



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

**Tuesday, November 2, 2004**

**4:00 p.m.**

1. Roll Call
2. Approval of Minutes – October 5, 2004
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. Becky McNeil, County Treasurer
    - 1) Items to be Presented for Information:  
*(Documents to be provided at meeting)*
      - a) Accept and place on file County Treasurer's Monthly Financial Reports as of October 31, 2004
      - b) General Report
      - c) Other
  - C. Don Lee, Director, Nursing Home
    - 1) Items to be Presented for Information:
      - a) Monthly Reports 2-4
      - b) General Report
      - c) Other

- D. Robert Keller, Health Department Administrator
- 1) Items to be Presented for Action:
    - a) Request Approval of an Amendment to McLean County Revised Code, Chapter 26, Food Service, and Chapter 28, Health and Sanitation 5-9
  - 2) Items to be Presented for Information
    - a) General Report
    - b) Other
- E. Jennifer Ho, Risk Management
- 1) Items to be Presented for Action
    - a) Request Review of Bids Received and Approval of Public Officials Bonds 10-11
  - 2) Items to be Presented for Information
    - a) Third Quarter Report 12-13
    - b) General Report
    - c) Other
- F. John M. Zeunik, County Administrator
- 1) Items to be Presented for Action:
    - a) Request Approval of Resolution Evidencing the Intention of the County of McLean to issue Single Family Mortgage Revenue Bonds and Related Matters – Assist 2005 First-time Home Buyer Down Payment Assistance Program 14-23
    - b) Request for Approval of a Resolution to Establish Rates for Health and Life Insurance Coverage for Fiscal Year 2005 24-29
  - 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

Assessment Status Report

Township	Book #	S/A	Printer	To	To	Publisher	Newspaper	Date of Publication	Filing Date	2003 Factor	2004 Factor	Complaints Filled	B/R's Filled	Books Closed
Allin	09/08/04	09/16/04	09/16/04	09/16/04	09/16/04	Pantagraph	Pantagraph	09/22/04	10/22/04	1.0346	1.0000	1	1	
Anchor	08/06/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review	Ridgeview Review	09/02/04	10/04/04	1.0100	1.0322			
Arrowsmith	09/03/04	09/15/04	09/15/04	09/15/04	09/15/04	Pantagraph	Pantagraph	09/22/04	10/22/04	1.1067	1.1189	9	3	
Bellflower	10/18/04	10/20/04	10/20/04	10/20/04	10/20/04	LeRoy Journal	LeRoy Journal	10/27/04	11/29/04	1.0188	1.0000			
Bloomington						Pantagraph	Pantagraph			1.0125				
Blue Mound	08/03/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review	Ridgeview Review	09/02/04	10/04/04	1.1327	1.0704	23	4	
Cheney's Grove	10/18/04	10/21/04	10/21/04	10/21/04	10/21/04	Ridgeview Review	Ridgeview Review	10/28/04	11/29/04	1.0163	1.0417			
Chenoa	10/12/04	10/12/04	10/12/04	10/12/04	10/12/04	Chenoa Town Crier	Chenoa Town Crier	10/21/04	11/22/04	1.0501	1.0000	1		
City						Pantagraph	Pantagraph			1.0000				
Cropsey	08/05/04	08/26/04	08/26/04	08/26/04	08/26/04	Ridgeview Review	Ridgeview Review	09/02/04	10/04/04	1.0000	1.0000	2	2	
Dale	10/21/04	10/22/04	10/22/04	10/22/04	10/22/04	Pantagraph	Pantagraph	10/27/04	11/29/04	1.0321	1.0514			
Danvers	10/01/04	10/04/04	10/04/04	10/04/04	10/04/04	Quill	Quill	10/07/04	11/08/04	1.0390	1.0420	4	6	
Dawson	09/03/04	09/15/04	09/15/04	09/15/04	09/15/04	Pantagraph	Pantagraph	09/22/04	10/22/04	1.1161	1.1189	15	4	
Downs	08/20/04	09/17/04	09/17/04	09/17/04	09/17/04	Pantagraph	Pantagraph	09/22/04	10/22/04	1.0525	1.0498	5	14	
Dry Grove						Quill	Quill			1.0190				
Empire	10/14/04	10/18/04	10/18/04	10/18/04	10/18/04	LeRoy Journal	LeRoy Journal	10/27/04	11/29/04	1.0229	1.0286			
Funk's Grove						Heyworth Star	Heyworth Star			1.0188				
Gridley	10/12/04	10/13/04	10/13/04	10/13/04	10/13/04	Gridley Village Times	Gridley Village Times	10/21/04	11/22/04	1.0133	1.0432	1	1	
Hudson	08/19/04	08/30/04	08/30/04	08/30/04	08/30/04	Quill	Quill	09/02/04	10/04/04	1.0000	1.0248	32		
Lawndale	08/06/04	08/27/04	08/27/04	08/27/04	08/27/04	Ridgeview Review	Ridgeview Review	09/02/04	10/04/04	1.0156	1.0450	1	2	
Lexington	10/12/04	10/14/04	10/14/04	10/14/04	10/14/04	Lexingtonian	Lexingtonian	10/21/04	11/22/04	1.0512	1.0405		1	
Martin	08/04/04	08/25/04	08/25/04	08/25/04	08/25/04	Ridgeview Review	Ridgeview Review	09/02/04	10/04/04	1.0085	1.0000	7	1	
Money Creek	10/12/04	10/14/04	10/14/04	10/14/04	10/14/04	Lexingtonian	Lexingtonian	10/21/04	11/22/04	1.0297	1.0057		1	
Mount Hope						Heyworth Star	Heyworth Star			1.0399				
Normal	08/31/04	09/08/04	09/08/04	09/08/04	09/08/04	Normalite	Normalite	09/16/04	10/18/04	1.0000	1.0122	75	14	
Old Town	09/21/04	09/23/04	09/23/04	09/23/04	09/23/04	Pantagraph	Pantagraph	09/29/04	10/29/04	1.0127	1.0432	7	3	
Randolph	10/14/04	10/15/04	10/15/04	10/15/04	10/15/04	Heyworth Star	Heyworth Star	10/27/04	11/29/04	1.0228	1.0400			
Towanda	10/13/04	10/18/04	10/18/04	10/18/04	10/18/04	Pantagraph	Pantagraph	10/21/04	11/22/04	1.0000	1.0361			
West	09/29/04	09/30/04	09/30/04	09/30/04	09/30/04	LeRoy Journal	LeRoy Journal	10/06/04	11/05/04	1.0029	1.1160	1		
White Oak	09/24/04	09/27/04	09/27/04	09/27/04	09/27/04	Quill	Quill	09/30/04	11/01/04	1.0074	1.0538		2	
Yates	08/06/04	08/27/04	08/27/04	08/27/04	08/27/04	Chenoa Town Crier	Chenoa Town Crier	09/02/04	10/04/04	1.0723	1.0377	4		
												188	59	

**McLEAN COUNTY NURSING HOME**

**ACCRUED EXPENDITURE**

Prt Date October 21, 2004

	2004 BUDGET	2004 MONTHLY ALLOC	SEPT,2004 ACCRUED EXPENSE	YTD ALLOC	ADJUSTED YTD EXPENSE	REMAINING BUDGET	YTD VARIANCE AMOUNT	PER CENT OF BUDGET SPENT	PROJECTED EXPENSE 12/31/04
SALARIES	3,123,489	256,725	271,392	2,344,668	2,452,434	671,055	671,055	79%	3,266,929
IMRF	198,029	16,276	17,206	148,658	155,522	42,507	6,864	79%	207,174
MED/LIFE	358,680	11,070	29,400	269,256	268,520	90,160	(736)	75%	357,700
SEC/SEC	238,947	19,639	20,762	179,374	187,657	51,290	8,283	79%	249,981
VAC LIAB	25,000	2,055	2,049	18,767	18,716	6,284	(51)	75%	24,932
SELLBACK	0	0	0	0	0	0	0	0%	#DIV/0!
PERSONNEL	3,944,145	305,765	340,809	2,960,723	3,082,849	861,296	122,126	78%	4,106,714
COMMODITIES	641,077	52,691	49,000	481,247	427,998	213,079	(53,249)	67%	570,143
CONTRACTUAL	1,264,069	103,526	86,742	948,918	829,323	434,746	(119,594)	66%	1,104,755
CAPITAL	161,294	13,257	66,126	121,081	100,738	60,556	(20,343)	62%	134,195
<b>GRAND TOTAL</b>	<b>6,010,585</b>	<b>475,240</b>	<b>542,677</b>	<b>4,511,968</b>	<b>4,440,908</b>	<b>1,569,677</b>	<b>(71,060)</b>	<b>74%</b>	<b>5,915,808</b>

**McLEAN COUNTY NURSING HOME**

**ACCRUED REVENUE**

Prt Date October 21, 2004

	2004 BUDGET	2004 MONTHLY ALLOC	SEPT,2004 ACCRUED REVENUE	YTD ALLOC	ADJUSTED YTD REVENUE	REMAINING BUDGET	YTD VARIANCE AMOUNT	OF BUDGET SPENT	PROJECTED REVENUE 12/31/04
MEDICARE REVENUE	775,400	63,732	39,171	582,081	474,425	300,975	(107,656)	61%	631,990
IDPA REVENUE	2,581,280	212,160	229,776	1,937,728	2,019,759	561,521	82,031	78%	2,690,555
SCHOLING REIMB	0	0	0	0	0	0	0	#DIV/0!	0
JDC LAUNDRY	7,100	584	608	5,330	4,699	2,401	(630)	66%	6,260
JDC FOOD	31,501	2,589	2,622	23,647	21,714	9,787	(1,933)	69%	28,925
MEALS	500	41	27	375	370	130	(5)	74%	493
PVT PAY REVENUE	1,862,960	153,120	165,577	1,398,496	1,498,172	364,788	99,676	80%	1,995,740
UNCLASS	7,300	600	96	5,480	2,214	5,086	(3,266)	30%	2,949
INTEREST EARNED	41,604	3,420	1,316	31,231	19,108	22,496	(12,124)	46%	25,454
SALE OF ASSETS	0	0	0	0	0	0	0	#DIV/0!	0
TRANSFER IN	424,373	34,880	35,305	318,570	319,352	105,021	782	75%	425,414
TELEPHONE REIMB	0	0	1,080	0	8,190	(8,190)	8,190	#DIV/0!	10,910
<b>TOTAL ACC REVENUE</b>	<b>5,732,018</b>	<b>471,125</b>	<b>475,578</b>	<b>4,302,940</b>	<b>4,368,004</b>	<b>1,364,014</b>	<b>65,065</b>	<b>76%</b>	<b>5,818,692</b>

<b>TOTAL ACC REVENUE</b>	<b>5,732,018</b>	<b>471,125</b>	<b>475,578</b>	<b>4,302,940</b>	<b>4,368,004</b>	<b>1,364,014</b>	<b>65,065</b>	<b>76%</b>	<b>5,818,692</b>
<b>LESS ACCRUED EXPENSE</b>	<b>(6,010,585)</b>	<b>(475,240)</b>	<b>(542,677)</b>	<b>(4,511,968)</b>	<b>(4,440,908)</b>	<b>(1,569,677)</b>	<b>71,060</b>	<b>74%</b>	<b>(5,915,808)</b>
<b>ACC REV - (ACC EXP)</b>	<b>(278,567)</b>	<b>(4,115)</b>	<b>(67,099)</b>	<b>(209,028)</b>	<b>(72,904)</b>	<b>(205,664)</b>	<b>136,125</b>		<b>(97,116)</b>
<b>PLUS CAP EXP</b>	<b>0</b>	<b>13,257</b>	<b>66,126</b>	<b>121,081</b>	<b>100,738</b>	<b>60,556</b>	<b>(20,343)</b>		<b>134,195</b>

<b>ACC BALANCE</b>	<b>(278,567)</b>	<b>9,142</b>	<b>(973)</b>	<b>(87,947)</b>	<b>27,835</b>	<b>(145,108)</b>	<b>115,782</b>		<b>37,079</b>
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# 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						
NOVEMBER						
DECEMBER						

YTD AVERAGE 6.10 46.27 83.09 1.21 136.67 13.33  
 % OF CAPACITY 4.07% 30.85% 55.39% 0.81% 91.12% 8.88%

## **Memorandum**

To: Honorable Members of the McLean County Board Finance Committee

From: Robert J. Keller, Director

Date: October 26, 2004

Re: Proposed amendments to McLean County Revised Code Chapter 26, Food Service, and Chapter 28, Health and Sanitation.

Included in your packet are proposed amendments to food sanitation and private sewage disposal ordinances. The amendments increase fees charged within these two programs by 3%. The proposal also increases fees charged for temporary food permits from \$30 to \$35 for single events and \$100 to \$120 for multiple events. Temporary food permit fees have not been adjusted since 2001.

The above fee adjustments are incorporated into the revenue projections approved by the Finance Committee at its special meeting on October 12<sup>th</sup>.

If you have any questions or require additional information, do not hesitate to contact me.

**AMENDING CHAPTER 26 OF THE MCLEAN COUNTY CODE  
FOOD SERVICE**

WHEREAS, the McLean County Board has certain ordinances which promulgate certain rules and regulations pertaining to the regulation of food service establishments, retail food stores, and bed and breakfast establishments for the promotion and protection of health and the control of disease; and

WHEREAS, the McLean County Board of Health has recommended on September 1, 2004, that permit fees be increased, and

WHEREAS, the Finance Committee at their \_\_\_\_\_ 2004, meeting has concurred with such recommendation, now, therefore,

BE IT ORDAINED by the County Board of McLean County, now in regular session, that the aforesaid Chapter 26 be and hereby is amended to read as follows:

**Food Service and Retail Food Store Establishments Section**

26.08-6 Food Service Establishment Permit Fees. The annual fees for these food permits shall be:

Class A Permit	-	<del>\$368.00</del>	<i>\$379.00</i>
Class B Permit	-	<del>\$277.00</del>	<i>\$285.00</i>
Class C Permit	-	<del>\$185.00</del>	<i>\$191.00</i>
Class D Permit	-	Reserved for future use	
Class E Permit	-	Reserved for future use	
Class F Permit	-	No Fee	

26.26-6 Retail Food Store Permit Fees. The annual fees for these food permits shall be:

Class A Permit	-	<del>\$368.00</del>	<i>\$379.00</i>
Class B Permit	-	<del>\$277.00</del>	<i>\$285.00</i>
Class C Permit	-	<del>\$185.00</del>	<i>\$191.00</i>
Class D Permit	-	<del>\$185.00</del>	<i>\$191.00</i>
Class E Permit	-	<del>\$ 91.00</del>	<i>\$ 94.00</i>
Class F Permit	-	No Fee	



## Bed and Breakfast Establishments Section

26.58-1 Bed and Breakfast Permit Fees. The annual fees for these permits shall be:

Class H Permit	-	<del>\$277.00</del>	<i>\$285.00</i>
Class I Permit	-	<del>\$185.00</del>	<i>\$191.00</i>

## Temporary Food Establishment Section

26.85-6 Temporary Food Permit Fees. The fees for temporary food permits shall be:

Class J Permits	-	<del>\$30.00</del>	<i>\$35.00</i>
Class K Permits	-	<del>\$100.00</del>	<i>\$120.00</i>

This amendment shall become effective and in full force on January 1, 2005. Adopted by the County Board of McLean County, Illinois, this \_\_\_\_\_ day of November 2004.

APPROVED:

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Michael F. Sweeney, Chairman  
McLean County Board

ATTEST:

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

## AMENDING CHAPTER 28 OF THE MCLEAN COUNTY CODE HEALTH AND SANITATION

WHEREAS, the McLean County Board has certain ordinances which promulgate certain rules and regulations pertaining to the regulation of sewage for the promotion and protection of health and the control of disease; and

WHEREAS, the McLean County Board of Health has recommended on September 1, 2004, that permit and license fees be increased, and

WHEREAS, the Finance Committee at their \_\_\_\_\_, 2004 meeting has concurred with such recommendations, now, therefore

BE IT ORDAINED by the County Board of McLean County, now in regular session, that the aforesaid Chapter 28 is and hereby is amended to read as follows:

28.60 Permit Fees. The annual fees for these private sewage disposal system permits shall be:

(A) Septic tank or Imhoff tank	\$70.00	<u>\$72.00</u>
(B) Aerobic treatment plant	\$70.00	<u>\$72.00</u>
(C) 1. Subsurface seepage field	\$103.00	<u>\$106.00</u>
2. Seepage bed	\$103.00	<u>\$106.00</u>
3. Sand filter (buried or recirculating)	\$103.00	<u>\$106.00</u>
4. Waste stabilization pond	\$103.00	<u>\$106.00</u>
5. 8" or 10" gravel-less seepage field	\$103.00	<u>\$106.00</u>
6. Chamber systems	\$103.00	<u>\$106.00</u>
(D) Treatment unit(s) and waste stabilization pond	\$137.00	<u>\$141.00</u>
(E) Privies, chemical toilet, recirculating toilet, incinerator toilet, compost toilet	\$137.00	<u>\$141.00</u>
(F) Private sewage mound (77 Ill. Adm Code 906)	\$137.00	<u>\$141.00</u>
(G) Holding tank(s)	\$137.00	<u>\$141.00</u>
(H) Dump station	\$137.00	<u>\$141.00</u>
(I) Any other system for which a variance in accordance with Section 28.62 of this Ordinance, has been issued.	\$137.00	<u>\$141.00</u>

28.57-1 License Fees The non-refundable fees for the following licenses are:

(A) Installer license	<del>\$196.00</del>	<u>\$202.00</u>
(B) Pumper license	<del>\$196.00</del>	<u>\$202.00</u>

This amendment shall become effective and in full force on January 1, 2005. Adopted by the County Board of McLean County, Illinois, this \_\_\_\_ day of November 2004.

APPROVED:

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Michael Sweeney, Chairman of the  
McLean County Board

ATTEST:

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



**RISK MANAGEMENT OFFICE**

TEL: (309) 888-5940 FAX: (309) 888-5949  
104 West Front Street P. O. Box 2400

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

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Memo To: Matt Sorensen, Finance Committee Chair  
Finance Committee Members  
Cc: John Zeunik, County Administrator

From: Jennifer Ho, Risk Manager

Date: October 26, 2004

**Subject: Bids for Public Officials Bonds – Election Year 2004**

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Results of received bids for the public officials bonds for the prospective elected county officials for this election year are as summarized on the attached spreadsheet. The elective offices were for: the 4-year positions of the County Auditor, the County Coroner, the Circuit Clerk, County Recorder, States' Attorney, and the remaining 2-year terms of County Treasurer and the County Collector.

Bids were sought on two basis: a) Annual premiums and b) Pre-paid premiums for the term of the office, i.e. premiums may be paid on an annual basis for the duration of the bond or pre-paid for the entire term of the bond.

The minimum requirements for carriers are a). a FY 2004 A.M. Best Rating of 'A' or Excellent; and b). Financial Size of VI ( \$ 25 M to \$ 50 M in policyholders' surplus). The lowest bids for each position are indicated in bold. Financial sizes of carriers responding to this bid range from a size XV (\$ 2,000 M in policyholders' surplus) to a financial size of VIII ( \$100 M to \$ 250 M in policyholders surplus) and ratings of 'A-' to 'A++'.

Thank you.

**McLean County  
Public Official Bond Bid Results  
10/19/04**

Statutory Bond Amount	Options	County Auditor \$ 10,000	County Coroner \$ 5,000	Circuit Clerk \$ 1,000,000	County Recorder \$ 20,000	State's Attorney \$ 5,000	County* Collector \$500,000	County * Treasurer \$500,000
1). Tom Brokaw State Farm Insurance Co. Bloomington, IL	Annual Prems Prepaid for Term Company Rating	43 151 State Farm A+/XV	43 151 State Farm A+/XV	2,625 9,319 State Farm A+/XV	60 181 State Farm A+/XV	43 151 State Farm A+/XV	1,875 3,469 State Farm A+/XV	1,875 3,469 State Farm A+/XV
2). Chip Frank Capen Frank proctor & Bowler Normal, IL	Annual Prems Prepaid for Term Company Rating	75 266 RLI A+/X	75 266 RLI A+/X	2,625 9,318 RLI A+/X	75 266 RLI A+/X	75 266 RLI A+/X	1,623 3,003 RLI A+/X	1,623 3,003 RLI A+/X
3). Jane Moore Van Cundy Agency Normal, IL	Annual Prems Prepaid for Term Company Rating	50 178 Cincinnati A++/XV	50 178 Cincinnati A++/XV	1,315 4,264 Ohio Casualty A-/XI	100 179 Ohio Casualty A-/XI	50 178 Cincinnati A++/XV	750 1,425 St. Paul A+/XV	750 1,425 St. Paul A+/XV
4). Martha Robertson** Parson & Nunan Inc Quincy, IL	Annual Prems Prepaid for Term Company Rating	30 See ** Capitol Indem. A/VIII	15 See ** Capitol Indem. A/VIII	2,000 See ** Capitol Indem. A/VIII	60 See ** Capitol Indem. A/VIII	15 See ** Capitol Indem. A/VIII	1,050 1,943 Capitol Indem. A/VIII	1,050 1,943 Capitol Indem. A/VIII

**Notes:**  
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Term of Office for County Treasurer/County Collector is for 2 years to complete unexpired, remaining period.  
Alternative options offered from Parson & Nunan, conditional on writing all 7 offices:  
a). Annual Prems. \$ 4,370.00  
b). 2 yr-prepaid \$ 7,959.00  
c). 4 yr pre-paid \$ 15,131.00  
d). Package Fees of \$ 150.00



**RISK MANAGEMENT OFFICE**

TEL: (309) 888-5940

FAX: (309) 888-5949

E-MAIL: [riskmgt@mclean.gov](mailto:riskmgt@mclean.gov)

104 West Front Street

P. O. Box 2400

Bloomington, IL 61702-2400

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**Memo To:** Mr. Matt Sorensen, Chairman  
Members of the Finance Committee  
c.c. John Zeunik

**From:** Jennifer Ho, Risk Manager

**Date:** October 26, 2004

**Subject:** **Risk Management Fund Report – Third Quarter 2004**

Summary of the County's claims experience from 1992 to 2004 is provided in Table 1 for your perusal together with Table 2, which shows the comparative experience of the first nine months of claims experience. While Table 1 shows the maturity of all claims incurred by the County, Table 2 is indicative of the new claims experience for a given year.

As of September 30, 2004, the County's overall experience indicates the loss experience is within the range of the third quarter experiences for the past 5 years. For workers compensation claims, we are reporting less severe claims as indicated by the comparatively lower reserves. We have not settled any tort claims in excess of \$ 10,000 since my last report to you. We are not reporting any significant tort claims at this time that can be detrimental to the County's financial position.

If you should have any questions on this report, please contact me at 309/888-5940. Thank you.

**McLEAN COUNTY RISK MANAGEMENT FUND  
AS OF SEPT 30, 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	6	0	17,907	0	3489.58	14,418
<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	5,000	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	21,566	3,374	0	24,940
PY 2000	11	1	5,150	5,154		10,304
PY 2001	8	2	46,353	20,487	0	66,840
PY 2002	7	2	5,380	821	0	6,201
PY 2003	15	6	1,706	12,703	0	14,409
PY 2004	3	1	3220.5	4677.24	0	7,898
<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	244,231	37,632	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	254,272	43,059	0	297,332
PY 2001	71	7	247,386	52,505	0	299,891
PY 2002	76	5	288,827	113,553	0	402,380
PY 2003	65	6	97,179	195,014	0	291,534
PY 2004	51	20	20,950	28,621	0	48,355

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

**Table 2: Comparative Third 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	11	9,131	3	8,004	5	18,550	6	5,998	6	14,418
Auto Liability	2	5,902	4	1,788	1	724	1	2,506	1	8,300
General Liability	9	6,788	4	1,499	1	489	2	769	3	7,898
Worker's Compensation	42	100,495	48	105,225	62	166,577	48	67,434	51	48,335
<b>TOTAL:</b>	<b>64</b>	<b>122,316</b>	<b>59</b>	<b>116,516</b>	<b>69</b>	<b>186,340</b>	<b>57</b>	<b>76,707</b>	<b>61</b>	<b>78,951</b>

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Fax: 312.664.5650

October 10, 2004

Mr. John Zuenik  
Administrator  
County of McLean  
104 West Front Street  
Room 701  
Bloomington, Illinois 61701

Re: **Assist 2005 First-Time Home Buyer Down Payment Assistance Program**

Dear John:

The Assist program is well underway in McLean County. Over the course of the past year, **87 families were able to purchase homes through Assist in McLean County totaling over \$9 million.** We should expect to exceed \$10 million of originations prior to year-end. Several maps plotting the home sales and lists of addresses are enclosed as well as program outlines for the upcoming program.

In anticipation of the 2005 program, enclosed is our standard form of inducement resolution for next year's program. As in prior years, after the resolution is acted on we will take the resolution and a request for volume cap to the Governor's Office in Springfield. We would plan on issuing the 2005 bonds sometime in early March. The city of Aurora will serve as issuer for the group of communities.

Thank you for your continued support of Assist in McLean County, John, and we look forward to working with you and the County in the year to come.

Best Regards,



David S. Rasch  
Managing Director

enclosures



RESOLUTION NO. \_\_\_\_\_

RESOLUTION evidencing the intention of The County of McLean, Illinois, to issue Single Family Mortgage Revenue Bonds and related matters.

WHEREAS, The County of McLean, Illinois (the "Issuer") is a political subdivision duly organized and validly existing under the Constitution and the laws of the State of Illinois; and

WHEREAS, the availability of decent, safe and sanitary housing that most people can afford is essential to retain and increase industrial and commercial activities and relieve conditions of unemployment in The County of McLean, Illinois; and

WHEREAS, the shortage of decent, safe and sanitary housing that most people can afford is not transitory and self-curing; the cost of financing such housing is a major and substantial factor affecting the supply and cost of decent, safe and sanitary housing built by private enterprise; and the revenue bonds provided for in this resolution will substantially lower the cost of such financing; and

WHEREAS, pursuant to the Constitution and the laws of the State of Illinois, and particularly the Local Government Housing Finance Law, 50 *Illinois Compiled Statutes 2000*, 456/1 *et seq.*, as supplemented and amended (the "Act"), the County Board of the Issuer has the power to issue its revenue bonds to aid in financing the cost of mortgage loans for one to four family residences in The County of McLean, Illinois; and

WHEREAS, it is now considered to be necessary and desirable and in the public interest of the residents of The County of McLean, Illinois, for the Issuer to issue its revenue bonds in an amount not to exceed \$300,000,000, for the purpose of financing mortgage loans to low and moderate income persons for one to four family residences in The County of McLean, Illinois; and

WHEREAS, pursuant to the Constitution and the laws of the State of Illinois, and particularly Section 10 of Article VII of the 1970 Constitution of the State of Illinois and 5 *Illinois Compiled Statutes 2000*, 220/1 *et seq.*, as supplemented and amended (the "Intergovernmental Cooperation Act"), units of government may exercise jointly any power which they could individually exercise;

NOW, THEREFORE, Be It Resolved by the County Board of The County of McLean, Illinois, as follows:

*SECTION 1.* That, in order to provide decent, safe and sanitary housing that persons of low and moderate income in The County of McLean, Illinois, can afford, with the resulting public benefits expected to flow therefrom, it is deemed necessary and desirable for the Issuer to issue its revenue bonds in an aggregate principal amount not to exceed \$300,000,000 (the

"Bonds"), for the purpose of financing mortgage loans to persons of low and moderate income for one to four family residences located in The County of McLean, Illinois.

*SECTION 2.* That the Issuer will issue the Bonds in an aggregate principal amount not to exceed \$300,000,000 for the aforesaid purposes; that such Bonds shall not constitute an indebtedness, liability, general or moral obligation or a loan of credit of the Issuer, within the meaning of any constitutional or statutory provisions, but will be payable solely from the repayment of the mortgage loans; that neither the faith and credit nor the taxing power of the Issuer will be pledged to the payment of the principal of or interest on the Bonds; and that the Issuer will not have the right or authority to levy taxes to pay the principal of or interest on the Bonds.

*SECTION 3.* That, pursuant to the Intergovernmental Cooperation Act, the Issuer may choose to issue the Bonds jointly with or on behalf of one or more municipalities if the Issuer so determines, or to have the Bonds issued by another municipality on behalf of the Issuer if the Issuer so determines, such determinations to be made in the best judgment of the County Board Chairman of the Issuer that such a cooperative effort is in the best interests of the Issuer.

*SECTION 4.* That the Issuer is hereby authorized to apply for a volume cap allocation for calendar year 2005 for the issuance of the Bonds, which volume cap, if granted, will be allocated to the issuance of the Bonds upon the adoption of an ordinance authorizing the issuance of the Bonds.

*SECTION 5.* That the Issuer hereby agrees to work with Stern Brothers & Co. to underwrite the Bonds and with Chapman and Cutler, as Bond Counsel, in connection with the issuance of the Bonds during calendar year 2005.

*SECTION 6.* That the County Board Chairman, the County Clerk and all other proper officers, officials, agents and employees of the Issuer are hereby authorized, empowered and directed to do all such acts and things and to execute all such documents and certificates as may be necessary to further the purposes and intent of this resolution, including without limitation to obtain an allocation of unified volume cap.

*SECTION 7.* That the provisions of this resolution are hereby declared to be separable, and if any section, phrase or provision of this resolution shall for any reason be declared to be invalid, such declaration shall not affect the remainder of the sections, phrases and provisions of this resolution.

*SECTION 8.* That all ordinances, resolutions or orders, or parts thereof, in conflict herewith are, to the extent of such conflict, hereby superseded; and that this resolution shall be in full force and effect upon its adoption and approval.

Presented, passed, approved and recorded this \_\_\_\_ day of \_\_\_\_\_, 2004.

---

County Board Chairman

[SEAL]

ATTEST:

---

County Clerk

Ayes:

Nays:

Absent or Not Voting:

# **Assist 2005 Home Buyer Assistance**

Affordable home ownership for families

## **Program Outline**

An innovative program sponsored by communities throughout the state that offers families the opportunity to buy their own home. The home buyer assistance feature of the *Assist* program provides families with funds to pay all or most of their closing costs and down payment, enabling families with good credit but little extra capital to buy their first home.



### Overview

- Communities join together and issue tax-exempt single family bonds
- Home rule communities contributes private activity bond volume cap
- Non-home rule communities apply for volume cap from the State
- No financial contribution or commitment required from any participant
- Any Illinois municipality can participate

### Description of Bond Issue

- Tax-exempt bonds are issued using the combined volume cap of the communities
- The bonds are sold at a premium, a price greater than their face amount
- Proceeds of the bonds are used to make the home loans and the assistance
- The bond premium supplies the extra funds to provide home buyer assistance
- The bonds are not a debt of the municipalities or paid from any participating communities funds
- The City of Aurora acts as issuer on behalf of all the communities
- The bonds are secured by loans on homes purchased with *Assist*

### Loan Description

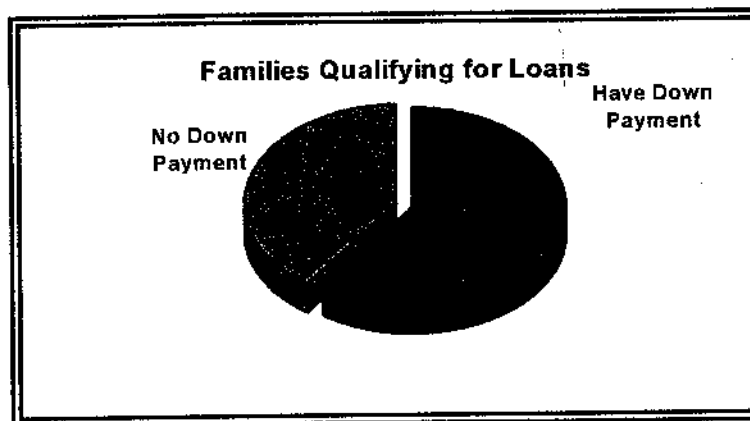
- 30 year fixed rate loans
- FHA, VA and conventional loans available
- *Assist* pays 4.25% cash assistance to qualifying home buyers
  - 1.00% to lender as origination fee
  - 0.25% to lender as discount fee
  - 3.00% net to home buyer for closing
- Loans are funded with proceeds of the bonds
- Loan interest rate determined at bond closing
- Loan interest rate below conventional loan rates as of bond closing

**Qualifying Homebuyers**

- First time home buyers (not owned residence in three years)
- Will occupy the home as their residence
- Meet income guidelines
- Meet purchase price guidelines

**Advantages**

- Provides additional home ownership opportunities in each Community
- Home ownership provides added stability in a community
- Serves the 40% of potential home buyers who qualify for loans but lack funds
- Strategic alliance with lenders throughout the state
- Customized marketing in each municipality
- No out-of-pocket expense to any community to participate



**Program Details**

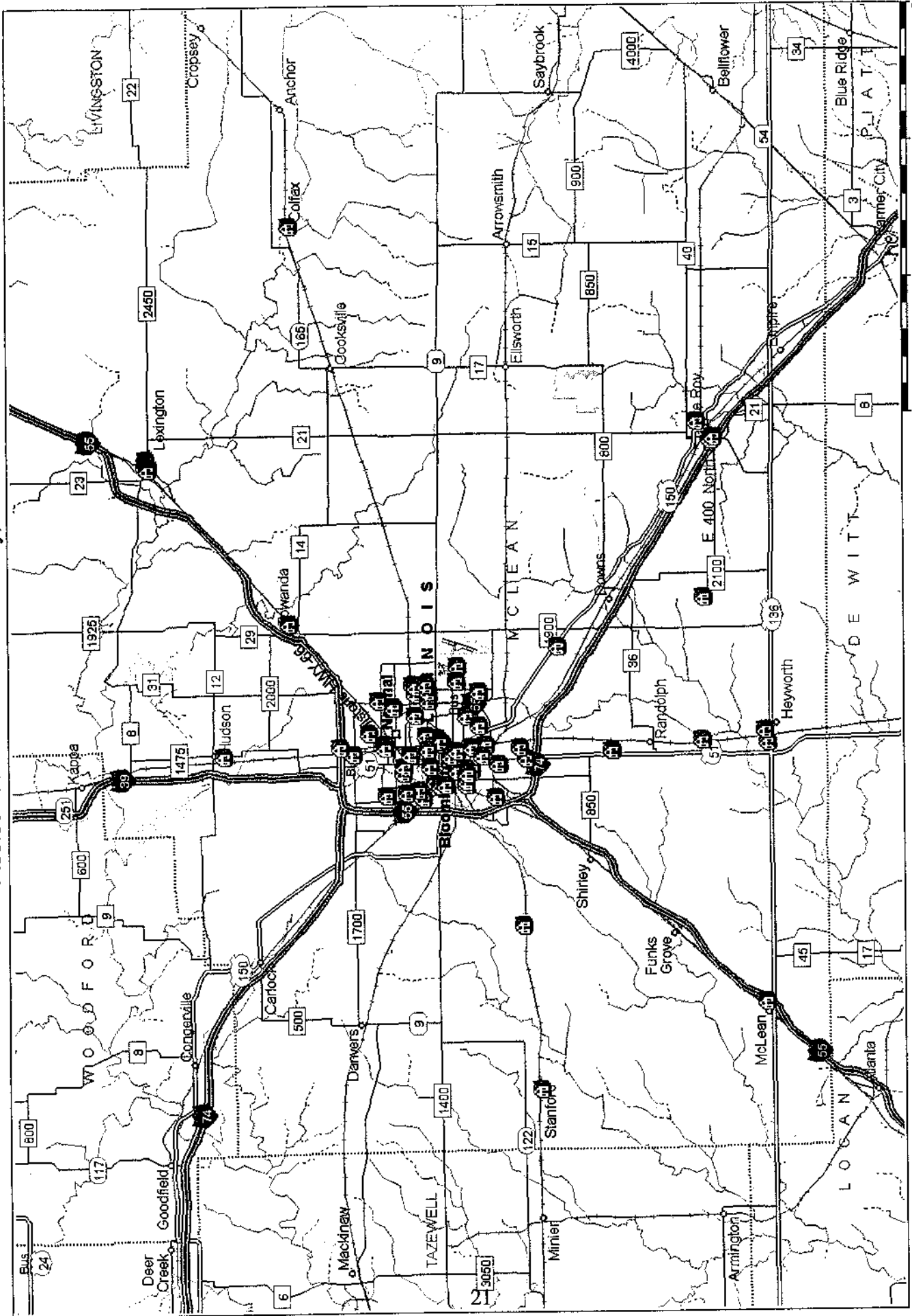
<b>Total Home Buyer Assistance:</b>	<b>4.25%</b>
Closing Costs and Down Payment:	3.00%
Origination Fee:	1.25%

<b>Anticipated Mortgage Rate:</b>	5.90% FHA/VA & conventional
<b>Lending Period:</b>	January 1, 2005 through December 31, 2006
<b>Master Servicer:</b>	National City Mortgage Service Co.
<b>Bond Counsel:</b>	Chapman & Cutler

**STATE OF ILLINOIS  
PURCHASE PRICE AND INCOME LIMITS  
Single Family Programs**

COUNTY NAME	INCOME LIMITS		PURCHASE PRICE LIMITS	
	1 or 2 People	3 or More People	New Homes	Existing Homes
<b>NON-TARGETED AREAS</b>				
BOONE	\$62,900	\$72,335	\$189,680	\$189,680
BUREAU	\$62,900	\$72,335	\$189,680	\$189,680
CHAMPAIGN	\$62,900	\$72,335	\$189,680	\$189,680
COLES	\$62,900	\$72,335	\$189,680	\$189,680
COOK	\$69,600	\$80,040	\$281,250	\$281,250
DEKALB	\$64,200	\$73,830	\$281,250	\$281,250
DUPAGE	\$69,600	\$80,040	\$281,250	\$281,250
GRUNDY	\$67,900	\$78,085	\$281,250	\$281,250
JACKSON	\$62,900	\$72,335	\$189,680	\$189,680
KANE	\$69,600	\$80,040	\$281,250	\$281,250
KANKAKEE	\$62,900	\$72,335	\$189,680	\$189,680
KENDALL	\$75,400	\$86,710	\$281,250	\$281,250
LAKE	\$69,600	\$80,040	\$281,250	\$281,250
LASALLE	\$62,900	\$72,335	\$189,680	\$189,680
MACON	\$62,900	\$72,335	\$189,680	\$189,680
MADISON	\$65,900	\$75,785	\$219,570	\$219,570
McLEAN	\$68,900	\$79,235	\$189,680	\$189,680
OGLE	\$62,900	\$72,335	\$189,680	\$189,680
PEORIA	\$62,900	\$72,335	\$189,680	\$189,680
ROCK ISLAND	\$62,900	\$72,335	\$189,680	\$189,680
SANGAMON	\$62,900	\$72,335	\$189,680	\$189,680
St. CLAIR	\$65,900	\$75,785	\$219,570	\$219,570
STEPHENSON	\$62,900	\$72,335	\$189,680	\$189,680
TAZEWELL	\$62,900	\$72,335	\$189,680	\$189,680
VERMILION	\$62,900	\$72,335	\$189,680	\$189,680
WILL	\$69,600	\$80,040	\$281,250	\$281,250
WINNEBAGO	\$62,900	\$72,335	\$189,680	\$189,680
<b>TARGETED AREAS</b>				
BOONE	NA	NA	NA	NA
BUREAU	NA	NA	NA	NA
CHAMPAIGN	\$75,480	\$88,060	\$231,830	\$231,830
COLES	NA	NA	NA	NA
COOK	\$83,520	\$97,440	\$343,750	\$343,750
DEKALB	NA	NA	NA	NA
DUPAGE	NA	NA	NA	NA
GRUNDY	NA	NA	NA	NA
JACKSON	\$75,480	\$88,060	\$231,830	\$231,830
KANE	\$83,520	\$97,440	\$343,750	\$343,750
KANKAKEE	\$75,480	\$88,060	\$231,830	\$231,830
KENDALL	NA	NA	NA	NA
LAKE	\$83,520	\$97,440	\$343,750	\$343,750
LASALLE	\$75,480	\$88,060	\$231,830	\$231,830
MACON	\$75,480	\$88,060	\$231,830	\$231,830
MADISON	\$79,080	\$92,260	\$268,370	\$268,370
McLEAN	\$82,680	\$96,460	\$231,830	\$231,830
OGLE	NA	NA	NA	NA
PEORIA	\$75,480	\$88,060	\$231,830	\$231,830
ROCK ISLAND	\$75,480	\$88,060	\$231,830	\$231,830
SANGAMON	\$75,480	\$88,060	\$231,830	\$231,830
St. CLAIR	\$79,080	\$92,260	\$268,370	\$268,370
STEPHENSON	\$75,480	\$88,060	\$231,830	\$231,830
TAZEWELL	\$75,480	\$88,060	\$231,830	\$231,830
VERMILION	\$75,480	\$88,060	\$231,830	\$231,830
WILL	\$83,520	\$97,440	\$343,750	\$343,750
WINNEBAGO	\$75,480	\$88,060	\$231,830	\$231,830

# Assist Loans in McLean County, Illinois



**MCLEAN COUNTY, ILLINOIS**  
**Collateralized Single Family Mortgage Revenue Bonds**

**Assist First-Time Home Buyer Down Payment Assistance Program Loan Origination**

	ADDRESS	CITY	STATE	ZIP	LOAN AMOUNT
1	1825 E LINCOLN STREET	BLOOMINGTON	IL	61701	\$89,167.00
2	1308 MOUNT VERNON DRIVE	BLOOMINGTON	IL	61704	\$99,114.00
3	417 PRISCILLA LANE	BLOOMINGTON	IL	61704	\$102,583.00
4	1116 W OAKLAND AVENUE	BLOOMINGTON	IL	61701	\$70,339.00
5	810 S ALLIN STREET	BLOOMINGTON	IL	61701	\$98,607.00
6	904 S CLINTON	BLOOMINGTON	IL	61701	\$118,653.00
7	814 E CHESTNUT STREET	BLOOMINGTON	IL	61701	\$93,037.00
8	707 W FRONT STREET	BLOOMINGTON	IL	61701	\$99,547.00
9	10967 MEDALION DRIVE	BLOOMINGTON	IL	61704	\$81,250.00
10	1415 W LOCUST STREET	BLOOMINGTON	IL	61701	\$94,293.00
11	1312 N MORRIS AVENUE	BLOOMINGTON	IL	61701	\$97,237.00
12	20 IVEY COURT	BLOOMINGTON	IL	61701	\$113,832.00
13	1 OAK PARK ROAD	BLOOMINGTON	IL	61701	\$123,322.00
14	829 W OAKLAND AVENUE	BLOOMINGTON	IL	61701	\$113,933.00
15	608 W MILL STREET	BLOOMINGTON	IL	61701	\$93,167.00
16	1221 GETTYSBURG DRIVE	BLOOMINGTON	IL	61704	\$133,574.00
17	325 E LINCOLN STREET	BLOOMINGTON	IL	61701	\$64,401.00
18	402 E STEWART STREET	BLOOMINGTON	IL	61701	\$98,123.00
19	1716 WILDWOOD ROAD	BLOOMINGTON	IL	61704	\$107,082.00
20	1514 N HERSHEY ROAD	BLOOMINGTON	IL	61704	\$98,607.00
21	3907 BLUEBELL DRIVE	BLOOMINGTON	IL	61704	\$108,926.00
22	2410 ANCOR DRIVE	BLOOMINGTON	IL	61704	\$125,230.00
23	116 GINGER CREEK COURT	BLOOMINGTON	IL	61704	\$112,864.00
24	1203 W OAKLAND AVENUE	BLOOMINGTON	IL	61701	\$85,350.00
25	504 SEMINARY AVENUE	BLOOMINGTON	IL	61701	\$58,829.00
26	1916 TRACY DRIVE APT 31	BLOOMINGTON	IL	61704	\$61,812.00
27	1940 TRACY DRIVE APT 6	BLOOMINGTON	IL	61704	\$63,472.00
28	2106 E OAKLAND AVENUE	BLOOMINGTON	IL	61701	\$106,052.00
29	2907 PHEASANT RUN	BLOOMINGTON	IL	61704	\$123,882.00
30	3012 ROBERT STREET	BLOOMINGTON	IL	61704	\$72,775.00
31	401 N GRIDLEY STREET APT A	BLOOMINGTON	IL	61701	\$96,000.00
32	1412 BUNN STREET	BLOOMINGTON	IL	61701	\$86,129.00
33	1316 CHALLIS DRIVE	BLOOMINGTON	IL	61704	\$137,950.00
34	915 S MASON STREET	BLOOMINGTON	IL	61701	\$89,675.00
35	1902 COTTAGE AVENUE	BLOOMINGTON	IL	61701	\$111,256.00
36	1109 N STATE STREET	BLOOMINGTON	IL	61701	\$87,188.00
37	1515 WILSON STREET	BLOOMINGTON	IL	61701	\$92,669.00
38	911 E WALNUT STREET	BLOOMINGTON	IL	61701	\$97,338.00
39	3008 GERANIUM AVENUE	BLOOMINGTON	IL	61704	\$120,325.00
40	10 MOONSTONE COURT	BLOOMINGTON	IL	61704	\$120,825.00
41	9 RISER AVENUE	BLOOMINGTON	IL	61701	\$116,928.00
42	707 E FRONT STREET	BLOOMINGTON	IL	61701	\$127,351.00
43	10 GENEVA COURT	BLOOMINGTON	IL	61704	\$97,084.00
44	14520 MARK LANE	BLOOMINGTON	IL	61704	\$128,143.00
45	1616 MARTIN LUTHER KING DRIVE	BLOOMINGTON	IL	61701	\$114,476.00
46	1503 N CLINTON BOULEVARD	BLOOMINGTON	IL	61701	\$134,081.00
47	1229 BANCROFT DRIVE	BLOOMINGTON	IL	61704	\$137,735.00
48	204 W FIFER STREET	COLFAX	IL	61728	\$85,209.00
49	115 MALLARD ROAD	DOWNNS	IL	61736	\$156,665.00
50	202 CONSTITUTION AVENUE	HEYWORTH	IL	61745	\$123,258.00
51	304 W CLARKE STREET	HEYWORTH	IL	61745	\$90,193.00
52	507 E PEASE STREET	HEYWORTH	IL	61745	\$93,126.00



**MCLEAN COUNTY, ILLINOIS**  
**Collateralized Single Family Mortgage Revenue Bonds**

**Assist First-Time Home Buyer Down Payment Assistance Program Loan Origination**

	<b>ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP</b>	<b>LOAN AMOUNT</b>
53	. 506 S MCLEAN STREET	HUDSON	IL	61748	\$96,475.00
54	. 511 E NORTH STREET	LEROY	IL	61752	\$58,464.00
55	. 505 S HEMLOCK STREET	LEROY	IL	61752	\$105,952.00
56	. 502 S BUCK ROAD	LEROY	IL	61752	\$76,277.00
57	. 112 N VINE STREET	LEXINGTON	IL	61753	\$82,215.00
58	. 107 S CHERRY STREET	LEXINGTON	IL	61753	\$94,141.00
59	. 110 WEST STREET	LEXINGTON	IL	61753	\$92,821.00
60	. 202 S BENSON STREET	LEXINGTON	IL	61753	\$64,885.00
61	. 107 N 2ND STREET	MCLEAN	IL	61754	\$81,274.00
62	. 909 E SHELBOURNE DRIVE	NORMAL	IL	61761	\$118,937.00
63	. 903 N LINDEN STREET APT 129	NORMAL	IL	61761	\$88,470.00
64	. 1123 OGELTHORPE AVENUE	NORMAL	IL	61761	\$132,660.00
65	. 9 PAYNE PLACE	NORMAL	IL	61761	\$115,608.00
66	. 1713 JACOBSEN DRIVE	NORMAL	IL	61761	\$113,680.00
67	. 1301 OGELTHORPE AVENUE	NORMAL	IL	61761	\$136,965.00
68	. 302 E POPLAR STREET	NORMAL	IL	61761	\$89,167.00
69	. 726 DALE STREET	NORMAL	IL	61761	\$102,971.00
70	. 111 CROSSING DRIVE	NORMAL	IL	61761	\$90,639.00
71	. 1111 OGELTHORPE AVENUE	NORMAL	IL	61761	\$148,799.00
72	. 413 W HOVEY AVENUE	NORMAL	IL	61761	\$93,560.00
73	. 1117 OGELTHORPE AVENUE	NORMAL	IL	61761	\$113,172.00
74	. 1627 ERIN DRIVE	NORMAL	IL	61761	\$131,344.00
75	. 1706 3 ROCKINGHAM DRIVE	NORMAL	IL	61761	\$90,716.00
76	. 1219 ROLAND DRIVE	NORMAL	IL	61761	\$120,988.00
77	. 1700 COOK DRIVE	NORMAL	IL	61761	\$144,942.00
78	. 5 HALE COURT	NORMAL	IL	61761	\$86,072.00
79	. 1912 PARKWEST	NORMAL	IL	61761	\$151,755.00
80	. 1167 BLUE BILL WAY	NORMAL	IL	61761	\$150,639.00
81	. 104 E POPLAR STREET	NORMAL	IL	61761	\$104,037.00
82	. 1560 HUNT DRIVE APT E	NORMAL	IL	61761	\$93,600.00
83	. 1114 CHIPPEWA STREET	NORMAL	IL	61761	\$123,887.00
84	. 1907 PARK WEST DRIVE	NORMAL	IL	61761	\$162,578.00
85	. 9914 DRAYTON STREET	NORMAL	IL	61761	\$134,436.00
86	. 413 W MAIN STREET	STANFORD	IL	61774	\$58,774.00
87	. 109 E NORTH STREET	TOWANDA	IL	61776	\$107,425.00
			<b>TOTAL:</b>		<b>\$9,110,989.00</b>
			<b>AVERAGE:</b>		<b>\$104,724.01</b>

# Memorandum

**To:** Chairman and Members, Finance Committee  
**From:** Terry Lindberg, Assistant County Administrator  
**Date:** November 5, 2004  
**Re:** Recommendation for 2005 Employee Health Insurance

---

We respectfully request that you vote to recommend continuation of Health Alliance Medical Plans as the County employees' health insurance provider for fiscal year 2005. Health Alliance has been our sole provider for the past four years. In an environment where many organizations are seeing double digit increases and erosion of benefits, we have been able to maintain the same plan features as last year and will experience a 4.49% total cost increase.

The proposed 2005 health insurance package will provide employees a choice between a traditional Health Maintenance Organization plan (HMO) and a custom Preferred Provider Organization plan (PPO). The PPO features a rebate for wellness and prevention services.

We believe that McLean County employees have shown strong interest in becoming more involved in their health care choices, as evidenced by ever increasing participation in our annual employee health screenings, health fair and ongoing wellness activities. During 2004, Health Alliance worked with the County to link screening data with medical intervention. We hope to continue this trend into fiscal year 2005 and beyond by considering more innovative approaches such as Health Savings Accounts.

OSF HealthPlans also submitted several proposals through our health insurance consultant, Benefit Planning Associates (BPA). OSF proposed one plan very similar to our current plan that would have reduced our total costs by almost ½ of a percent. However, inclusion of this plan alongside the current health Alliance plan would have impacted Health Alliance rates

by almost 14%, thus resulting in an overall increase of over 9%. OSF made another proposal several days ago that would decrease costs by almost 2.5% if offered on an exclusive basis. We reviewed these proposals with BPA and our Employee Benefits Committee (a cross-section of employees and department heads, including representatives from all of our bargaining units). Although there is strong interest in creating an environment where our employees have as much freedom of choice as possible when it comes to choosing doctors and hospitals, that interest is outweighed by two other concerns:

- 1) A switch to OSF would cause approximately 90% of current enrollees to change primary providers.
- 2) OSF provided the following rate guarantees for 2006:

--- Paid Loss Ratio ---

Great than or equal to	but less than	Increase
Less than	55%	10%
55%	60%	15%
60%	65%	20%
65%	70%	30%
70%	75%	40%
75%	80%	50%
	80% or higher	no cap

Our current loss ratio is 102%.

We plan to work with BPA and the Employee Benefits Committee to develop an open and competitive process during the spring of 2005 that will give all interested providers an opportunity to present programs that will serve the needs of our employees on a long-term basis. We will encourage providers to give us multi-year rate proposals, to make creative use of new tools such as Health Savings Accounts, and to recognize the impact of our very successful wellness programs.

Please contact me at 888-5110 if you have any questions or would like additional information.

2004

Employee + Spouse Employee + Spouse + Child. Family

HMO	Employee + Spouse	Employee + Spouse + Child.	Family
Total	\$358.00	\$719.00	\$879.00
Employee	\$63.37	\$325.09	\$402.02
County	\$294.63	\$393.91	\$476.98

Out-of-Pocket	\$1500/3000
Office Visit	\$20
ER	\$125
Inpatient	20%
RX-\$1500 max	\$10/30%/50%

Employee + Spouse Employee + Spouse + Child. Family

PPO	Employee + Spouse	Employee + Spouse + Child.	Family
first dollar add net	\$ 500.00	\$1,000.00	\$1,000.00

Total	\$273.00	\$549.00	\$518.00	\$683.00
Employee	\$48.32	\$248.42	\$225.95	\$314.82
County	\$224.68	\$300.58	\$292.05	\$368.18

Deductible In	\$1000/3000
Deductible Out	\$2000/5000
Out-of-Pocket In	\$2000/4000
Out-of-Pocket Out	\$3000/6000
Office Visit In	10%
Office Visit Out	40%
ER	\$125
Inpatient In	20%
Inpatient Out	40%
RX-\$1500 max	\$10/30%/50%

2005

Employee + Spouse Employee + Spouse + Child. Family

HMO	Employee + Spouse	Employee + Spouse + Child.	Family
Total	\$371.00	\$733.00	\$909.00
Employee	\$65.67	\$328.12	\$415.37
County	\$305.33	\$404.88	\$493.63

tot inc	3.63%	1.95%	3.53%	3.41%
emp inc	3.63%	0.93%	3.46%	3.32%
co inc	3.63%	2.79%	3.58%	3.49%

Employee + Spouse Employee + Spouse + Child. Family

PPO	Employee + Spouse	Employee + Spouse + Child.	Family
first dollar add net	\$ 500.00	\$1,000.00	\$1,000.00

Total	\$295.00	\$591.00	\$562.00	\$741.00
Employee	\$52.22	\$266.82	\$245.79	\$342.12
County	\$242.79	\$324.19	\$316.21	\$398.89

tot inc	8.06%	7.65%	8.49%	8.49%
emp inc	8.06%	7.40%	8.78%	8.67%
co inc	8.06%	7.85%	8.27%	8.34%

Deductible In	\$1000/3000
Deductible Out	\$2000/5000
Out-of-Pocket In	\$2000/4000
Out-of-Pocket Out	\$3000/6000
Office Visit In	10%
Office Visit Out	40%
ER	\$125
Inpatient In	20%
Inpatient Out	40%
RX-\$1500 max	\$10/30%/50%

**RESOLUTION  
TO ESTABLISH RATES FOR HEALTH AND LIFE INSURANCE COVERAGES  
FOR FY 2005**

Whereas, the County of McLean has provided life insurance and group health insurance and has offered Health Alliance Health Maintenance Organization (HMO) and Health Alliance Preferred Provider Option (PPO) as options for employees, and

Whereas, it is necessary to establish rates for employees and others who participate, in accordance with County policy, in such health and life coverages, now, therefore,

BE IT RESOLVED, by the County Board of McLean County, Illinois, now in regular session:

1. That the monthly rates which employees must provide, for employees on whose behalf the County contributes toward the cost of such coverages and provides 100% of the life insurance cost, shall be as follows:

PLAN		EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Health Alliance HMO		<del>\$63.37</del>	<del>\$296.82</del>	<del>\$325.09</del>	<del>\$402.02</del>
<b>Health Alliance HMO</b>		<b>\$65.66</b>	<b>\$307.08</b>	<b>\$328.12</b>	<b>\$415.36</b>
Health Alliance PPO		<del>\$48.32</del>	<del>\$225.95</del>	<del>\$248.42</del>	<del>\$314.82</del>
<b>Health Alliance PPO</b>		<b>\$52.22</b>	<b>\$245.78</b>	<b>\$266.82</b>	<b>\$342.12</b>

2. That the monthly rates which employees must provide when required to provide the full cost of health and life insurance, such as those on a leave but not disabled, shall be as follows:

PLAN		EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Health Alliance HMO		<del>\$359.80</del>	<del>\$681.80</del>	<del>\$720.80</del>	<del>\$888.80</del>
<b>Health Alliance HMO</b>		<b>\$372.60</b>	<b>\$705.60</b>	<b>\$734.60</b>	<b>\$910.60</b>
Health Alliance PPO		<del>\$274.80</del>	<del>\$519.80</del>	<del>\$550.80</del>	<del>\$684.80</del>
<b>Health Alliance PPO</b>		<b>\$296.60</b>	<b>\$563.60</b>	<b>\$592.60</b>	<b>\$742.60</b>

(2)

3. That the monthly rates which employees must provide when required to provide the full cost of health insurance but nothing for life insurance, such as those who are disabled and have the life insurance premium waived, shall be as follows:

	EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Health Alliance HMO	<del>\$358.00</del>	<del>\$680.00</del>	<del>\$719.00</del>	<del>\$879.00</del>
<b>Health Alliance HMO</b>	<b>\$371.00</b>	<b>\$704.00</b>	<b>\$733.00</b>	<b>\$909.00</b>
Health Alliance PPO	<del>\$273.00</del>	<del>\$518.00</del>	<del>\$549.00</del>	<del>\$683.00</del>
<b>Health Alliance PPO</b>	<b>\$295.00</b>	<b>\$562.00</b>	<b>\$591.00</b>	<b>\$741.00</b>

4. That the monthly rates which former employees must provide when required to provide the full cost of health insurance but nothing for life insurance, such as those covered by the Public Health Service Act or retired who have no life insurance, shall be as follows:

PLAN	EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Health Alliance HMO	<del>\$358.00</del>	<del>\$680.00</del>	<del>\$719.00</del>	<del>\$879.00</del>
<b>Health Alliance HMO</b>	<b>\$378.42</b>	<b>\$718.08</b>	<b>\$747.66</b>	<b>\$927.18</b>
Health Alliance PPO	<del>\$273.00</del>	<del>\$518.00</del>	<del>\$549.00</del>	<del>\$683.00</del>
<b>Health Alliance PPO</b>	<b>\$300.90</b>	<b>\$573.24</b>	<b>\$602.82</b>	<b>\$755.82</b>

5. That the monthly rates which former employees must provide when required to provide the full cost of health insurance but who are disabled and covered by the Public Health Service Act and, thereby, able to extend their coverage from 18 months to 29 months, for months 19 through 29 shall be as follows:

PLAN	EMPLOYEE ONLY	EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE	FAMILY
Health Alliance HMO	<del>\$537.00</del>	<del>\$1020.00</del>	<del>\$1078.50</del>	<del>\$1084.50</del>
<b>Health Alliance HMO</b>	<b>\$567.62</b>	<b>\$1077.12</b>	<b>\$1121.48</b>	<b>\$1390.76</b>
Health Alliance PPO	<del>\$409.50</del>	<del>\$777.00</del>	<del>\$823.50</del>	<del>\$1024.50</del>
<b>Health Alliance PPO</b>	<b>\$451.34</b>	<b>\$859.86</b>	<b>\$904.22</b>	<b>\$1133.72</b>

6. That the County Administrator is authorized to sign the contracts and agreements necessary to effectuate this Resolution.

(3)

7. That this Resolution shall be effective immediately, with the above health insurance rates effective for coverages on and after January 1, 2005.

Adopted by the County Board of McLean County this 16th day of November, 2004.

ATTEST:

APPROVED:

Peggy Ann Milton, Clerk of  
the McLean County Board

Michael F. Sweeney,  
Chairman, McLean County Board

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