation for Certain Exempt Positions 36
  - 2) Items to be Presented for Information
    - a) General Report
    - b) Other
- F. Jennifer Ho, Risk Management
- 1) Items to be Presented for Action
    - a) Request Approval of Risk Management Insurance Program for FY'2005 37-38
    - b) Request Approval of Renewal of Service Agreement for Brokerage Service FY'2005 39-45
  - 2) Items to be Presented for Information
    - a) Fourth Quarter Report—Risk Management Fund 46
    - b) General Report
    - c) Other
- G. John M. Zeunik, County Administrator
- 1) Items to be presented for Action:
    - a) Fiscal Year 2005 Interfund Borrowing Requirements: January 1, 2005 - May 31, 2005
      - (1) Request Approval of a Resolution Transferring Monies from the Working Cash Fund 0002 to the Tort Judgment Fund 0135 47-49
      - (2) Request Approval of an Ordinance Transferring monies from the County General Fund 0001 to the FICA/Social Security Fund 0130, the I.M.R.F. Fund 0131, and the Tort Judgment Fund 0135 50-51
      - (3) Request Approval of an Ordinance Transferring monies from the Health Department Fund 0112 to the Persons With Developmental Disabilities Fund 0110 52-53
      - (4) Request Approval of an Ordinance Transferring monies from the Bridge Matching Fund 0121 to the Tort Judgment Fund 0135 54-55
    - b) EXECUTIVE SESSION: Collective Bargaining

2) Items to be Presented for Information

- a) General Report
- b) Other

4. Recommend Payment of Bills and Transfers, if any, to County Board

5. Adjournment

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Assessment Status Report

Township	Book to		To		To	Publisher	Newspaper	Date of		Final	2003		2004		Complaints		BIR's		Books	
	S/A	Printer	Printer	Publisher				Publication	Filing Date		Factor	Factor	Filed	Filed	Filed	Filed	Filed	Filed	Filed	Filed
Allin	09/08/04	09/16/04	09/16/04	09/16/04	09/16/04	Pantagraph		09/22/04	10/22/04	10/22/04	1.0346	1.0000	1.0000	1	1	10/22/2004	1	1	10/22/2004	1
Anchor	08/06/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review		09/02/04	10/04/04	10/04/04	1.0100	1.0322	1.0322			10/4/2004			10/4/2004	
Arrowsmith	09/03/04	09/15/04	09/15/04	09/15/04	09/15/04	Pantagraph		09/22/04	10/22/04	10/22/04	1.1067	1.1189	1.1189	9	3	10/22/2004	9	3	10/22/2004	3
Bellflower	10/18/04	10/20/04	10/20/04	10/20/04	10/20/04	LeRoy Journal		10/27/04	11/29/04	11/29/04	1.0188	1.0000	1.0000	1		12/22/2004	1		12/22/2004	
Bloomington	11/05/04	11/15/04	11/15/04	11/15/04	11/15/04	Pantagraph		11/22/04	12/22/04	12/22/04	1.0125	1.0000	1.0000	131	27		131	27		
Blue Mound	08/03/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review		09/02/04	10/04/04	10/04/04	1.1327	1.0704	1.0704	23	4	12/8/2004	23	4	12/8/2004	4
Cheney's Grove	10/18/04	10/21/04	10/21/04	10/21/04	10/21/04	Ridgeview Review		10/28/04	11/29/04	11/29/04	1.0163	1.0417	1.0417	2	5	12/8/2004	2	5	12/8/2004	5
Chenoa	10/12/04	10/12/04	10/12/04	10/12/04	10/12/04	Chenoa Town Crier		10/21/04	11/22/04	11/22/04	1.0501	1.0000	1.0000	7	27		7	27		
City	11/05/04	11/13/04	11/13/04	11/13/04	11/13/04	Pantagraph		11/20/04	12/20/04	12/20/04	1.0000	1.0406	1.0406	230	33		230	33		
Cropsey	08/05/04	08/26/04	08/26/04	08/26/04	08/26/04	Ridgeview Review		09/02/04	10/04/04	10/04/04	1.0000	1.0000	1.0000	1	2	10/28/2004	1	2	10/28/2004	2
Dale	10/21/04	10/22/04	10/22/04	10/22/04	10/22/04	Pantagraph		10/27/04	11/29/04	11/29/04	1.0321	1.0514	1.0514	8	1	12/27/2004	8	1	12/27/2004	1
Danvers	10/01/04	10/04/04	10/04/04	10/04/04	10/04/04	Quill		10/07/04	11/08/04	11/08/04	1.0390	1.0420	1.0420	10	10	12/1/2004	10	10	12/1/2004	10
Dawson	09/03/04	09/15/04	09/15/04	09/15/04	09/15/04	Pantagraph		09/22/04	10/22/04	10/22/04	1.1161	1.1189	1.1189	15	5	11/17/2004	15	5	11/17/2004	5
Downs	08/20/04	09/17/04	09/17/04	09/17/04	09/17/04	Pantagraph		09/22/04	10/22/04	10/22/04	1.0525	1.0498	1.0498	5	16	11/10/2004	5	16	11/10/2004	16
Dry Grove	10/26/04	10/27/04	10/27/04	10/27/04	10/27/04	Quill		11/04/04	12/06/04	12/06/04	1.0190	1.0729	1.0729	38	4	1/20/2005	38	4	1/20/2005	4
Empire	10/14/04	10/18/04	10/18/04	10/18/04	10/18/04	LeRoy Journal		10/27/04	11/29/04	11/29/04	1.0229	1.0286	1.0286	11	9	12/20/2004	11	9	12/20/2004	9
Funk's Grove	10/27/04	10/28/04	10/28/04	10/28/04	10/28/04	Heyworth Star		11/03/04	12/03/04	12/03/04	1.0188	1.0000	1.0000		1	11/3/2004		1	11/3/2004	1
Gridley	10/12/04	10/13/04	10/13/04	10/13/04	10/13/04	Gridley Village Times		10/21/04	11/22/04	11/22/04	1.0133	1.0432	1.0432	20	14	1/5/2005	20	14	1/5/2005	14
Hudson	08/19/04	08/30/04	08/30/04	08/30/04	08/30/04	Quill		09/02/04	10/04/04	10/04/04	1.0000	1.0248	1.0248	32	3	1/4/2005	32	3	1/4/2005	3
Lawndale	08/06/04	08/27/04	08/27/04	08/27/04	08/27/04	Ridgeview Review		09/02/04	10/04/04	10/04/04	1.0156	1.0450	1.0450	1	2	10/26/2004	1	2	10/26/2004	2
Lexington	10/12/04	10/14/04	10/14/04	10/14/04	10/14/04	Lexingtonian		10/21/04	11/22/04	11/22/04	1.0512	1.0405	1.0405	11	13	12/13/2004	11	13	12/13/2004	13
Martin	08/04/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review		09/02/04	10/04/04	10/04/04	1.0085	1.0000	1.0000	7	8	12/2/2004	7	8	12/2/2004	8
Money Creek	10/12/04	10/14/04	10/14/04	10/14/04	10/14/04	Lexingtonian		10/21/04	11/22/04	11/22/04	1.0297	1.0057	1.0057	4	6	1/19/2005	4	6	1/19/2005	6
Mount Hope	10/27/04	10/28/04	10/28/04	10/28/04	10/28/04	Heyworth Star		11/03/04	12/03/04	12/03/04	1.0399	1.0151	1.0151	4	1	12/8/2004	4	1	12/8/2004	1
Normal	08/31/04	09/08/04	09/08/04	09/08/04	09/08/04	Normalite		09/16/04	10/18/04	10/18/04	1.0000	1.0122	1.0122	75	228		75	228		
Old Town	09/21/04	09/23/04	09/23/04	09/23/04	09/23/04	Pantagraph		09/29/04	10/29/04	10/29/04	1.0127	1.0432	1.0432	21	8	12/1/2004	21	8	12/1/2004	8
Randolph	10/14/04	10/15/04	10/15/04	10/15/04	10/15/04	Heyworth Star		10/27/04	11/29/04	11/29/04	1.0228	1.0400	1.0400	20	15	12/23/2004	20	15	12/23/2004	15
Towanda	10/13/04	10/18/04	10/18/04	10/18/04	10/18/04	Pantagraph		10/21/04	11/22/04	11/22/04	1.0000	1.0361	1.0361	1	7	12/8/2004	1	7	12/8/2004	7
West	09/29/04	09/30/04	09/30/04	09/30/04	09/30/04	LeRoy Journal		10/06/04	11/05/04	11/05/04	1.0029	1.1160	1.1160	2		11/23/2004	2		11/23/2004	
White Oak	09/24/04	09/27/04	09/27/04	09/27/04	09/27/04	Quill		09/30/04	11/01/04	11/01/04	1.0074	1.0538	1.0538	7	2	11/10/2004	7	2	11/10/2004	2
Yates	08/06/04	08/27/04	08/27/04	08/27/04	08/27/04	Chenoa Town Crier		09/02/04	10/04/04	10/04/04	1.0723	1.0377	1.0377	4		10/20/2004	4		10/20/2004	
																701			455	

**A RESOLUTION OF THE MCLEAN COUNTY BOARD  
AMENDING THE RESOLUTION ESTABLISHING  
THE RECORDER'S REVOLVING REVENUE STAMP FUND**

WHEREAS, the County Board adopted a Resolution Establishing the Recorder's Revolving Revenue Stamp Fund on August 9, 1977; and

WHEREAS, the Finance Committee has been advised by the County Auditor and the County Recorder that it would be advisable to increase the Recorder's Revenue Stamp Fund to \$85,000.00 from \$50,000.00 in order to reduce the frequency of trips to Springfield to purchase necessary state revenue stamps required on certain real estate transactions; and

WHEREAS, the Finance Committee concurs with this recommendation and requests the County Board to approve of such an increase in the Recorder's Revenue Stamp Fund, now, therefore,

BE IT RESOLVED by the McLean County Board as follows:

1. That Section 2 of the August 19, 1977 Resolution referred to above is hereby amended to read as follows:

"That the County Auditor shall advance \$85,000.00 to the real estate transfer stamp fund; said amount to include the inventory of real estate transfer stamps as of February 15, 2005 and that said amount of \$85,000.00 to be repaid from the first \$85,000.00 of revenue stamps."

2. That Section 3 of the Resolution referred to above is hereby amended as follows:

"That the County Recorder (Recorder of Deeds) is authorized to direct that the County Auditor issue a check up to \$85,000.00 to the State of Illinois for the purchase of real estate transfer stamps."

3. That Section 5 of the Resolution referred to above is hereby amended as follows:

"That the County Auditor shall maintain a \$85,000.00 balance in the real estate transfer revolving stamp fund; said amount to include the inventory of real estate transfer stamps on hand."

4. That the County Clerk shall provide a certified copy of this resolution to the County Recorder, County Auditor, and County Administrator.

ADOPTED by the County Board of the County of McLean, Illinois this 15<sup>th</sup> day of February 2005.

ATTEST:

ADOPTED:

\_\_\_\_\_  
Peggy Ann Milton, Clerk of  
the McLean County Board

\_\_\_\_\_  
Michael F. Sweeney, Chairman,  
McLean County Board

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**McLEAN COUNTY NURSING HOME**

**ACCRUED EXPENDITURE**

Prt Date January 25, 2005

	2004 BUDGET	2004 MONTHLY ALLOC	DEC,2004 ACCRUED EXPENSE	YTD ALLOC	ADJUSTED YTD EXPENSE	REMAINING BUDGET	YTD VARIANCE AMOUNT	PER CENT OF BUDGET SPENT	PROJECTED EXPENSE 12/31/04
SALARIES	3,080,749	261,653	284,154	3,089,189	3,299,298	(218,549)	(218,549)	107%	3,299,298
IMRF	195,319	16,589	18,015	195,855	209,175	(13,856)	13,321	107%	209,175
MED/LIFE	358,680	11,439	30,380	359,663	358,680	0	(983)	100%	358,680
SOC/SEC	235,677	20,016	21,738	236,323	252,396	(16,719)	16,073	107%	252,396
VAC LIAB	16,775	1,425	1,421	16,821	16,775	0	(46)	100%	16,775
SELLBACK	0	0	0	0	0	0	0	0%	#DIV/0!
PERSONNEL	3,887,200	311,121	355,708	3,897,850	4,136,324	(249,124)	238,474	106%	4,136,324
COMMODITIES	641,077	54,448	59,427	642,833	588,766	52,311	(54,068)	92%	588,766
CONTRACTUAL	1,274,736	107,883	122,194	1,278,228	1,097,077	177,659	(181,151)	86%	1,097,077
CAPITAL	161,294	13,699	19,333	161,736	129,966	31,328	(31,770)	81%	129,966
<b>GRAND TOTAL</b>	<b>5,964,307</b>	<b>487,151</b>	<b>556,662</b>	<b>5,980,648</b>	<b>5,952,133</b>	<b>12,175</b>	<b>(28,515)</b>	<b>100%</b>	<b>5,952,133</b>

**McLEAN COUNTY NURSING HOME**

**ACCRUED REVENUE**

Prt Date January 25, 2005

	2004 BUDGET	2004 MONTHLY ALLOC	DEC,2004 ACCRUED REVENUE	YTD ALLOC	ADJUSTED YTD REVENUE	REMAINING BUDGET	YTD VARIANCE AMOUNT	OF BUDGET REVENUE	PROJECTED REVENUE 12/31/04
MEDICARE REVENUE	775,400	65,856	71,218	777,524	661,930	113,470	(115,594)	85%	661,930
IDPA REVENUE	2,581,280	219,232	262,673	2,588,352	2,736,578	(155,298)	148,226	106%	2,736,578
SHOOLING REIMB	0	0	0	0	0	0	0	#DIV/0!	0
JDC LAUNDRY	7,100	603	556	7,119	6,455	645	(664)	91%	6,455
JDC FOOD	31,501	2,675	2,373	31,587	29,459	2,042	(2,129)	94%	29,459
MEALS	500	42	104	501	629	(129)	128	126%	629
PVT PAY REVENUE	1,862,960	158,224	178,879	1,868,064	2,021,437	(158,477)	153,373	109%	2,021,437
UNCLASS	7,300	69	69	7,320	2,544	4,756	(4,776)	35%	2,544
INTEREST EARNED	41,604	3,533	4,580	41,718	31,849	9,755	(9,869)	77%	31,849
SALE OF ASSETS	0	0	0	0	0	0	0	#DIV/0!	0
TRANSFER IN	424,373	36,043	37,121	425,536	433,100	(8,727)	7,564	102%	433,100
TELEPHONE REIMB	0	0	1,050	0	12,330	(12,330)	12,330	#DIV/0!	12,330
<b>TOTAL ACC REVENUE</b>	<b>5,732,018</b>	<b>486,829</b>	<b>558,622</b>	<b>5,747,722</b>	<b>5,936,312</b>	<b>(204,294)</b>	<b>188,589</b>	<b>104%</b>	<b>5,936,312</b>

**TOTAL ACC REVENUE**

**LESS ACCRUED EXPENSE**

**ACC REV - (ACC EXP)**

**PLUS CAP EXP**

**ACC BALANCE**

TOTAL ACC REVENUE	5,732,018	486,829	558,622	5,747,722	5,936,312	(204,294)	188,589	104%	5,936,312
LESS ACCRUED EXPENSE	(5,964,307)	(487,151)	(556,662)	(5,980,648)	(5,952,133)	(12,175)	28,515	100%	(5,952,133)
ACC REV - (ACC EXP)	(232,289)	(322)	1,960	(232,926)	(15,821)	(216,469)	217,105		(15,821)
PLUS CAP EXP	0	13,699	19,333	161,736	129,966	31,328	(31,770)		129,966
<b>ACC BALANCE</b>	<b>(232,289)</b>	<b>13,377</b>	<b>21,294</b>	<b>(71,190)</b>	<b>114,145</b>	<b>(185,140)</b>	<b>185,335</b>		<b>114,145</b>





# McLEAN COUNTY NURSING HOME

CENSUS Report - 2004

MONTH	AVG MEDICARE	AVG PVT PAY	AVG IDPA	AVG BED HOLD	AVG CENSUS	AVG VACANT
JANUARY	4.97	48.29	75.13	1.68	130.07	19.93
FEBRUARY	4.59	48.97	75.31	1.21	130.08	19.92
MARCH	7.13	44.42	79.84	1.42	132.81	17.19
APRIL	8.47	43.80	85.09	0.97	138.33	11.67
MAY	9.55	45.10	84.87	0.97	140.49	9.51
JUNE	6.33	47.03	86.47	2.07	141.90	8.10
JULY	4.03	46.61	86.32	0.65	137.61	12.39
AUGUST	3.84	45.81	88.16	0.39	138.20	11.80
SEPTEMBER	5.97	46.43	86.60	1.57	140.57	9.43
OCTOBER	6.97	48.55	84.58	0.26	140.36	9.64
NOVEMBER	7.33	47.70	83.83	1.67	140.53	9.47
DECEMBER	8.00	48.48	85.19	1.06	142.73	7.27

YTD AVERAGE	6.43	46.77	83.45	1.16	137.81	12.19
% OF CAPACITY	4.29%	31.18%	55.63%	0.77%	91.87%	8.13%



## Health Department

200 W. Front St. Room 304 Bloomington, Illinois 61701 (309) 888-5450

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### Memorandum

To: Honorable Members of the McLean County Board Finance Committee

From: Robert J. Keller, Director

Date: January 24, 2005

Re: 2004 Employee Health Screening Report and Request to Continue the McLean County Employee Wellness Program for 2005

Please find enclosed a memorandum and report prepared by McLean County Health Department Health Program Manager Jan Morris. The report discusses the results for the 7<sup>th</sup> annual employee health screening and wellness program. Ms. Morris and I met with Assistant County Administrator Terry Lindberg and County Administrator John Zeunik in November to review a preliminary version of the report. As you will note, this year's program was more closely linked with the County's health care provider to assure easier referral of adverse results derived from the screening program to employees' medical practitioners. Contained within the report is an evaluation of this effort to enhance early intervention.

Following your review of the attached report and a brief presentation at the February 1<sup>st</sup> Finance Committee meeting, we respectfully request your consideration of our request to continue the program for an 8<sup>th</sup> year.

Thank you for your attention.



## Health Department

200 W. Front St. Room 304 Bloomington, Illinois 61701 (309) 888-5450

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### MEMORANDUM

TO: Honorable Members McLean County Board Finance Committee

FROM: Jan Morris, Health Promotion Program Manager *Jan*

DATE: February 1, 2005

RE: Proposed County Wellness Plan and Eighth Annual Health Fair

The health promotion and assessment section of the Health Department is proposing to continue the McLean County Employee Wellness Program for the eighth year. The recommended plan would include the annual Employee Wellness Fair, cardiovascular and cancer screenings, and a variety of wellness activities addressing cancer and cardiovascular risks. An on-going employee wellness program will increase health awareness, increase productivity, improve the overall health of the work force, and demonstrate the County's commitment to employee wellbeing. Research shows that having a healthier workforce reduces the increase in rising healthcare costs, absenteeism and premature retirement.

As stated within the text of the attached report, the recommended intervention strategies for the entire workplace population included coronary and cancer risk reduction, management of cholesterol levels, weight management, fitness, and better nutrition. Several potentially serious health problems were detected in past screenings. The total cost to the County's Employee Benefit Fund in 2004 was less than \$16,000. Left undetected, heart disease, stroke, or cancer could cost the County considerably more in treatment costs. It is our goal that the 2005 wellness program, "Good Health is Always in Season" will involve more than 450 employees in one or all of the activities.

# Employee Screening Report 2004

PRESENTED TO:

Honorable Members of McLean County Board Finance Committee

By:

Jan Morris, Health Promotion Program Manager

## McLean County Employee Wellness Screenings

The McLean County Employee Wellness program began in 1998 as an avenue to encourage employees to adopt healthy lifestyles and decrease health care costs. This program consists of health screenings, a wellness fair, and a variety of wellness activities. The program is supported by McLean County government and coordinated through the Health Promotion and Assessment Section of the McLean County Health Department.

We are all aware that health care benefits represent a sizeable amount of employer expenses and that costs *continue* to rise. **Review of McLean County employee medical claims exceeding \$10,000 from January 1, 2002 through June 30, 2004 revealed that \$2,026,816 was spent on medical costs and a large portion of the expense was for cardiovascular and cancer related conditions.** Many causes of those health care claims can be prevented or addressed with early detection and intervention. As an employer, we have the ability to influence health care costs and stem rising premium rates.

Each year more McLean County employees participate in the health screenings and wellness activities. Ninety-five people were screened for coronary risk factors during the first year compared to 231 employees in the seventh year. (Table 1) This represents a 143% increase in the number of employees seeking screenings to determine total cholesterol, LDL, HDL, triglycerides, fasting glucose, and blood pressure results. The latest group was composed of 91 men and 140 women from 29 departments in the County with the average age of the persons screened in 2004 being 44.2 years. (Attachment 1)

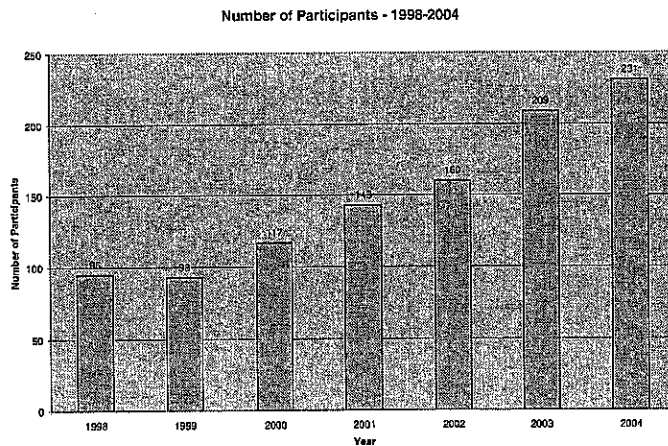


Table 1

In previous years the screenings were performed by staff from BroMenn Regional Medical Center and OSF St Joseph Medical Center. However, Carle Clinic became the medical provider in 2004. The Employee Wellness program in conjunction with county administration collaborated with Carle Clinic and Health Alliance to help bring more continuity in the screenings process. Because the majority of employees have Health Alliance Insurance it seemed the most efficient avenue to expedite the screening results to network doctors and to lower the amount taken from the employee benefit fund.

Uncovering elevated screening results could help to direct employees to their physicians and could possibly prevent catastrophic illnesses. The information collected by Carle Clinic and Health Alliance revealed that of the 231 employees screened, 116

employees had 1 or more high risk factors for cardiovascular disease and 62 employees exhibited 2 or more risk factors. Unfortunately, not all employees having Health Alliance Insurance visit their physician on a regular basis. One-hundred-eight of 231 (Table 2) employees screened currently have a Carle Clinic Primary Care Physician (PCP). Forty-four employees displaying 1 or more risk factors have a Carle PCP of which seventeen (39%) saw their physicians within 4 months of the screenings. And 10 of the 20 (50%) employees displaying 2 or more high risk factors and having a Carle PCP saw their doctor within four months of screenings.

McLean County Employees Having Carle Primary Care Physician

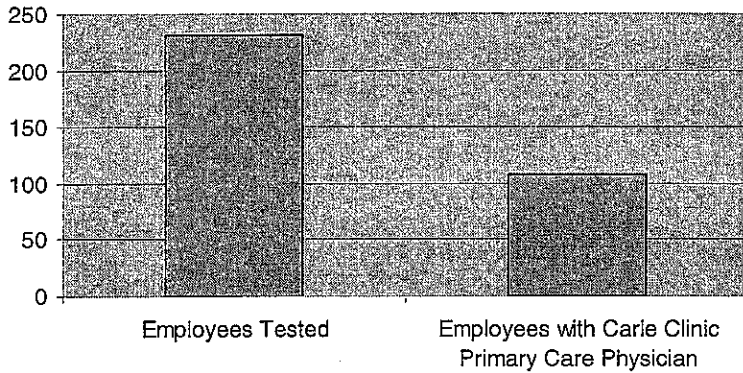


Table 2

Employees with 1 or More Risk Factors

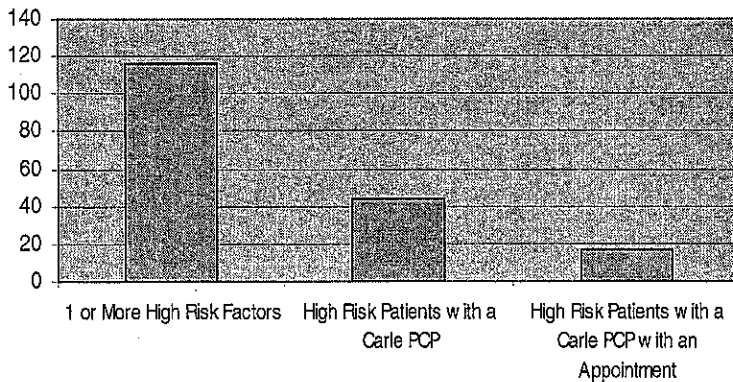


Table 3

**Employees with 2 or more Risk Factors**

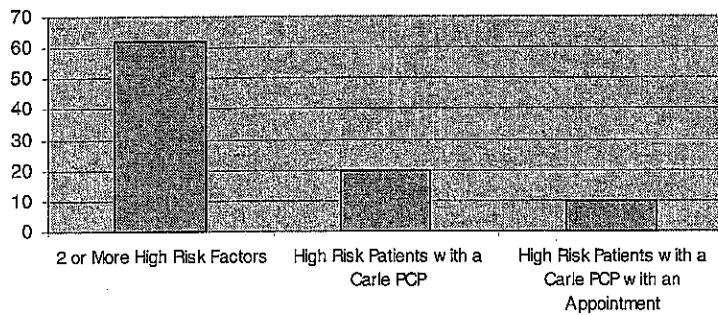


Table 4

Employees completed identical health risk appraisals as in 2002 and 2003. All screening results were entered into a health risk assessment and used to calculate an appraisal of the health risks for each employee. Recommended interventions were based on the prevalence of the health risks identified by the screenings. Each employee received a personal summary as well as an executive summary identifying the corporate risks for all employees. In 2004, the top six recommended intervention strategies for the entire workplace population listed in order of need included weight management, cancer risk reduction, fitness improvement, better nutrition, coronary risk reduction, and management of blood pressure. (Attachment 2) All McLean County employee wellness activities are designed for employees to address the risk factors identified both in the personal and executive summaries. A summary of the activities will be discussed later in this report.

The guidelines for diagnosis of elevated cholesterol, hypertension, and diabetes have become much more stringent in the last seven years. What was once considered normal blood pressure or normal glucose level may now be considered pre-hypertension and pre-diabetes. Therefore, some of the risks for heart disease appear to be higher than when the screenings first began in 1998. Another reason for extreme differences in total results may be that the method for drawing blood changed from a finger stick in 2002 and 2003 to a venous blood draw in 2004. Studies show that the venous draw is a more accurate technique to measure glucose and cholesterol results. A review of the 2004 health risk assessments are listed below:

**Cholesterol**

High cholesterol increases the risk for heart disease and stroke. Medical experts recommend that cholesterol levels be below 200 mg/dL and state that levels of **161 and below are ideal**. The results of the cholesterol screenings indicated that **96 of the 226 (42%) employees tested had readings above 200 mg/dL or higher, and 30 (13%) of them were at high risk with levels above 240 mg/dL.**(Table 5) The percentage of employees with elevated cholesterol has ranged from **42% to 54.8% in the last 7 years**. The risk for heart disease lowers by 2% for every 1% reduction in cholesterol.

Total Cholesterol 1998 - 2004

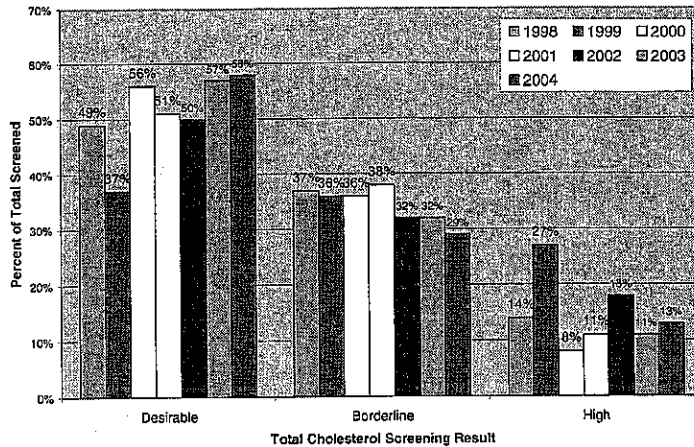


Table 5

The percentage of employees with readings above 240 mg/dL increased from 11% in 2003 to 13% of those persons screened in 2004, but lower than 18% screened in 2002. These readings can also be compared to screening data gathered by OSF Center for Healthy Lifestyles in 2003 from 1267 people in the general population. Forty three percent of those screened in the general population had readings of 201 mg/dL or higher and 11.9 % had levels above 240mg/dL.

Approximately, 45.5% of the employees had low-density lipoprotein (LDL) cholesterol levels of 130mg/dL or higher. LDL or “bad cholesterol levels of 130mg/dL or higher is associated with a higher risk for coronary heart disease. **Twenty-seven percent (61) of employees screened also had high or very high triglyceride levels.** (Table 6) This continues to rise and was higher in 2004 than in the past 6 years. Studies have found that excess triglyceride levels (fat in the blood) should be considered a risk factor for heart attack because the high levels can impair the circulation of the blood. Having high density cholesterol (HDL) levels of less than 40mg/dL is also associated with increased risk for cardiovascular disease. Unfortunately, the percentage of employees with low HDL increased from 13% in 2002, to 20% in 2003, and to 33% in 2004. (Table 7) The data from the general population revealed 17.8 % to have low HDL levels.

Triglycerides 1999 - 2004

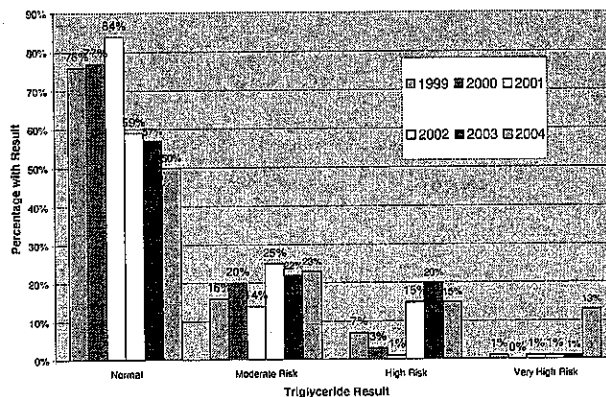


Table 6



Cholesterol - High Density Lipoprotein (HDL) 1998 - 2004

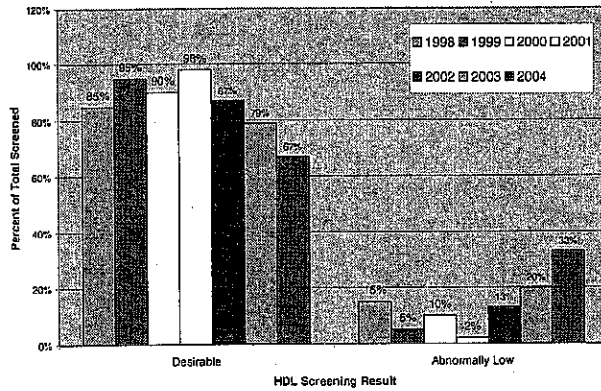


Table 7

**Glucose**

According to information released from the National Institutes of Health, 18.2 million (6.3%) of the United States population have diabetes. An estimated \$92 billion was spent in 2002 on diabetes related medical costs compared to \$44 billion in 1997. This represents 19% of total health care expenditures for only 6.3% of the people.

A high blood glucose level is a possible indicator for diabetes. The criteria for the diagnosis of diabetes have recently been changed by the American Diabetes Association. Normal fasting glucose is considered to be 70-99mg/dL, pre-diabetes blood glucose level is 100 to 125mg/dL, and elevated fasting glucose level is greater than 125mg/dL. **Eight percent of county employees who were screened were found to have elevated fasting blood glucose levels.** (Table 8) Results of glucose testing indicated that **19 employees had above normal levels.** In the past 6 years, the number of employees with elevated fasting blood glucose ranged from 3.2 % to 18%. (Again the extreme differences could result from the method of drawing blood.) This compares to 4.3% of the general population screened by OSF Center for Health Lifestyles with elevated fasting blood glucose and 2.9% with elevated non fasting blood glucose levels. Sixteen percent of the general population was also diagnosed with pre-diabetes glucose levels.

Glucose Results 1998 - 2004

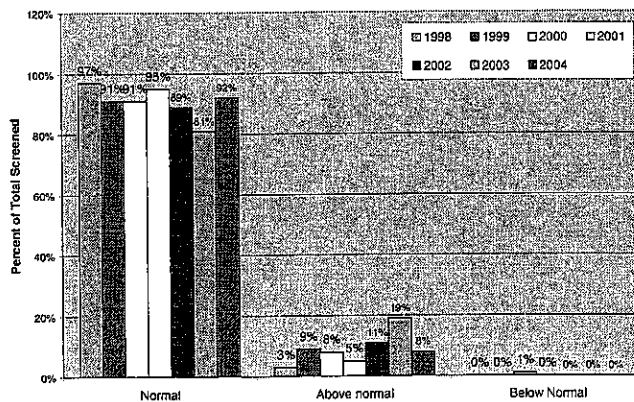


Table 8

## Blood Pressure

The U.S. Department of Health and Human Services report, *Prevention Makes Common "Cents"*, states that about **90% of middle aged Americans will develop elevated blood pressure in their lifetime and nearly 70% of the people will not have it under control.** Because the average age for the 231 employees screened was 44.2 years of age many fall in the middle age or above category.

Blood pressure guidelines have also been revised and measurements are identified as hypertension, pre-hypertension and normal ranges of blood pressure. The screenings indicated **52 employees with elevated blood pressure, 99 people that were moderate/pre-hypertensive and 73 individuals in the normal range.** (Blood pressure is considered abnormal if it is a consistently elevated pressure of 139 systolic or higher and/or 89 diastolic or higher. Pre-Hypertension is diagnosed if systolic pressure is less than 140 and greater than 129 and/or diastolic is less than 90 and greater than 84). Much can be done to control elevated blood pressure through diet, exercise, and the use of medications. The elevated blood pressure numbers of the employees screened have improved since the screenings in 2002, **decreasing from 27% in 2002 to 13.9% in 2003, but increased to 23.2% in 2004.** (Table 9) Lowering blood pressures will greatly reduce the risk for cardiovascular disease and strokes, and will reduce medical costs as well.

Blood Pressure - 1998, 1999, 2002, 2003, 2004

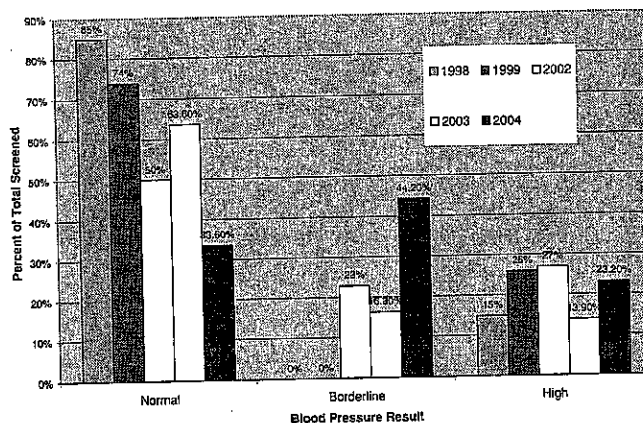


Table 9

## Weight Management/Body Composition

The prevalence of overweight and obesity has increased dramatically in the last 25 years and is seen by the Centers for Disease Control (CDC) and other medical experts as one of the top medical threats to the country. According to the CDC's 1999-2000 National Health and Nutrition Examination Survey, more than two-thirds of the adults in America are overweight or obese. The 2002 Illinois Behavior Risk Factor Survey also indicated that 59% of adults in the state were overweight or obese.

The employees screened **exceeded the weight trend of the state and the nation.** The corporate health risk appraisal reported that **81% of the participants were above their recommended weight range and 74% of those screened needed to make nutritional changes and improve physical activity levels.** The body composition screenings revealed that **52 (85%) men and 71 (79.8%) women were in the above average to high risk range.** This is an improvement from 2003 when 85% of the

participants were reported to be above their recommended weight range and 85% needed to make nutritional changes in their lives, but definitely over the Healthy People 2010 Objective to reduce the prevalence of obesity to less than 15%.

### Fitness Status

A recent study conducted by the National Center of Health Statistics (NCHS) found that less than one-third of the adults in America participate in leisure physical activity. Many employees indicated that they too do not participate in physical activity on a regular basis. **Seventy-five percent of the employees showed a need for improving their fitness levels.** (Table 10) The fitness status for the 231 employees screened revealed that 25 (10.8%) were excellent, 32 (10.8%) were good, 115 (49.8%) were fair and 59 (25.5%) were low and at high risk for heart disease. The **coronary risk status of those employees completing the health risk appraisal showed that approximately 60% of them were at risk for coronary disease.** Twelve persons (5.2%) were ideal, 65 (28.1%) were low, 60 (26%) were at moderate risk, and 94 (40.7%) were at high risk for cardiovascular challenges. (Table 11)

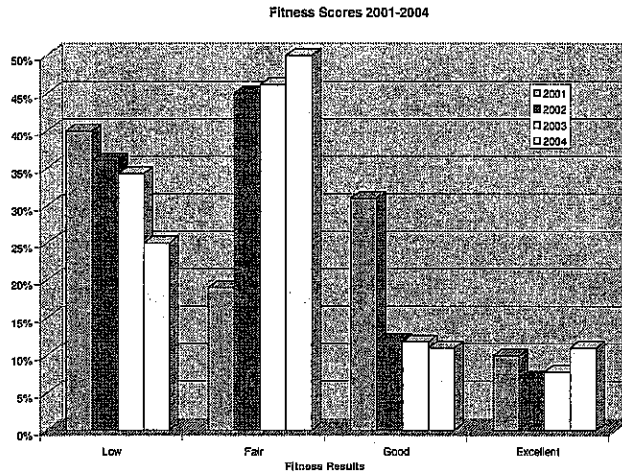


Table 10

Coronary Risk Status 2000-2004

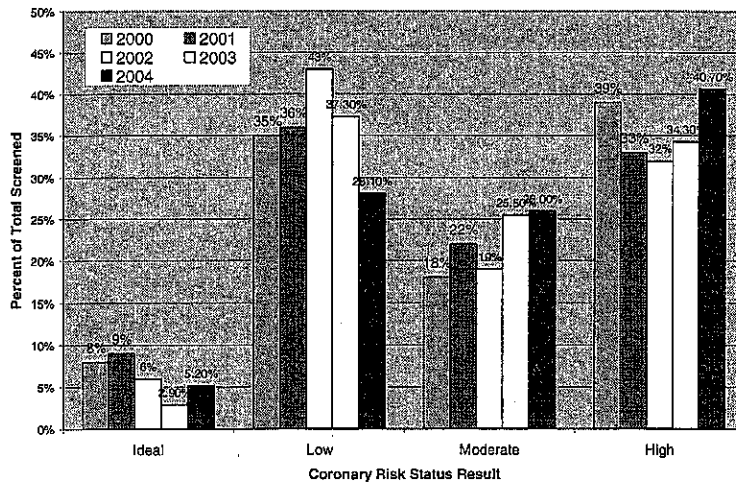


Table 11

**Risks for Cancer**

A positive component in the health risk appraisal revealed that employees' risk for cancer is lessening. The executive summary disclosed that **78% of employees completing the wellness profile demonstrated higher risks for cancer compared to 87% in 2003 and 82% in 2002.** The American Cancer Society and the National Cancer Institute both have stated that many premature deaths from cancer can be prevented with lifestyle changes and regular screenings. Modifiable factors that put employees at risk included: 5% reporting a personal history with cancer, 79% reporting a low-fiber diet, 70% eating less than 5 fruits and vegetables per day, 81% carrying excess weight or had a body mass index (BMI) greater than 25, 10% drinking more than recommended, and 19% of those completing the profile were smokers. Fortunately each modifiable risk factor is lower than in the 2003 report.

**Prostate Cancer**

Prostate cancer is the most common non-skin cancer found in men. The Prostate Specific Antigen (PSA) test was offered to men over 50 and younger men who might be at risk for prostate cancer. This test, requested by male employees, has been provided the last five years. Because the blood draw is only one component of the screening, all men were encouraged to schedule an appointment with their physician and receive a digital exam as well. **One of the sixty-three men screened this year tested in the above normal range (< 4.00ng/ml).** He was referred to his personal physician for further testing.

**Breast Cancer**

According to the American Cancer Society, breast cancer is the most frequently diagnosed non-skin cancer in women and the second leading cause of cancer deaths behind lung cancer. An estimated 215,990 new cases of invasive breast cancer were expected to be diagnosed in 2004 resulting in 40,110 deaths. Because there is no known method for breast health prevention, early detection is the best protection against the

disease. The survival rate is approximately 97% when found in early stages. All female employees 40 and over were encouraged to schedule a yearly mammogram, whether on site or at another location. This was the fifth year of seven years that a mobile mammography van was made available to employees for **screening** mammograms. To be eligible for a screening mammogram, a woman must be 40 years of age and not have had prior breast health issues. A number of the **36 women were screened for the first time or had not had a mammogram since the van was last on site two years ago. Nine women needed additional imaging and were referred to their personal physicians.** Seven women were recalled for additional views in 2002 and six in 2001 and 2000.

### **Smoking**

Smoking is the most preventable cause of death in this country, and it is directly related to cardiovascular disease and cancer. The U.S. Surgeon General's Report released in May 2004 revealed for the first time that smoking causes diseases in nearly every organ of the body. "We've know for decades that smoking is bad for your health, but this report shows that it's even worse than we knew," Dr. Richard H. Carmona said. "The toxins from cigarette smoke go everywhere the blood flows." According to the report smoking kills an estimated 440,000 Americans each year. On the average, women who smoke cut their lives short by 14.5 years and male smokers lose 13.2 years.

Much progress has been made in reducing the use of tobacco in McLean County. Recent data from the 2002 Behavioral Risk Factor Survey (BRFS) of McLean County indicates that 19.7% of the adult population in the county uses tobacco products compared to 25% in the 1997 Behavioral Risk Factor Survey. The health risk assessments revealed that county employees follow this declining trend to smoke because **16% of persons screened reported to be smokers.** This number decreased by 3% from 2003 and is below the national average of 25% but is still above the Healthy People 2010 Objective of 12%.

### **Employee Wellness Activities to Address Health Risks**

Four hundred County employees from 33 departments participated in the Employee Wellness Program in 2004. Two hundred thirty-one employees participated in cardiovascular screenings and completed the health risk assessment, one hundred ninety two attended the wellness fair, with a total participation of 1159 in all programs.

The many activities and programs provided for employees were developed to encourage employees to make healthy lifestyle changes and thus address the health risks identified by the screenings and the corporate summary report. As reported earlier in this document, the top six health concerns were weight management, cancer risks, fitness, nutrition, coronary risks, and elevated blood pressure. Most programs included physical activity and nutrition, both interventions needed to reduce the cardiovascular and cancer risks identified in the screenings. A brief description of each wellness activity is listed below:

*A Weight Watchers at Work* class attended by 25 participants was held for several months in 2004, but it was difficult to coordinate the schedules of employees with that of the instructor. Research indicates that the Weight Watchers program is a very safe and successful way to loose weight. The plan is to reinstate the program in 2005.

The wellness program also challenged employees to improve their health during February, American Heart Month, by completing eight or more heart healthy activities. All participants were entered into a drawing to win an American Heart Association cookbook. In addition, heart health brochures, posters and red dress pins were placed in break-rooms and distributed to County departments.

*Climb Mount Everest* was a six-week program that encouraged employees to take the steps instead of the elevator. Research shows that just 2 minutes of stair climbing several times a day can lower total cholesterol, raise HDL (good) cholesterol and improve the resting pulse rate of sedentary people. There is also a strong association between stair climbing and bone density in post-menopausal women. The goal was for each team to reach the top of the mountain or 49,763 steps and back to the bottom (99,536 steps). One hundred-eleven employees formed 21 teams in 3 divisions and climbed a total of 2,538,751 stairs. Only one team was unable to reach the top of the mountain and 16 teams climbed to the top of the mountain and back to the bottom. All participants received a t-shirt and additional prizes were awarded to the winning teams in each division.

The *Health Police Program* was offered for the first time in 2004. The 12-week intervention program offered one-on-one assistance from a health educator, "Health Police Officer" to address stress management, physical activity or nutrition. Three candidates were chosen from the nine applications, one from each health category. The health officers helped the participants write health goals and provided tools, pertinent information, and incentives to achieve those goals. All participants showed improvements in their health goals and positively evaluated the program.

The seventh annual *Employee Wellness Fair* held on May 26, 2004 was attended by 192 employees from 26 departments. The fair is an excellent way for employees to learn about a variety of health topics and interact with health professionals. Agencies represented at the fair included: Anti-Aging Choices, Bloomington Parks and Recreation, Bloomington Public Library, BroMenn Community Wellness Services, Chestnut Health Services, Community Cancer Center, Curves for Women, East Central Illinois Area Agency on Aging, Eastland Chiropractic and Wellness Center, Four Seasons Association, Gailey Eye Clinic, Gold's Gym, Health Alliance Medical Plans, Healthy Connections School of Massage, McLean County Health Department (MCHD) nurses, MCHD Communicable Disease, MCHD Health Promotions, McLean County Gardeners Association, OSF St. Joseph Center for Healthy Lifestyles, PATH, IWU students, and Fox and Hound Hair Studio and Day Spa. Seventy six percent of the participants completed evaluations of the fair. Many stated that as a result of the fair they planned to make changes to their health behavior. Most were very pleased with the fair and wanted it repeated again.

The *Summer Wellness Challenge* offered in June, July, and August allowed employees to engage in wellness activities and earn points for their participation. Activities included exercising, eating fruits and vegetables, mediating, reading about health topics, wearing seatbelts, sun safety, etc. At the beginning of each month participants were given a chart to log their activities and received points for activities completed. At the end of each month the points were submitted to health promotion staff and the participants were awarded with an incentive and entered in a drawing for a larger

prize. Eighty-five employees participated in this program. Participants listed increased physical activity as the most common benefit gained from the program.

One hundred twenty-nine employees from 21 departments participated in the six week *Big Foot Walking Challenge*. Cooper Institute from Dallas, Texas recommends that people take at least 10,000 steps per day at moderate intensity for the greatest cardiovascular benefit. Employees were divided into 3 divisions based on physical activity level, and were given pedometers and tracking sheets to keep an account of the number of steps taken each day. The average weekly steps from all participants were 56,471 steps but there was a large increase from the first week (49,210 steps) to the sixth week (61,151 steps). Employees reported increased physical activity as the greatest benefit from the program and one employee reported a twenty pound weight loss.

A new program, *Healthy for the Holidays*, was offered to help employees maintain a healthy weight and reduce stress through the Thanksgiving, Christmas, and New Year season. The program was divided into several components. The *Weight No More* activity allowed employees to weigh-in with Health Promotion staff on November 15<sup>th</sup> and then again on January 3<sup>rd</sup>. Thirty people participated in the activity in which 11 lost weight (44 pounds), 6 maintained their weight, and 7 gained between 1 and 6 pounds.

Three lunch and learns were also offered during the holidays. They included: "Feeling Good about Yourself" by Chestnut Health Systems, "Healthy Holiday Eating" by OFS St Joseph Center for Healthy Lifestyles, and "Managing Holiday Stress" by Chestnut Health Systems. Students from Healthy Connections School of Massage also came on December 10<sup>th</sup> and provided free 10 minute massages to 50 employees.

### **Activities Addressing Cancer Risks**

Research shows that physical activity and a diet rich in fruits, vegetables, and grains help to lower the risks for many types of cancer. In addition to the aforementioned programs, several programs specifically addressed cancer awareness and/or cancer risks. A breast cancer awareness campaign available for employees in October included breast health information through electronic mail *Health Beat*, trivia questions and, the opportunity to participate in Lee National Denim Day. Employees could donate \$5 to the Susan G. Komen Breast Cancer Foundation in exchange for wearing jeans to work on the second Friday in October. A record number (193) of employees participated in the event and donated \$2040 for breast cancer research and services. One thousand dollars were donated to the National Foundation and the remainder was given to the McLean County Affiliate to help pay for education and mammograms for women that can not afford the costs.

Employees that smoke were also given the opportunity to go smoke free during the *Go Cold Turkey and Win a Turkey* campaign on the American Cancer Society's Great American Smoke-out. Five employees committed to quit that day with the help of a non-smoking buddy. Employees signed a pledge card and received a "quit kit". All participants were successful at quitting for the day and were entered into a drawing to win a free turkey for the participant and the buddy. Three employees remained smoke-free on the following day as well.

More than 250 sun safety packets were distributed to County departments to help promote sun safety. Each packet contained SPF 15 sun block, lip balm and information about how to protect oneself from the damaging rays of the sun.

### **Other Wellness Programs in 2004**

Several lunch and learn sessions were scheduled throughout the year touching on a variety of health topics including diabetes, fad diets, dental health and how it relates to overall health, and personal safety. The average attendance for the lunch and learns was sixteen people. The program taught by a registered dietician from OSF St Joseph Medical Center addressing fad diets drew the greatest attendance.

This is the second time the Wellness Employee of the Year Award was given to a County employee. The honor is awarded to an employee who is working toward or has succeeded in improving his/her health or that of their peers in the past year. A certificate is given to all persons nominated for the award and a gift certificate to Eastland Mall is presented to the winner.

The monthly *County Comments* newsletter and County electronic mail articles on *Health Beat* are other avenues used to deliver pertinent health topics and information regarding National Health Observances to County employees.

### **Summary**

Reviews of county health insurance claims over the past several years clearly show that heart disease, diabetes, cancer, and stroke make up the greatest share of payouts. Risk factors such as poor nutrition, smoking, and lack of physical activity are major contributors in the development and progression of chronic diseases. An employer's attention to health promotion and early detection efforts plays a significant role in controlling health care expenditures. We strongly encourage all employees to participate in the employee wellness program. This program is one benefit which can improve health, increase productivity and yield a significant return on investment for the employer and the employee. The proposed wellness program for 2005 is listed below.

### **Proposed Events and Activities for 2005**

The proposed date for the annual employee wellness fair is Wednesday, May 25, 2005 from 8:30 a.m. until 2:30 p.m. The cholesterol and glucose screenings are tentatively scheduled at the Regional Office of Education, Highway Department, Health Department, and the Law and Justice Center on April 27, 28, 29 and May 2. The osteoporosis screening will be held on the day of the fair and the mammogram van will be available to female employees on May 25th and 26th. The costs of the screening will be paid by the Employee Benefit Fund or Health Alliance Insurance.

#### **Cardiovascular Screenings**

- Screening to be conducted by Carle Clinic on April 27, 28, 29, and May 2
- Locations: Health Department, Law and Justice Center, Highway Department and Regional Office of Education
- Includes Cholesterol, Glucose, and Blood Pressure, Height, Weight, Body Composition
- Complete *Personal Wellness Profile*
- A corporate and individual report compiled from data received in wellness profiles



- Tracking patients with high risk screening scores to determine how many schedule appointments with physician

### **Osteoporosis**

- Screenings to be conducted by BroMenn Women's Center on May 25th in conjunction with the Wellness Fair

### **Tuberculosis Skin Tests**

- Tests administered by Health Department staff on screenings

### **Cancer Screenings**

- Mammography Van from Methodist Medical Center in Peoria
- PSA (Prostate-Specific Antigen) blood test for men 50 and over or for those 40 and over and at risk for prostate cancer
- Skin Cancer Screenings

### **Wellness Fair**

Wednesday, May 25, 2005 from 8:30 until 2:30

Variety of vendors focusing on all aspects of prevention and health

### **Activities**

- Select McLean County Wellness Employee of the year
- Explore Route 66: A 6 week program encouraging employees to walk, run, climb stairs, and bike along Historic Route 66 to improve health.
- Walking program – promoting downtown walking path, mall walking, and the Constitution Trail
- Millionaires Club for employees continuing to walk after the 6 week program has ended. Those walking more than 1,000,000 steps become a member of the club.
- Summer Wellness Challenge
- Breast Cancer Awareness during October
- Observation of the Great American Smoke-out in November
- Go Cold Turkey and Receive a Turkey
- Promotion of Freedom From Smoking Program at OSF
- Holiday Stress Management
- Healthy Eating Programs
- Weight No More Program
- Health Police
- Sun Safety Campaign
- Lunch and Learns
- Observation of National Health Observances
- Ongoing informational displays in the various county buildings
- County Comment articles pertaining to pertinent health topics
- Health Beat Articles on County-E-mail

# Screenings by Department

2004

## 2004 Screenings by Department

Administration	4
Adult Probation	3
Assessor's Office	5
Auditor's Office	5
Building and Zoning	5
CASA	7
Circuit Court	22
County Board	2
County Clerk	4
Court Services	8
Election Commission	1
Facilities Management	3
Health Department	56
Highway Department	25
Information Services	11
Jail	2
Judicial	8
Juvenile Detention Center	9
Met com	2
Nursing Home	9
Public Defender	3
Recorder	1
Regional Office of Education	9
Regional Planning	3
Risk Management	1
Sheriff	23
States Attorney's Office	12
Treasurer's Office	4
Veteran's Assistance	1

# **Executive Summary of Wellness Profiles**

**2002 - 2004**

McLean County Wellness Screenings  
Executive Summary of Wellness Profiles  
2002-2004

	<b>2002</b>	<b>2003</b>	<b>2004</b>
<b>Demographics</b>	57 men 97 women	77 men 127 women	91 men 140 women
<b>Cardiovascular Risks</b>			
Personal history of heart disease, stroke, diabetes	5 (3%)	23 (11%)	19 (8%)
Family history of heart disease	41 (27%)	53 (26%)	62 (27%)
High Total Cholesterol (240+)	29 (19%)	31 (15%)	52 (23%)
High LDL (160+)	19 (12%)	18 (9%)	31 (13%)
Low HDL Cholesterol (less than 40)	8 (5%)	40 (20%)	76 (33%)
High Blood Pressure	37 (24%)	28 (14%)	52 (23%)
Smoking	23 (15%)	39 (19%)	36 (16%)
Diabetes (110 + Fasting; 140 + Non fasting)	24 (16%)	50 (25%)	19 (8%)
Excess Weight (BMI >25, high waist girth, or % fat)	111 (72%)	174 (85%)	186 (81%)
High overall coronary risk	49 (32%)	70 (34%)	94 (41%)
<b>Cancer Risks</b>	82%	87%	78%
Personal History	6 (4%)	14 (7%)	11 (5%)
Tobacco Use (all forms)	25 (16%)	42 (21%)	44 (19%)
Drinking more than recommended	25 (16%)	31 (15%)	22 (10%)
High fat diet	26 (17%)	43 (21%)	45 (20%)

(Cancer Risks Continued)	2002	2003	2004
Low fiber diet	126(82%)	173 (85%)	182 (79%)
Less than 5 fruits and vegetables per day	109 (71%)	151 (74%)	161 (70%)
Weight outside recommended range	119 (77%)	174 (85%)	186 (81%)
Bowel Disease	6 (4%)	20 (10%)	13 (6%)
Positive PSA	1 (1%)	0	1 (1%)
<b>Interventions Needed to Address Risks</b>			
Cancer Risk Reduction	1. 82%	1. 87%	2. 78%
Weight Management	2. 81%	2. 85%	1. 81%
Improve Fitness	3. 81%	3. 80%	3. 75%
Better Nutrition	4. 74%	4. 80%	4. 74%
Managing Cholesterol Levels	5. 52%	6. 50%	8. 17%
Coronary Risk Reduction	6. 51%	5. 60%	5. 67%
Managing High Blood Pressure	7. 24%	10. 14%	6. 23%
Alcohol Management	8. 16%	9. 15%	10. 10%
Managing Stress	9. 16%	8. 19%	9. 15%
Quit Smoking	10. 16%	7. 20%	7. 17%
Better Back care	11. 10%	11. 12%	11. 9%

# **Seven Year Employee Screening Results**

**1998 – 2004**

**Seven Year Employee Screening Results  
1998-2004**

<b>Gender</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Male	20	32	43	54	59	77	91
Female	75	61	74	89	101	127	140
Total Screened	95	93	117	143	160	204	231

<b>Smokers</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Male	--	--	9 of 42 (21%)	12 of 54(22%)			
Females	--	--	8 of 68 (11%)	9 of 89(10%)			
Total			17 of 110 (15%)	21 of 143 (15%)	22 of 152 (14%)	37 of 204 (19%)	30 of 231 (17%)

<b>Total Cholesterol</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
High Risk (>240 mg/dL)	13 (13.6%)	20 (21.5%)	10 (9%)	15 (10.4%)	29 (18%)	22 (11%)	30 (13%)
Moderate Risk (200-239 mg/dL)	35 (36.8%)	31 (33.3%)	38 (34.5%)	55 (38.4%)	51 (32%)	67 (32%)	66 (29%)
Normal (<200 MG/dL)	47 (49.4%)	42 (45%)	62 (56.4%)	73 (51%)	80 (50%)	120 (57%)	130 (58%)
<b>Number Screened</b>	95	93	117	143	160	209	231

<b>Low Density Lipid (LDL)</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Very High Risk (>190 mg/dL)	--				5 (5%)	2 (1%)	36 (15.9%)
High Risk (160-189mg/dL)	--	11 (12.5%)	31 (29%)	35 (24%)	19 (12%)	13 (6%)	67 (29.6%)
Moderate Risk (130-159 mg/dL)	--	17 (19%)			41 (26%)	43 (21%)	76 (33.6%)
Normal LDL (100-129 mg/dL)	--	58 (66%)	77 (71%)	105 (73%)	95 (59%)	149 (71%)	47 (20.8%)

\*\* Data that did not read due to high Triglycerides

2 (1%)



<b>High Density Lipid (HDL)</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Too Low (< 40 mg/dL)	14 (14.7%)	5 (5%)	11 (10%)	3 (2%)	21 (13%)	42 (20%)	76 (33%)
Normal (40-59 mg/dL)	81 (85.3%)	88 (95%)	98 (90%)	140 (98%)	139 (87%)	165 (79%)	154 (67%)

\*\*Data that did not read due to high Triglycerides \*\*

2 (1%)

<b>Triglycerides</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Very High Risk (> 500 mg/dL)	--	1 (1%)	0	1 (.6%)	2 (1%)	2 (1%)	28 (12.5%)
High Risk (200-499 mg/dL)	--	6 (6.5%)	4 (3.6%)	2 (1%)	24 (15%)	41 (20%)	33 (14.7%)
Moderate (150-199 mg/dL)	--	15 (16.4%)	22 (19.8%)	20 (14%)	40 (25%)	46 (22%)	52 (23.2%)
Normal Level (< 150mg/dL)	--	69 (76%)	85 (76.5%)	120 (84%)	94 (59%)	120 (57%)	111 (49.6%)

<b>Blood Glucose</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Elevated (Fasting) (>110 mg/dL)	3 (3.2%)	8 (8.6%)	9 (7.8%)	7 (5%)	18 (11%)	37 (18%)	19 (8%)
Normal Blood Glucose (65-110 mg/dL)	92 (96.8%)	84 (90.4%)	105 (91.3%)	135 (95%)	142 (89%)	135 (65%)	211 (92%)
Below Normal	0	1 (1%)	1 (.8%)	0	0	0	0
Elevated (Non Fasting) (> 140 mg/dL)						3 (1%)	
Normal Non Fasting Blood Glucose						34 (16%)	

<b>EKG and/or Heart Card</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
New Heart Cards	97 (100%)	69 (79%)	--	--	147	103 (78%)	0
Renewals	0	17 (5%)	--	--	--	29 (22%)	0
Normal EKG		51 (51%)	84 (76%)	96 (67%)	140 (95%)	100 (76%)	0
Abnormal EKG		20 (23%)	16 (14.5%)	35 (24%)	7 (5%) No Referrals	3 (2%) 1 Referral	0
Borderline EKG		16 (18%)	10 (9%)	12 (8%)		29 (22%)	0

<b>Blood Pressure</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Normal Range (< 130/85) (<120/80) 2004	82	64			69 (50%)	133 (63.6%)	73 (33.6%)
Moderate/Prehypertension (130-139) (85-89) (120/80 -139/89) 2004					32 (23%)	34 (16.3%)	99 (44.2%)
High Blood pressure (140/90+)	15	23			38 (27%)	29 (13.9%)	52 (23.2%)
No blood pressure taken						13 (6.2%)	
High systolic blood pressure (90-139)			9 males 16 females	12 males 8 females			
Normal systolic range			33 males 52 females	42 males 81 females			
High diastolic range (60-89)			10 males 10 females	14 males 5 females			
Normal diastolic range			32 males 58 females	40 males 84 females			

\* Ideal blood pressure is 115/75 or below (2004)

<b>Mammograms</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Number of women	0	4	24	36	31	0	36
Recalled for additional films	0	0	6	6	7	0	9

<b>Prostate Specific Antigen Screening (PSA)</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Above Normal Range (< 4.00ng/ml)			0	0	1	2	1
Below Normal Range			29	37	41	44	62
Total Screened	0	0	29	37	42	46	63

<b>Coronary Risk Status</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Ideal	-	-	9 (8%)	13 (9%)	9 (5.8%)	6 (2.9%)	12 (5.2%)
Low	-	-	38 (35%)	51 (36%)	66 (42.9%)	76 (37.3%)	65 (28.1%)
Moderate	-	-	20 (18%)	31 (22%)	30 (19.5%)	52 (25.5%)	60 (26%)
High	-	-	43 (39%)	48 (34%)	49 (31.8%)	70 (34.3%)	94 (40.7%)
Total Screened			42 men 68 women	54 men 89 women	57 men 97 women	77 men 127 women	91 men 140 women

<b>Fitness Score</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Low Fitness	-	-	-	57 (39.8%)	56 (36.4%)	70 (34.3%)	59 (25.5%)
Fair Fitness	-	-	-	28 (19.5%)	69 (44.8%)	94 (46.1%)	115 (49.8%)
Good Fitness	-	-	-	44 (30.7%)	19 (12.3%)	24 (11.8%)	32 (10.8%)
Excellent	-	-	-	14 (9.7%)	10 (6.5%)	16 (7.8%)	25 (10.8%)

<b>Percent Fat, Men</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Below Average Range	-	-	5 (12%)	8 (14.8%)	0	0	0
Average Range	-	-	29 (70%)	15 (27.7%)	7 (12%)	12 (15.8%)	9 (14.1%)
Above Average Range	-	-	7 (17%)	31 (57%)	8 (14%)	11 (14.5%)	7 (10.9%)
Overweight	-	-	-	-	14 (24.5%)	17 (22.4%)	24 (37.5%)
High Risk	-	-	-	-	25 (43.8%)	36 (47.4%)	24 (37.5%)
Total Screened	-	-	41	54	57	76	64

<b>Percent Fat, Women</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Below Average	-	-	2 (3%)	6 (6.7%)	2 (2%)	3 (2.5%)	2 (2.2%)
Average Range	-	-	24 (36%)	14 (15.7%)	17 (17.5%)	14 (11.8%)	16 (18%)
Above Average Range	-	-	40 (60.6%)	69 (77.5%)	5 (5%)	8 (6.7%)	3 (3.4%)
Overweight	-	-	-	-	11 (11%)	15 (12.6%)	16 (18%)
High Risk	-	-	-	-	51 (52.5%)	79 (66.4%)	52 (58.4%)
Total	-	-	66	89	97	119	89

<b>Yearly Results</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Number Screened	95	93	117	143	160	209	233
Attended Health Fair	144	142	158	175	203	181	192
Participated in Additional Wellness Activities/Programs	61	91	199	244	250	428	548
Total Employee Participation	150	222	244	306	343	386	400

## 2005 Budget

**Proposed 2005 Employee Wellness Budget**

**Carle Clinic**

Screenings (Including Cholesterol, Glucose \$40 x 250 persons = \$ 10,000

Health Risk Appraisal (Individual and Corporate Report) \$10 x 250 = \$2,500

PSA \$30 x 65 men = \$1,950

**Methodist Hospital**

Mammograms in mammogram van for women 40 and over  
\$124.50 x 40 women = \$ 4,000

**BroMenn Medical center**

Osteoporosis screening (heel) \$5 x 50 women and/or men = \$250

**Total for screenings \$18,700**

Health Alliance Insurance will pay for employees having  
HMO policy Deduct insurance payment - 8,000

**Amount paid by Benefit Fund for Screenings \$10,700**

National Wellness Conference at Stevens Point, Wisconsin \$ 600  
Membership to WELCOA 365  
Incentives, supplies for fair and wellness activities \$8,035

Wellness programs/Health Fair printing/paper 300

**Total amount requested \$20,000**



OFFICE OF THE ADMINISTRATOR  
(309) 888-5110 FAX (309) 888-5111  
115 E. Washington, Room 401

P.O. Box 2400

Bloomington, Illinois 61702-2400

# Memorandum

**To:** Chairman and Members, Finance Committee

**From:** Bob Keller, Health Department Administrator  
Terry Lindberg, Assistant County Administrator

**Date:** February 1, 2005

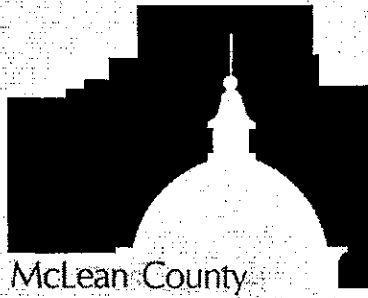
**Re:** Request Approval for Additional Compensation for Certain Exempt Positions

We respectfully recommend you authorize additional compensation for the below listed positions. This additional compensation will be paid out in the form of overtime when earned.

<u>Class Code</u>	<u>Pay Grade</u>	<u>Position Title</u>	<u>Department</u>
8011	9	Clinic Nurse	Health
8015	9	Public Health Nurse	Health
8107	10	Communicable Disease Prog Coord.	Health
8109	12	Communicable Disease Supervisor	Health

Incumbents in the positions listed above are required to provide services on demand for medical emergencies, communicable disease investigations and other emergency medical situations, which routinely involves work obligations on nights and weekends.

Please contact Bob Keller at 888-5451 or Terry Lindberg at 888-5110 if you have any questions or require any additional information.



**RISK MANAGEMENT OFFICE**

TEL: (309) 888-5940  
104 West Front Street

FAX: (309) 888-5949  
P. O. Box 2400

E-MAIL: riskmgt@mclean.gov  
Bloomington, IL 61702-2400

**Memo To:** Matt Sorensen, Chairman  
Members, Finance Committee

**From:** Jen Ho, Risk Manager

**Date:** January 25, 2005

**Subject:** Proposed Insurance Program for FY 2005

The FY 2005 insurance program is forwarded for your approval. The proposed program is \$31,794 less than budgetted as a beneficiary of coverage changes in the property insurance coverage and in the workers compensation insurance coverage. Respectively, the changes has resulted in a savings of 24% for property insurance premiums and 33% in workers' compensation insurance. As in the past two years, coverages are written net of commissions, with the County retaining a brokerage service agreement with Acordia/IRM.

As a customary part of the renewal process, the agent was directed to seek proposals from different carriers for each line of coverage. A summary of the program FY 2005 is as follows:

- a). Excess workers compensation insurance – proposed switching to Safety National Casualty Corp, because of competitive rates, a lower self-insured retention of \$350,000 vis-a-vis \$400,000 from the incumbent, and dropping the aggregate stop-loss, while retaining statutory limits per occurrence, resulting in saving of 33% from FY 2004.
- b). Property insurance coverage - the Chubb Insurance Company offers broader coverages at lower cost than from the incumbent, resulting in savings of 24% from FY 2004. Also, the boiler & machinery coverage with the Cincinnati, is eliminated. With the change, the County has reached its goal of streamlining its property coverages.
- c). Excess liability insurance program – the States Self-insrued RRG program remained competitive at a 25% increase in premiums when compared to alternate quote provided by an AIG company, but offers a conversion from a claims-made form to an occurrence form. This conversion provides coverage for all claims outside of the time-reporting restriction of the claims-made form and eliminates a future need to secure tail-coverage.
- d). Nursing home liability insurance – remains relatively flat at a 11% rate increase; market restriction continues.
- e). Theft/Bond Insurance – remains unchanged.
- f). Claims Administration - remains with CCMSI as part of 3 year contract. Will be using internet access for claims reporting in FY 2005.
- g). Legal representation – remains unchanged.

Provided costs are as listed in the Attachment. I will be available to answer your questions. Thank you.



**Risk Management Program Fy 2005**

<b>A. Coverages</b>	<b>DESCRIPTION</b>	<b>FY 2005 BUDGET</b>	<b>FY 2005</b>	<b>FY 2004</b>	<b>Change 05 - '04</b>
<b>1. Excess Workers Comp. Ins*:</b> Safety National	Statutory ;SIR: \$ 350,000 EL Limits: \$ 1 Million;	\$ 65,000	\$ 38,585	\$ 57,539	-33%
<b>2. Property Insurance/Inland Marine**:</b> Chubb Insurance Co.	61 Million Blkt limits;Ded-\$ 10,000 Flood/Quake - \$25 M; Ded - \$ 25,000	\$ 60,000	\$ 45,370	\$ 52,856	-22%
<b>3. Boiler &amp; Machinery:</b>	Coverage Consolidated In Property Cov	\$ 10,000	INCLD	\$ 5,146	N/A
<b>4. Theft/Bond Insurance:</b> Zurich Insurance Company	Limits:\$ 500,000; ; Ded: \$ 5,000	\$ 6,000	\$ 3,570	\$ 3,500	2%
<b>5. Excess Liability*** :</b> STATES SELF-INSURED RRG	Limits: \$15 million excess of \$250,000; Occurrence Form	\$ 310,000	\$ 209,287	\$ 167,316	25%
<b>6. Nursing Home Liability Insurance</b> Health Cap	Limits: \$ 1 M occ/\$3 Magg; Ded- \$50,000 Excess: \$ 1 M occ/\$3 M Agg; Ded \$100,000	N/A	\$ 123,270	\$ 111,358	11%
<b>B. Brokerage Fees:</b>	<b>IRM/Acordia</b>	\$ 35,000	\$ 28,471.00	\$ 32,000	-11%
<b>C. Claims Administration:</b> CANNON-COCHRAN MSI Danville, IL	Administration of Workers' Compensation claims.	\$ 18,000	18,124.00	\$ 17,368	4%
<b>D. Outside Counsel:</b> COSTIGAN & WOLLRAB, P.C. Bloomington, IL	Partner: \$ 100/hr				
HEYL, ROYSTER, VOELKER & ALLEN Peoria, IL	Partner: \$ 125/hr				
<b>Total:</b>		<b>504,000</b>	<b>466,677</b>	<b>447,083</b>	<b>4%</b>
	<b>Budget - FY 2005</b>	<b>\$ 37,323</b>			

**Notes on Changes:**

**Workers Compensation :** Changed Carrier; Reduced SIR by \$50,000; dropped aggregate stop-loss;

**Property:** Changed Carrier; Increased flood and earthquake cover by \$15 M; inclds L & J + Lincoln Deck

**Boiler & Machinery :** Consolidated coverage w/property cover.

## **AGREEMENT FOR INSURANCE BROKERAGE SERVICES**

**This Agreement made and entered into** this February 15, 2005 , by and between Insurance Risk Managers/Accordia (hereinafter know as “Agent”) and the County of McLean (hereinafter known as “County”).

This agreement is made with regard to the following recitals:

- A. The County has determined that the Agent should continued to be retained as the Broker of Record for insurance brokerage services for the period commencing March 1, 2005 and ending March 1, 2006 for desired brokerage services for its property and casualty insurance coverages;
- B. Agent has been selected by the County as its Agent of Record.
- C. Agent will be compensated on a fee based as stipulated in Exhibit I.

**Now, therefore,** in consideration of this agreement, and the mutual promises, covenants, and stipulation hereinafter contained, the parties agree as follows:

### **1. TERM**

The term of this Agreement shall be for the period of March 1, 2005 to March 1, 2006, unless earlier terminated as provided in paragraph 4 herein.

### **2. BROKERAGE SERVICES TO BE PROVIDED**

Services to be provided by the Agent in this Agreement includes the following:

#### **2.1 Usual and Customary Brokerage Services**

2.1.1 Consultation and coordination of activities in the acquisition, enhancement and maintenance of the risk management and insurance program of the County, and as liaison between County and the underwriters.

2.1.2 Administration of insurance programs to ensure the timely issuance and accuracy of policies, endorsements, and other coverage amendments.

2.1.3 Consultation and coordination of all claim reporting activities to the insurance companies and assistance in the settlement and /or processing of claims until all claim matters under the policies or binds are resolved.

2.1.4 Maintenance of current records on reported claims and production of a claim summary not less than annually subject to the availability of internal loss records of the County and the underwriters.

2.1.5 Consultation on loss control, inspection and prevention activities. These consultation services are considered to be the type that normally are included within the scope of routine insurance broker servicing. Additional services requested by the County are mentioned in paragraph 2.2.

2.1.6 Participation in meetings with insurance companies and the County to review insurance coverages.

2.1.7 Preparation of all necessary support documents, such as automobile ID cards, filings and/or certificates of insurance, in compliance with local statutes or provisions provided within this agreement.

2.1.8 Consultation and advice on all relevant changes/trends in the insurance industry to keep the County personnel current with market conditions and insurance coverages affecting the County.

2.1.9 Preparation of premium and loss development forecasts as requested.

2.1.10 Deliver to the County on or before July 1, a statement of the industry rating and report of financial status of insurance companies providing coverage to the County.

2.1.11 Provide the County on or before July 1, a report reviewing and developing premiums indications for coverages, based on market trends, for the County's next fiscal year.

2.1.12 Upon consultation with the County, provide alternative proposals from prospective carriers for coverage for the next coverage period.

2.1.13 Other usual and customary insurance consulting services as mutually agreed upon.

## **2.2 ADDITIONAL SERVICES**

Services described in this section include special services or those not within the scope of routine insurance brokerage services. Examples of additional services include special study projects, significant changes in an insurance program requiring extensive marketing activities.

Agent agrees that in each such case to notify the County whether it has the expertise within its staff or whether outside specialists are recommended. The County may then either request the Agent to develop a list of outside specialists for the County to interview or the County may request the Agent to do so and make specific recommendations to the County.

## **3. COMPENSATION**

3.1 In consideration of the brokerage services to be provided hereunder, Agent will be compensated on a fee basis as provided in Exhibit I. Statement of Acceptance of Insurance Service Fee Agreement.

3.2 At the request of the County, the Agent shall disclose the commissions earned on the accounts.

## **4 TERMINATION**

4.1 This Agreement may be terminated by either party upon written notice to the other party, provided such notice specifies an effective date for termination of not less than thirty (30) days from the date of such notice.

4.2 As of the termination date, the Agent shall have no further obligation to perform any of the brokerage services set forth in this Agreement or to provide any servicing with respect to any of the County's insurance coverages, with the exception of the continued coordination of claims activities for claims reported or filed while this agreement is in force.

4.3 The Agent shall also return to the County the originals or file copies, if originals are not available, of all documents and materials supplied by the County upon request by the County.

4.4 Agent shall continue to administer, coordinate the claims activity for any reported or filed claims within the coverage periods of insurance policies procured within the duration of this agreement until such claims are resolved.

## 5 DISCLOSURE, NON-DISCLOSURE AND NOTICES

5.1 During the term of this Agreement or upon termination of this Agreement, the Agent hereby agrees for itself and on behalf of its officers, agents, attorneys and all others acting on its behalf or in its employ:

- (i) to hold in strict confidence and not disclose any "confidential information" furnished by or on behalf of the County;
- (ii) not to use any such information for any purpose other than the management of and the placement of the County's insurance coverages;
- (iii) to return any and all such information (including all copies) upon request by the County. "Confidential information" means all information regarding the County, including information on its operations, assets, and projected future economic performance and prospects, other than information which has already been disclosed to the public, and
- (iv) to disclose to the County on or before June 1 of each year the total amount of contingency fees received by the Agent during the prior calendar year on the the County's insured coverages.

5.2 All notices to be given pursuant to this Agreement shall be deemed given when mailed by certified mail, return receipt requested, to the following addresses:

**If to the Agent**

Wally McColloch, Sr. Vice President  
Accordia/IRM  
205 Landmark Drive  
Normal, IL 61761-0968

**If to the County**

Jennifer Ho, Risk Manager  
McLean County  
104 West Front St  
Bloomington, IL 61702-2400

or such other addresses as the parties may, from time to time, specify in writing.

## **6. INTEREST OF AGENT**

Agent warrants that it presently has no interest and shall not acquire any interest, direct or indirect, which could conflict in any manner or degree with the performance of services required to be performed under this Agreement. Agent warrants that, in performance of this Agreement, Agent shall not employ any person having such interest.

## **7. INDEPENDENT CONTRACTOR**

7.1 All acts of Agent, its agents, officers, and employees and all others acting on behalf of Agent relating to the performance of this Agreement, shall be performed as independent contractors and not as agents, officers, or employees of the County. Agent, by virtue of this Agreement, has no authority to bind or incur any obligation on behalf of the County, save and except to bind insurance coverage for the County in its Agent's capacity as an independent contractor. Agent has no authority or responsibility to exercise any rights or power vested in the County. No Agent, officer, or employee of the County is to be considered an employee of Agent. It is understood by both Agent and the County that this Agreement shall not under any circumstances to be construed or considered to create any employer-employee relationship or joint venture.

7.2 Agent shall determine the method, details and means of performing the work and services to be provided by Agent under this Agreement. Agent shall be responsible to the County only for the requirements and results specified in this Agreement, and, except as expressly provided in this Agreement, shall not be subjected to the County's control with respect to the physical action or activities of the Agent in fulfillment of this Agreement. Agent has control over the manner and means of performing the services under this Agreement. Agent is permitted to provide service to others during the period service is provided to the County under this Agreement.

7.3 The County shall reserve the right to inspect the Agent's work and service during the performance of this contract to ensure that this contract is performed according to its terms.

## **8. HOLD- HARMLESS AND INDEMNIFICATION PROVISION**

As an independent contractor, Agent hereby indemnifies and holds the County harmless from any and all claims that may be made against the County arising out of or in any way connected with the performance of work by Agent, or the Agents' representatives in conjunction with this Agreement.

## **9. INSURANCE REQUIREMENTS**

9.1 The Agent shall provide at its own expense and maintain at all times the following insurance with insurance companies licensed in the State of Illinois and shall provide evidence of such insurance to the County as may be required. The policies or certificates thereof shall provide that, thirty (30) days prior to cancellation or material change in the policy, notices of same shall be given to the Risk Manager of the County by registered mail, return receipt requested, for all of the following stated insurance policies.

9.1.1 **Worker's Compensation** – in compliance with the statutes of the State of Illinois, plus employer's liability with a minimum limit of liability of \$500,000.

9.1.2 **General Liability** insurance with a minimum limit of liability per occurrence of \$1,000,000 for bodily injury and \$100,000 for property damage or \$1,000,000 combined single limit. This insurance shall indicate on the certificate of insurance the following coverages and indicate the policy aggregate limit applying to: premises and operations; broad form contractual; independent contractors and subcontractors; products and completed operations; and/or professional liability.

9.1.3 **Automobile Liability** insurance with a minimum limit of liability per occurrence of \$1,000,000 for bodily injury and \$100,000 for property damage or \$1,000,000 combined single limit. This insurance shall cover any automobile for bodily injury and property damage.

9.1.4 **Professional Errors and Omissions** insurance with a minimum limit of \$ 1,000,000 per occurrence.

Upon failure of the Agent to furnish, deliver or maintain such insurance and certificates as above provided, this Agreement, at the election of the County, may be forthwith declared, suspended, or terminated. Failure of the Agent to obtain and/or maintain any required insurance shall not relieve the Agent from any liability under this Agreement, nor shall the insurance requirements be construed to conflict with or otherwise limit the obligations of the Agent concerning indemnification.

## 10. GENERAL PROVISIONS

10.1 Neither this Agreement nor any rights thereunder shall be assigned by either party, including any assignment by operation of law, without the prior written consent of the other party first having been obtained.

10.2 No waiver, amendment or modification of any covenant, condition, limitation or provision herein contained shall be valid unless in writing and duly executed by both parties.

10.3 It is agreed that if any provision of this Agreement shall be determined to be void by any court of competent jurisdiction, then such determination shall not affect any other provisions of this Agreement, all of which provisions shall remain in full force and effect; it is the intention of the parties hereto that if any provision of this Agreement is capable of two (2) constructions, one of which would render the provision valid, then the provision shall have the meaning which renders the provision valid.

10.4 This Agreement shall be governed by, and construed in accordance with, the Laws of the State of Illinois. All relevant provisions of the laws of the State of Illinois applicable hereto and required to be reflected or set forth herein are incorporated herein by reference.

10.5 This Agreement shall inure to the benefit of and be binding upon the respective successors and assigns, if any, of the parties hereto, except that nothing contained in this paragraph shall be construed to permit any attempted assignment which would be in violation of any other provision of this Agreement.

10.6 This Agreement constitutes the entire agreement between the parties and supercedes all proposals, prior discussions and representations, oral or written, between the parties relating to this Agreement or any services to be provided to the County. No representation or statement expressly contained in this Agreement shall be relied upon or be binding upon the parties.

10.7 Agent shall pay all current and applicable, city, county, state and Federal taxes, licenses as required by law.

**IN WITNESS WHEREOF**, the parties have executed this Agreement on the day and year first written above.

**ATTEST:**

\_\_\_\_\_

\_\_\_\_\_

**the County**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

**ATTEST:**

\_\_\_\_\_

\_\_\_\_\_

**the Agent**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

\*\*\*\*\*

## Service Fee Explanation

In accordance with Illinois Insurance Code, a service fee must be agreed upon in writing by the party to be charged. Therefore, please acknowledge by signing the Statement of Acceptance below.

\*\*\*\*\*

## Statement of Acceptance Insurance Service Fee Agreement

This service fee agreement is made this 15<sup>th</sup> day of February, 2005 between Acordia/IRM, hereinafter called "Agent" and the County of McLean, a body politic, hereinafter called "Client".

1. This service fee agreement will apply to types of insurance and/or services as checked below:
 

<input type="checkbox"/> Package	<input type="checkbox"/> Automobile
<input checked="" type="checkbox"/> Property	<input checked="" type="checkbox"/> Umbrella
<input checked="" type="checkbox"/> General Liability	<input checked="" type="checkbox"/> Workers Compensation
<input checked="" type="checkbox"/> Other - <u>Crime; Nursing Home Liability Insurance</u>	
  
2. Client agrees to remit the sum of \$ 28,471 as a service fee, payable as follows:
 

Quarterly Installments of \$ 7,117.75 Payable 3/1/05; 6/1/05; 9/1/05; 12/1/05)
  
3. Client understands and agrees that the service fee payable under this agreement is in addition to premiums to be paid on policies to the insurance companies involved.
  
4. Client acknowledges that in the event coverage is cancelled, the service fee charge is immediately earned.

County of McLean

Acordia

\_\_\_\_\_

\_\_\_\_\_



**McLEAN COUNTY RISK MANAGEMENT FUND  
AS OF DEC 31, 2004**

**TABLE 1: CUMULATIVE CLAIMS SUMMARY BY LINE:**

CLAIM TYPE	ALL	OPN	PD LOSSES	RESERVES	RECOVRS	INCRD LOSSES
<b>A. AUTO PHYSICAL DAMAGE:</b>						
PY 1992 - 1996	77	0	\$ 93,083	\$ -	\$ 11,609	\$ 81,474
PY 1997	4	0	20,796	0	0	20,796
PY 1998	3	0	13,785	0	2,225	11,560
PY 1999	13	0	17,746	0	0	17,746
PY 2000	12	0	14,110	0	3,055	11,055
PY 2001	6	0	8,915	0	846	8,069
PY 2002	8	0	52,866	0	32,046	20,820
PY 2003	11	0	33,596	0	700	32,896
PY 2004	13	3	26,353	8,000	3,489.58	30,863
<b>B. AUTO LIABILITY:</b>						
PY 1992 - 1996	25	0	\$ 26,454	\$ -	\$ 8,887	\$ 35,341
PY 1997	2	0	3,741	0	0	3,741
PY 1998	6	0	10,431.00	-	2,500.00	7,931.00
PY 1999	5	0	44,748	0	0	44,748
PY 2000	3	0	7,019	0	0	7,019
PY 2001	4	0	3,301	0	0	3,301
PY 2002	3	0	2,474	0	0	2,474
PY 2003	4	0	9,391	0	0	9,391
PY 2004	1	1	3,500	10,000	200	8,300
<b>C. GENERAL LIABILITY:</b>						
PY 1992 - 1996	43	0	\$ 125,418	\$ -	\$ 42,298	\$ 83,120
PY 1997	10	0	95,772	-	-	\$ 95,772
PY 1998	6	0	3,141	-	-	\$ 3,141
PY 1999	10	1	23,678	1,262	0	\$ 24,940
PY 2000	11	1	5,150	5,154	0	\$ 10,304
PY 2001	8	2	53,455	6,413	0	\$ 59,867
PY 2002	7	0	5,380	0	0	\$ 5,380
PY 2003	15	3	3,035	14,568	0	\$ 17,603
PY 2004	4	0	2,583	0	0	\$ 2,583
<b>D. WORKER'S COMPENSATION:</b>						
PY 1992 - 1996*	450	2	\$ 2,871,684	\$ 478,408	\$ 1,748,482	\$ 1,602,337
PY 1997**	76	1	248,415	33,448	10,520	271,343
PY 1998	105	1	311,995	1	-	312,996
PY 1999	73	2	341,581	253,313	0	594,894
PY 2000	64	2	254,321	80,162	0	334,483
PY 2001	71	6	249,896	45,644	0	295,540
PY 2002	76	2	289,717	81,497	0	371,214
PY 2003	65	5	112,031	224,823	0	336,854
PY 2004	67	20	31,703	16,803	0	48,506

\* Includes catastrophic incident of 2/16/93 \*\* Includes Fatality of 8/15/97

**Table 2: Comparative Fourth Quarter experience FY 2000 – FY 2004**

COVERAGES:	FY 2000		FY 2001		FY 2002		FY 2003		FY 2004	
	#	INCRD \$	#	INCRD \$	#	INCRD \$	#	INCRD \$	#	INCRD \$
Auto Physical Damage	12	11,055	6	8,069	8	20,820	11	32,896	13	30,863
Auto Liability	3	7,213	4	3,301	1	724	4	9,391	1	8,300
General Liability	11	5,896	5	1,499	1	489	10	14,085	4	2,583
Worker's Compensation	59	126,686	64	196,966	73	249,822	61	98,074	67	48,506
<b>TOTAL:</b>	<b>85</b>	<b>150,850</b>	<b>79</b>	<b>209,835</b>	<b>83</b>	<b>271,855</b>	<b>86</b>	<b>154,446</b>	<b>85</b>	<b>90,252</b>

PROJECTED CASH FLOW FOR FISCAL YEAR 2005  
 JANUARY 1, 2005 - MAY 31, 2005

COUNTY FUND	REVENUE			EXPENDITURES		
	CASH BALANCE AS OF 12/31/04	ACTUAL REVENUE AS OF 5/31/04	EST. REVENUE TOTAL EST. 5/31/05	ACTUAL EXPENSES AS OF 5/31/04	EST. EXPENSES AS OF 5/31/05	EST. BALANCE AS OF 5/31/05
General Fund 0001	2,855,759	8,110,282	8,272,488	10,163,622	10,366,894	761,352
Sub-Total	2,855,759	8,110,282	8,272,488	10,163,622	10,366,894	761,352
Persons Devel. Disabilities Fund 0110	40,197	52,870	92,400	234,391	239,079	(106,482)
TB Care & Treatment Fund 0111	170,227	26,100	45,835	102,900	104,958	111,104
Health Department Fund 0112	816,189	718,180	727,315	1,385,111	1,412,813	130,691
Highway Department Fund 0120	1,606,000	231,004	50,000	953,529	750,000	906,000
Bridge Matching Fund 0121	1,281,000	125,447	20,000	906,829	550,000	751,000
County Matching Fund 0122	534,000	94,697	10,000	93,920	500,000	44,000
Children's Advocacy Center Fund 0129	32,204	138,811	176,100	163,877	175,561	32,743
FICA - Social Security Fund 0130	330,571	180,699	318,600	748,983	763,963	(114,792)
IMRF Fund 0131	387,692	165,601	274,500	697,162	711,105	(48,913)
Tort Judgment Fund 0135	(785,974)	185,165	325,800	1,065,825	1,092,471	(1,552,645)
Veterans Assistance Commission 0136	86,540	13,863	24,500	59,060	60,241	50,799
Sub-Total	4,498,646	1,932,437	2,065,050	6,411,567	6,360,191	203,505
TOTAL	7,354,405	10,042,719	10,337,538	16,575,209	16,727,085	
Working Cash Fund	742,423		742,423			
TOTAL AVAILABLE	8,096,828		18,434,366			

**A RESOLUTION TRANSFERRING MONIES FROM THE  
WORKING CASH FUND 0002  
TO THE TORT JUDGMENT FUND 0135  
FISCAL YEAR 2005**

**WHEREAS**, the County Board of McLean County heretofore appropriated monies for the purposes set forth in the Tort Judgment Fund 0135 in the Fiscal Year 2005 Combined Annual Appropriation and Budget Ordinance; and,

**WHEREAS**, it is necessary to provide sufficient monies to meet ordinary and necessary expenses that have been budgeted; and,

**WHEREAS**, the County has heretofore established a Working Cash Fund and has accordingly collected a special tax therefore pursuant to statute; and,

**WHEREAS**, it is desirable to transfer to said funds, monies from said Working Cash Fund; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$742,423.00 from the Working Cash Fund to the Tort Judgment Fund 0135; and,

**WHEREAS**, the Finance Committee concurs with the County Administrator's recommendation and so recommends this resolution to the McLean County Board; now, therefore,

**BE IT RESOLVED** by the McLean County Board in regular session that the sum of up to \$742,423.00 be and the same is hereby ordered transferred on an as needed basis from the Working Cash Fund 0002 to the following funds as follows:

FROM:	Working Cash Fund 0002	<u>\$742,423.00</u>
TO:	Tort Judgment Fund 0135	<u>\$742,423.00</u>

**BE IT FURTHER RESOLVED** that the Treasurer of McLean County be and is hereby directed to make such transfer of up to \$742,423.00 accordingly.

**BE IT FURTHER RESOLVED** that said County Treasurer be directed to immediately reimburse said Working Cash Fund on or before October 1, 2005, upon receipt of general property taxes until the full amount so transferred has been returned to the Working Cash Fund 0002.

**BE IT FURTHER RESOLVED** that the County Clerk transmit certified copies of this Ordinance to the County Administrator, County Auditor, and the County Treasurer.

(2)

**ADOPTED** by the County Board of McLean County, Illinois this 15th day of February, 2005.

**ATTEST:**

**APPROVED:**

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Peggy Ann Milton, Clerk of the McLean County Board  
McLean County, Illinois

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Michael F. Sweeney, Chairman  
McLean County Board

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**AN ORDINANCE TRANSFERRING MONIES FROM THE  
COUNTY GENERAL FUND 0001  
TO THE FICA/SOCIAL SECURITY FUND 0130, THE I.M.R.F. FUND 0131,  
AND THE TORT JUDGMENT FUND 0135  
FISCAL YEAR 2005**

**WHEREAS**, the County Board of McLean County heretofore appropriated monies for the purposes set forth in the FICA/Social Security Fund 0130, the I.M.R.F. Fund 0131, the Tort Judgment Fund 0135 in the Fiscal Year 2005 Combined Annual Appropriation and Budget Ordinance; and,

**WHEREAS**, it is necessary to provide sufficient monies to meet ordinary and necessary expenses that have been budgeted; and,

**WHEREAS**, there are sufficient monies available in the County General Fund 0001 that may be drawn upon temporarily to meet this projected shortfall; and,

**WHEREAS**, it is desirable to transfer said monies; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$114,792.00 from the General Fund 0001 to the FICA/Social Security Fund 0130; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$48,913.00 from the General Fund 0001 to the I.M.R.F. Fund 0131; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$597,647.00 from the General Fund 0001 to the Tort Judgment Fund 0135; and,

**WHEREAS**, the Finance Committee concurs with the County Administrator's recommendation and so recommends this Ordinance to the McLean County Board; now, therefore,

**BE IT ORDAINED** by the McLean County Board in regular session that the sum of up to \$114,792.00 be and the same is hereby ordered transferred on an as needed basis as follows:

FROM:	County General Fund 0001	<u>\$114,792.00</u>
TO:	FICA/Social Security Fund 0130	<u>\$114,792.00</u>

**BE IT FURTHER ORDAINED** by the McLean County Board in regular session that the sum of up to \$48,913.00 be and the same is hereby ordered transferred on an as needed basis as follows:

FROM:	County General Fund 0001	<u>\$ 48,913.00</u>
TO:	I.M.R.F. Fund 0130	<u>\$ 48,913.00</u>

(2)

**BE IT FURTHER ORDAINED** by the McLean County Board in regular session that the sum of up to \$597,647.00 be and the same is hereby ordered transferred on an as needed basis as follows:

FROM:	County General Fund 0001	<u>\$597,647.00</u>
TO:	Tort Judgment Fund 0135	<u>\$597,647.00</u>

**BE IT FURTHER ORDAINED** that the Treasurer of McLean County be and is hereby directed to make such transfer of up to \$761,352.00 accordingly.

**BE IT FURTHER ORDAINED** that said County Treasurer be directed on or before October 1, 2005 to reimburse said County General Fund 0001 after receipt of general property taxes until the full amount so transferred has been returned to these funds.

**BE IT FURTHER ORDAINED** that the County Clerk transmit certified copies of this Ordinance to the County Administrator, County Auditor, and the County Treasurer.

**ADOPTED** by the County Board of McLean County, Illinois this 15th day of February, 2005.

**ATTEST:**

**APPROVED:**

\_\_\_\_\_  
Peggy Ann Milton, Clerk of the McLean County Board  
McLean County, Illinois

\_\_\_\_\_  
Michael F. Sweeney, Chairman  
McLean County Board

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**AN ORDINANCE TRANSFERRING MONIES FROM THE  
HEALTH DEPARTMENT FUND 0112  
TO THE PERSONS WITH DEVELOPMENTAL DISABILITIES FUND 0110  
FISCAL YEAR 2005**

**WHEREAS**, the County Board of McLean County heretofore appropriated monies for the purposes set forth in the Persons with Developmental Disabilities Fund 0110 in the Fiscal Year 2005 Combined Annual Appropriation and Budget Ordinance; and,

**WHEREAS**, it is necessary to provide sufficient monies to meet ordinary and necessary expenses that have been budgeted; and,

**WHEREAS**, there are sufficient monies available in the Health Department Fund 0112 that may be drawn upon temporarily to meet this projected shortfall; and,

**WHEREAS**, it is desirable to transfer said monies; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$106,482.00 from the Health Department Fund 0112 to the Persons with Developmental Disabilities Fund 0110; and,

**WHEREAS**, the Finance Committee concurs with the County Administrator's recommendation and so recommends this Ordinance to the McLean County Board; now, therefore,

**BE IT ORDAINED** by the McLean County Board in regular session that the sum of up to \$106,482.00 be and the same is hereby ordered transferred on an as needed basis as follows:

FROM:	Health Department Fund 0112	<u>\$106,482.00</u>
TO:	Persons with Developmental Disabilities Fund 0110	<u>\$106,482.00</u>

**BE IT FURTHER ORDAINED** that the Treasurer of McLean County be and is hereby directed to make such transfer of up to \$106,482.00 accordingly.

**BE IT FURTHER ORDAINED** that said County Treasurer be directed on or before October 1, 2005, to reimburse said Health Department Fund 0112 upon the receipt of general property taxes until the full amount so transferred has been returned to these funds.

**BE IT FURTHER ORDAINED** that the County Clerk transmit certified copies of this Ordinance to the County Administrator, County Auditor, and the County Treasurer.

(2)

**ADOPTED** by the County Board of McLean County, Illinois this 15th day of February, 2005.

**ATTEST:**

**APPROVED:**

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Peggy Ann Milton, Clerk of the McLean County Board  
McLean County, Illinois

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Michael F. Sweeney, Chairman  
McLean County Board

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**AN ORDINANCE TRANSFERRING MONIES FROM THE  
BRIDGE MATCHING FUND 0121  
TO THE TORT JUDGMENT FUND 0135  
FISCAL YEAR 2005**

**WHEREAS**, the County Board of McLean County heretofore appropriated monies for the purposes set forth in the Tort Judgment Fund 0135 in the Fiscal Year 2005 Combined Annual Appropriation and Budget Ordinance; and,

**WHEREAS**, it is necessary to provide sufficient monies to meet ordinary and necessary expenses that have been budgeted; and,

**WHEREAS**, there are sufficient monies available in the County Highway Bridge Matching Fund 0121 that may be drawn upon temporarily to meet this projected shortfall; and,

**WHEREAS**, it is desirable to transfer said monies; and,

**WHEREAS**, the County Administrator has recommended the need for borrowing and transferring up to \$212,575.00 from the Bridge Matching Fund 0121 to the Tort Judgment Fund 0135; and,

**WHEREAS**, the Finance Committee concurs with the County Administrator's recommendation and so recommends this Ordinance to the McLean County Board; now, therefore,

**BE IT ORDAINED** by the McLean County Board in regular session that the sum of up to \$212,575.00 be and the same is hereby ordered transferred on an as needed basis as follows:

FROM:	Bridge Matching Fund 0121	<u>\$212,575.00</u>
TO:	Tort Judgment Fund 0135	<u>\$212,575.00</u>

**BE IT FURTHER ORDAINED** that the Treasurer of McLean County be and is hereby directed to make such transfer of up to \$212,575.00 accordingly.

**BE IT FURTHER ORDAINED** that said County Treasurer be directed on or before October 1, 2005, to reimburse said Bridge Matching Fund 0121 after receipt of general property taxes until the full amount so transferred has been returned to these funds.

**BE IT FURTHER ORDAINED** that the County Clerk transmit certified copies of this Ordinance to the County Administrator, County Auditor, and the County Treasurer.

(2)

**ADOPTED** by the County Board of McLean County, Illinois this 15th day of February, 2005.

**ATTEST:**

**APPROVED:**

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Peggy Ann Milton, Clerk of the McLean County Board  
McLean County, Illinois

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Michael F. Sweeney, Chairman  
McLean County Board

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