



# ANNUAL REPORT

## Year End 6/30/24

**IPBC**

[www.ipbchealth.org](http://www.ipbchealth.org)



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# 2023-2024 FISCAL YEAR

## Message from the IPBC Executive Director

The 2023-24 fiscal year was a transformative year for IPBC, marked by significant accomplishments despite the challenges faced. In this Annual Report, you will find a summary of everything accomplished during this year. However, I would like to single out two (2) very significant items.

### 1. Implementation of PlanSource Benefits Administration Platform:

- IPBC successfully transitioned to the new PlanSource platform, which was a complex and demanding process. This initiative required substantial dedication and collaboration from IPBC Staff, the Service Team, and the membership.
- While the transition posed challenges such as time constraints and frustrations, the end result justifies the effort. PlanSource is now positioned to better serve the membership over the long term, offering improved benefits administration capabilities.

### 2. Revamping of Governance Structure:

- Another pivotal achievement was the revamp of IPBC's governance structure. This restructuring aims to better align with the needs and expectations of the membership, ensuring that IPBC is well-prepared for future challenges and opportunities.
- The updated governance framework reflects a strategic approach to enhance operational efficiency and responsiveness to members' needs.

These accomplishments underscore the commitment and resilience of IPBC in navigating a year of trials towards a more robust future. As Executive Director, I express deep gratitude to the IPBC Executive Board, the IPBC Staff and the IPBC Service Team for their unwavering dedication and contributions to these achievements.

I invite you to review the detailed Annual Report for a comprehensive understanding of our journey and outcomes during this transformative year. Please do not hesitate to reach out if you have any questions or require further information.

Thank you for your continued support and interest in IPBC's mission.

Dave Cook  
IPBC Executive Director

## Strategic Highlights

During the 2023-24 Plan Year, IPBC began the implementation of the 2023-27 Strategic Plan. The goal of the Strategic Plan is to provide a plan for IPBC's continued success for the next five (5) years.

An ad-hoc committee was formed to develop the new strategic priorities. The priorities include:

- Representative Governance Model
- Centralized Communications Function
- Streamlined Plan Designs
- Retention & Strategic Growth
- Succession Planning
- Increased Benefit Consulting Value

**Representative Governance Model:** The most significant implementation accomplishment of the Strategic Plan thus far is the adoption of the revised by-laws in June 2024. A by-law revision was required for the implementation of the new representative governance model. The new by-laws call for the elimination of sub-pools, greater authority for the Executive Board, an expanded representative Executive Board, and a Board of Directors that now comprises all member groups of the IPBC.

**Centralized Communications Function:** An RFP was conducted during the year to hire a Communications Consultant to assist with the Communications strategic priority. Vicarious Multimedia was selected and the project kicked off July 1, 2024.

**Streamlined Plan Designs:** Staff worked with the carriers to develop a comparison of all current plan designs offered by IPBC members and create a draft of model plan designs for future adoption. A streamlined backend plan design will make administration of benefits to the IPBC membership easier while still allowing for flexibility on the visible pieces of plan design. This project is still in the early stages and we anticipate its completion in 2025.

**Retention & Strategic Growth:** Staff worked on the development of a marketing plan that focused on a more proactive approach with new members. Service Team staffing is a priority consideration to limit any negative impact on the current membership.

**Succession Planning:** The succession planning priority includes two (2) components: succession plan for the IPBC Executive Director and CFO function and a succession plan for IPBC board members, staff, and vendors. This project will kick off in 2024-25 with an anticipated completion date in 2025.

**Increased Benefit Consulting Value:** This project includes an analysis of an enhanced service model that meets the differing benefit consulting needs of the IPBC membership. This project will kick off in 2024-25 with an estimated completion date in 2026.

Additional information about the Strategic Plan is available on the IPBC website <https://www.ipbchealth.org/Governance/Strategic-Plan.aspx>.

## Financial Highlights

The fiscal year end results were very favorable with the following results:

- The PPO plan incurred a loss ratio of 98.8% and an overall surplus of \$3,369,768 as compared to last year with a loss ratio of 98.8% and an operating surplus of \$3,259,910.
- The HMO plan incurred a loss ratio of 93.2% and an overall surplus of \$6,378,104 as compared to last year with a loss ratio of 98.5% and incurred an operating surplus of \$1,288,214.
- The Dental plan incurred a loss ratio of 100.5% and an overall deficit of \$71,593 as compared to last year with a loss ratio of 88.8% and an operating surplus of \$1,535,686.
- The Wellness plan returned \$1,794,250 as compared to last year with \$1,502,250 in incentives paid to members that participated in the program.

Total investment return for the fiscal year amounted to \$14,784,250 with interest earnings of \$7,519,605 and a gain on the market value of investments of \$7,264,644. This compares with last year's total investment return of \$6,456,309 with interest earnings of \$5,426,284 and a gain on the market value of investments of \$1,030,025.

Based on the above, the net return to the IPBC members for the fiscal year is \$26,254,779 as compared to last year's net return of \$14,042,369.

*All financial information is tentative and is subject to review by the auditors.*

## Operating Highlights

### Benefits Administration Platform Implementation

The new Benefits Administration Platform, PlanSource, was implemented during the 2023-24 Plan Year, marking a significant transition for over 150 members of IPBC. With the contract with Businessolver ending in November 2023, it was crucial for all members to be fully transitioned by that deadline. Although the transition faced challenges and did not go as smoothly as planned, the ongoing implementation tasks have shown that PlanSource is ultimately a better fit for the IPBC membership moving forward.

### Employee Assistance Program (EAP) RFP and Implementation

Due to performance issues with the IPBC EAP vendor, the decision was made to terminate the contract early and conduct an RFP for a new EAP provider. An ad-hoc taskforce was formed and the decision was made to move EAP services to ComPsych on April 1, 2024. A total of 103 members transitioned to ComPsych on April 1, 2024.

### Prescription Drug RFP

An RFP for the Prescription Drug contract was conducted. With the help of Aon, RFP process was very successful and the contract was awarded to ESI, our current vendor. The new

agreement is expected to save the IPBC over \$89 million over the 3 years of the contract and represents a 34.2% reduction in estimated costs.

### Stop Loss RFP

An RFP for stop loss was conducted. The self-insured retention (SIR) was increased to \$1.5 million for the PPO and awarded to Sun Life. This change is estimated to save the IPBC over \$1 million per year. The SIR for the HMO remains at \$500,000 and with Blue Cross/Blue Shield.

### Independent Consultant RFP

In the 2023-24 year, IPBC terminated its contract with AON and decided to issue an RFP for a limited consulting agreement for strategic planning, regulatory compliance and assistance with renewal for service provider agreements. The RFP was awarded to Alera Group effective July 1, 2024.

### Data Warehouse

Throughout the 2023-24-year IPBC made great progress with BT Partners to build data warehouse reporting functionality in Domo that meets the needs of both staff and the IPBC membership. With the capabilities of Domo, IPBC Staff and Accounting created monthly financial reporting that is available as soon as all claims data is received from the carriers, getting the information into the hands of members significantly faster than in the past.

### Wellness Program

Eighty-two (82) members completed a biometric screening. Of that eighty-two (82), sixty-three (63) qualified for an incentive. This is up from last year, when seventy-three (73) groups completed a biometric screening and fifty-three (53) qualified for an incentive.

| Plan Year | Intro | Tier A | Tier B | Tier C | Screening | Total |
|-----------|-------|--------|--------|--------|-----------|-------|
| 2023-24   | 5     | 25     | 17     | 17     | 18        | 82    |

### Life Insurance Enhancements and Special Enrollment Opportunity

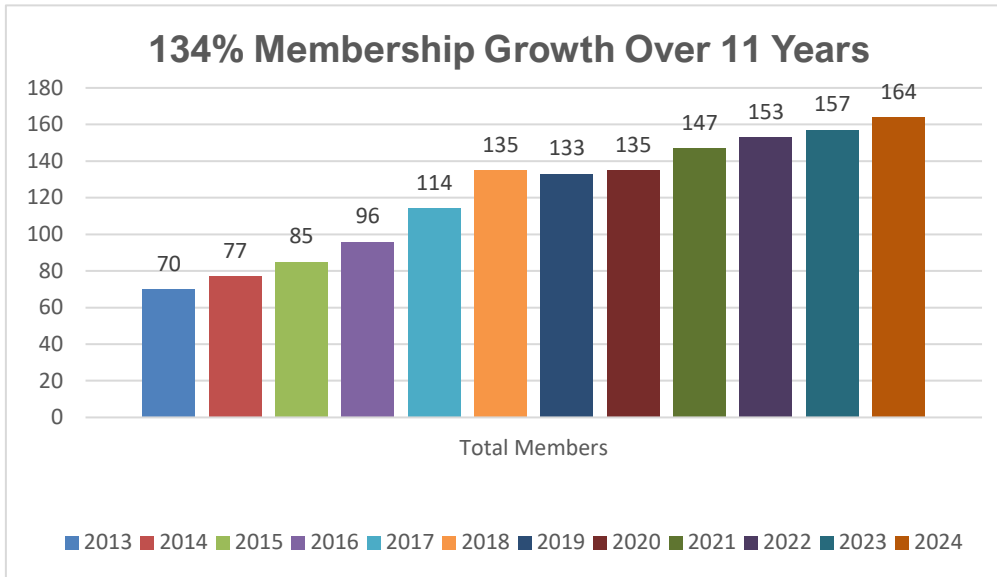
The supplemental life offering through Securian was enhanced during the 2023-24 year. Enhancements included increasing the maximum for employee and spouse supplemental life, increasing the guaranteed issue amount for employees and spouses and the addition of different child life plans. A special enrollment opportunity with no evidence of insurability was offered to IPBC members.

### Identity Force Implementation

Through Securian, IPBC is now able to offer its membership access to an identity protection service, Identity Force, which includes a complementary base plan as well as a more robust buy-up option and coverage for employers. Twenty-three (23) IPBC member groups elected to roll out Identity Force on 7/1/24.

## Membership Updates

IPBC has experienced significant growth over the years:



Interest in the IPBC remained high during the 2023-24 Fiscal Year. IPBC added six (6) entities to the membership:

- Village of Lake in the Hills
- St. Charles Park District
- City of Edwardsville
- City of Granite City
- Village of Round Lake Beach
- Village of Pingree Grove

As well as implementing new members, there were on-going marketing efforts during the fiscal year that has resulted in 9 new members. On July 1, 2024, the Quad Cities Airport Authority joined the IPBC and in September, the IPBC Executive Board approved the memberships of 8 additional members effective January 1, 2025, which will bring the IPBC membership up to 172 members and covering over 22,700 employees and retirees.

*IPBC is the premier health benefit option for Illinois local governments*

# CARRIER SUMMARY

## Medical

IPBC Members utilize Blue Cross/Blue Shield (BCBS) or United Healthcare (UHC). The PPO plans ran a 98.8% loss ratio for the year, and the HMO plans ran a 93.2% loss ratio for the year.

### Blue Cross/Blue Shield Summary

Through membership in IPBC, the IPBC member groups have access to a medical management platform entitled Health Advocacy Solutions (HAS) for the PPO plans. The platform provides concierge experience and access to clinical advocates. During the 2023-24 plan year, HAS had a 64.4% household engagement (compared to benchmark of 52.7%) with a customer satisfaction score of 95%. IPBCs reachable population is only 34.9% of eligible employees, which is higher than the BCBS book of business but obtaining employees valid email addresses in PlanSource will significantly increase access to the reachable population.

The Member Rewards program saw a 58% activation and procedure shop rate. With an estimated claims savings of over \$750 per incentive paid.

In addition, IPBC member groups have access to several supplemental programs that are available to their employees: Teledoc health (diabetes management), Omada Health (diabetes prevention), Wondr Health (online weight loss program) and Hinge Health (digital MSK program). 94% of member group employees that activated Teledoc Health are actively participating in the program and decreased their normal blood glucose from 21.1% to 9.8%. The Wondr program also had 239 participants enrolled in the program.

These programs collectively show a proactive approach to healthcare management, focusing on both prevention and management of chronic conditions (like diabetes), as well as enhancing member engagement through rewards and satisfaction-driven services. The high engagement rates and satisfaction scores indicate that these initiatives are well-received and effective in meeting their goals of improving health outcomes and reducing healthcare costs for member groups.

### United Healthcare (UHC) Summary

Through membership in IPBC, IPBC member groups that utilize UHC have access to Kaia for musculoskeletal (MSK) support. 32.8% of UHC members had an MSK diagnosis which accounts for 12.7% of plan spend. UHC also offers Real Appeal, an online weight loss program. 63 members are enrolled and 40% have achieved a 5%+ weight loss.





## Pharmacy Benefit Manager

IPBC utilizes Express Scripts (ESI) as its pharmacy benefit manager.

## Dental

Delta Dental has ASO and fully insured options for IPBC members. The YTD loss ratio for the ASO groups was 100.5%. During the year, 53.5% of claims were in the preventative and/or diagnostic claim categories. The breakdown of providers for claim payments is: 24% Delta Dental PPO providers, 50% Delta Dental Premier Providers and 26% Out of Network (OON) providers.

## Life

Securian is the life provider for IPBC member groups. Through the IPBC relationship with Securian, IPBC member groups have access to an ID Theft product, LifeStyle benefits and travel assistance.

## Vision

IPBC Members have access to 10 voluntary fully insured vision plans through VSP. The majority of IPBC members offer Plan A which is a 12/12/24 plan with \$130 towards contacts and/or glasses. According to VSP, IPBC member group employees average \$75 out of pocket (OOP) towards frames with Plan A which is high compared to the VSP book of business. The VSP network has 72% of independent providers and VSP also owns VisionWorks.

## Employee Assistance Program (EAP)

IPBC offered a voluntary EAP program with Telus/LifeWorks for the membership through March 31, 2024. Effective April 1, 2024, ComPsych became the EAP vendor for IPBC. ComPsych offers three traditional EAP programs along with a specialty first responder program. 103 IPBC Member Groups elected the IPBC EAP program during the 2023-24 plan year.

# VENDOR SUMMARY

## Independent Consultant

In the 2023-24 Plan Year, IPBC ended its relationship with Aon as the Consultant to IPBC. AON did assist IPBC with managing the RFPs for the Employee Assistance Program, Pharmacy Benefits Manager and stop loss insurance. The decision to end the relationship was made due to the scope of services under Aon's contract exceeding IPBC's needs for the future.

## Benefit Consulting – aka the IPBC Service Team

The Benefit Consulting function is provided by Risk Program Administrators (RPA) – a division of Gallagher. IPBC Members are assigned a Benefit Consultant to serve as a liaison between the member and the IPBC coverages they have selected. In the 2023-24 Plan Year, a concerted effort was made to promote the team as the “IPBC Service Team” to make it a seamless process for the membership. Two (2) new Client Representatives were hired to assist the Service Team in the 2023-24 Plan Year. The team assigned to IPBC during the 2023-24 year was:

| Name           | Title                                    |
|----------------|--|
| John Ashton    | Managing Director                        |
| Tanya Edwards  | Assistant Vice President                 |
| Adam Katz      | Executive Program Director               |
| Joyce Janu     | Service Team Lead                        |
| Dan Parker     | Senior Benefit Consultant                |
| Niti Patel     | Senior Benefit Consultant                |
| Karen Williams | Senior Benefit Consultant                |
| Jen Lamz       | Benefit Consultant                       |
| Jenny Warp     | Benefit Consultant                       |
| Karen Williams | Benefit Consultant                       |
| Shannon McHugh | Benefit Consultant                       |
| Angie Moscato  | Benefit Consultant                       |
| Jake Gordon    | Client Representative                    |
| Bailey O'Keefe | Client Representative                    |
| Marina Sabol   | Client Representative (has since termed) |

## Underwriting/Actuarial

Underwriting was performed by Milliman. Milliman has provided new member quotes and performed underwriting analysis for the IPBC membership as well as developing the renewal.

## Financial Management & Reporting

Accounting services are provided by Risk Program Administrators (RPA). The lead accountant has worked for several years on IPBC.

# IPBC STAFF

In the 2023-24 Fiscal Year, IPBC created a new position, Health Program Analyst. This position provides support and analysis with all of the IPBC offerings.

Executive Director  
Dave Cook

Member Services Manager  
Sandy Mikel

Operations Manager  
Kaitie Tiede

Health Program  
Analyst  
Ali Alsharifi

Administrative  
Assistant  
Tania Bowler

# 2023-24 EXECUTIVE BOARD

The Executive Board is responsible for oversight of IPBC staff and operations. Each Executive Board member serves a two (2) year term. The 2023-24 Executive Board was:

## Executive Board Officers

|                  |                |                       |                       |
|------------------|----------------|-----------------------|-----------------------|
| Chair            | Scott Anderson | Village Manager       | Village of Barrington |
| Vice Chair       | Tim Sexton     | Finance Director      | Village of Lombard    |
| Past Chair       | Brad Wilson    | Finance Director      | City of Wood Dale     |
| Operations Chair | Rudy Espiritu  | Village Administrator | Village of Berkeley   |
| Treasurer        | Josh Peacock   | Finance Director      | Village of Streamwood |

## Executive Board Directors

|                   |                |                              |                       |
|-------------------|----------------|------------------------------|-----------------------|
| 1-50 Employees    | Tom Durkin     | Village Administrator        | Village of Channahon  |
| 51-100 Employees  | Andy Dylak     | Finance Director             | MCCD                  |
| 101-200 Employees | Traci Pleckham | Management Services Director | Village of Plainfield |
| 201-300 Employees | Julie Meyer    | Human Resources Director     | City of Crystal Lake  |
| 301-500 Employees | Pam Jackson    | Human Resources Director     | Village of Palatine   |
| 501+ Employees    | Cheryl Chukwu  | Human Resources Director     | McHenry County        |

# IPBC MEMBERSHIP

| <b>Member</b>                             | <b>Entry Date</b> |
|---|-------------------|
| Barrington                                | 07/01/79          |
| Glenview                                  | 07/01/79          |
| Rolling Meadows                           | 07/01/79          |
| Streamwood                                | 07/01/79          |
| Westmont Park District                    | 07/01/79          |
| Wheeling                                  | 07/01/79          |
| Wood Dale                                 | 07/01/81          |
| Countryside                               | 08/01/83          |
| Indian Head Park                          | 08/01/83          |
| LaGrange Park                             | 08/01/83          |
| LaGrange Park - Park District             | 08/01/83          |
| Lagrange Park Public Library              | 08/01/83          |
| Carol Stream                              | 10/01/83          |
| Bloomingtondale                           | 07/01/84          |
| Clarendon Hills                           | 09/01/84          |
| Darien                                    | 09/01/84          |
| Woodridge                                 | 09/01/84          |
| Burr Ridge                                | 03/01/85          |
| Mokena                                    | 07/01/92          |
| Plainfield                                | 07/01/92          |
| Hinsdale                                  | 06/01/97          |
| West Chicago                              | 10/01/97          |
| Mount Prospect                            | 04/01/98          |
| JAWA                                      | 01/01/00          |
| Wheaton                                   | 04/01/03          |
| Northbrook                                | 05/01/03          |
| Northbrook Library                        | 05/01/03          |
| Des Plaines                               | 06/01/03          |
| Franklin Park                             | 11/01/03          |
| Forest Preserve District of DuPage County | 01/01/04          |
| Collinsville                              | 06/01/04          |
| Hoffman Estates                           | 01/01/05          |
| Homewood                                  | 01/01/05          |
| Libertyville                              | 05/01/06          |
| Carpentersville                           | 01/01/07          |
| Morton Grove                              | 01/01/07          |
| DeKalb                                    | 01/01/08          |
| Hanover Park                              | 01/01/08          |
| Highland Park                             | 01/01/08          |

|  |          |
|--|----------|
| Lockport   | 07/01/08 |
| Glen Ellyn   | 01/01/09 |
| Homer Glen   | 07/01/09 |
| North Riverside                                      | 10/01/09 |
| Evanston   | 12/01/09 |
| SWANCC (Buffalo Grove)                               | 12/01/09 |
| Beecher  | 01/01/10 |
| Monee  | 01/01/10 |
| Rock Falls   | 01/01/10 |
| Oswego   | 07/01/10 |
| Oswegoland Park District                             | 07/01/10 |
| Crest Hill   | 08/01/10 |
| Crete  | 11/01/10 |
| Crete Township                                       | 11/01/10 |
| Peotone  | 11/01/10 |
| Steger   | 11/01/10 |
| SEECOM   | 01/01/11 |
| Gilberts   | 04/01/11 |
| Crystal Lake   | 05/01/11 |
| Deerfield  | 05/01/11 |
| River Forest   | 05/01/11 |
| Swansea  | 05/01/11 |
| Deerfield Park District                              | 05/01/11 |
| Deerfield Public Library                             | 05/01/11 |
| Bensenville  | 06/01/11 |
| Buffalo Grove  | 01/01/12 |
| Coal City  | 01/01/12 |
| Schaumburg   | 01/01/12 |
| Metropolitan Pier & Exposition Authority             | 07/01/12 |
| Glen Carbon  | 07/01/13 |
| New Baden  | 07/01/13 |
| Algonquin-Lake in the Hills Fire Protection District | 01/01/14 |
| Algonquin  | 01/01/14 |
| Lombard  | 01/01/14 |
| Oak Park Township                                    | 01/01/14 |
| WSCDC  | 01/01/14 |
| South Chicago Heights                                | 05/01/14 |
| Winfield   | 07/01/14 |
| Trenton  | 09/01/14 |
| Cary   | 01/01/15 |
| Channahon  | 01/01/15 |
| Glencoe  | 01/01/15 |
| Oak Park Public Library                              | 01/01/15 |

|   |          |
|---|----------|
| Homewood Public Library                 | 07/01/15 |
| Roscoe                                  | 07/01/15 |
| Lisle                                   | 10/01/15 |
| Forest Preserve District of Kane County | 01/01/16 |
| Naperville Park District                | 01/01/16 |
| Warrenville                             | 01/01/16 |
| Elk Grove Village                       | 05/01/16 |
| Highwood                                | 05/01/16 |
| Park Ridge                              | 05/01/16 |
| Beach Park                              | 07/01/16 |
| Effingham                               | 07/01/16 |
| Huntley                                 | 07/01/16 |
| Itasca                                  | 07/01/16 |
| Westchester                             | 07/01/16 |
| Washington Township (Beecher)           | 09/01/16 |
| Batavia                                 | 12/01/16 |
| Colona                                  | 01/01/17 |
| DU-COMM                                 | 01/01/17 |
| East Moline                             | 01/01/17 |
| Lake Zurich                             | 01/01/17 |
| Lisle Park District                     | 01/01/17 |
| Northwest Central Dispatch System       | 01/01/17 |
| Summit                                  | 01/01/17 |
| Wood River                              | 01/01/17 |
| Princeton                               | 03/01/17 |
| Lisle Woodridge Fire District           | 07/01/17 |
| McHenry County                          | 07/01/17 |
| Monroe County                           | 07/01/17 |
| Spring Grove                            | 07/01/17 |
| Washington                              | 07/01/17 |
| Wauconda                                | 07/01/17 |
| IMET (Plainfield)                       | 07/01/17 |
| Boone County                            | 08/01/17 |
| Municipal Consolidated Dispatch         | 09/01/17 |
| Palatine Park District                  | 10/01/17 |
| Lee County                              | 11/01/17 |
| Berkeley                                | 01/01/18 |
| FPD Winnebago                           | 01/01/18 |
| Freeport                                | 01/01/18 |
| Justice                                 | 01/01/18 |
| McHenry                                 | 01/01/18 |
| Montgomery                              | 01/01/18 |
| North Aurora                            | 01/01/18 |

|                                      |          |
|--------------------------------------|----------|
| River Grove                          | 01/01/18 |
| Rochelle                             | 01/01/18 |
| Winnetka                             | 01/01/18 |
| LaGrange                             | 05/01/18 |
| West Dundee                          | 05/01/18 |
| Campton Hills                        | 07/01/18 |
| DeKalb County                        | 01/01/19 |
| Roselle                              | 01/01/19 |
| South Holland                        | 01/01/19 |
| Glenview Park District               | 01/01/20 |
| Woodridge Public Library             | 01/01/20 |
| Palatine                             | 01/10/20 |
| Byron Forest Preserve                | 07/01/20 |
| Byron Park District                  | 07/01/20 |
| Byron Township                       | 07/01/20 |
| Lindenhurst                          | 07/01/20 |
| Batavia Public Library               | 01/01/21 |
| Cary Fire Protection District        | 01/01/21 |
| Centralia                            | 01/01/21 |
| McHenry County Conservation District | 01/01/21 |
| Northbrook Park District             | 01/01/21 |
| Caseyville                           | 05/01/21 |
| Grayslake                            | 07/01/21 |
| Bartlett FPD                         | 1/1/2022 |
| Lake County Forest Preserve District | 1/1/2022 |
| Mundelein                            | 1/1/2022 |
| Peru                                 | 1/1/2022 |
| St. Charles                          | 05/01/22 |
| Lake County                          | 07/01/22 |
| Oswego Township                      | 09/01/22 |
| Pekin                                | 01/01/23 |
| Skokie Park District                 | 05/01/23 |
| Lake in the Hills                    | 7/1/2023 |
| St. Charles Park District            | 08/01/23 |
| Edwardsville                         | 01/01/24 |
| Granite City                         | 01/01/24 |
| Round Lake Beach                     | 01/01/24 |
| Pingree Grove                        | 3/1/2024 |