



IPBC Newsletter - February 2026

Click the video preview for a recap of information provided in the below Enewsletter - so you can prioritize!



IPBC Financials & Preliminary Renewal

The [Annual Comprehensive Financial Report](#) showed that the PPO plans ended FY 24-25 with a loss ratio of 109.4% and a deficit of \$30,306,744. The HMO plans ended with a loss ratio of 102.8% and a deficit of \$2,691,542. The dental plans ended with a loss ratio of 100.6% and a deficit of \$94,160. In addition, the [December 2025 Monthly Financial Reports](#) show the PPO has a YTD loss ratio of 114.8%, HMO has a loss ratio of 102% and the dental has a loss ratio of 96%. These factors are going to negatively impact the renewal. A [preliminary renewal](#) is available. Please remember the information is preliminary and the final renewal will be voted on in March.



July 1, 2026
Open Enrollment Reminder



Farewell Message from
Member Services Manager

Are you a July 1 Open Enrollment Group?

Then you need to read the document linked below and make note of the important dates. The underwriting request deadline is approaching soon!

Upcoming Deadlines for 7/1 Open Enrollment:

- 2/13: Requests for underwriting for possible plan changes are due
- 3:11: Final plan decisions for 7/1 must be made
- 3/20: Open Enrollment Request form due

Please visit the following link for the [July 1, 2026 Open Enrollment Timeline](#).

Sandy Mikel

I want to share that I will be returning to one of our IPBC member groups, and as I transition back, I want to express my sincere gratitude for the time I've spent as part of the IPBC team.

It has truly been a privilege to serve this membership. Over my time here, I've had the opportunity to be an active participant in the growth and evolution of this organization, and witness firsthand the collaboration and commitment that define the IPBC community. These experiences have been both professionally rewarding and personally enriching.

Although I am stepping away from my role within the IPBC team, I am very much looking forward to staying connected as part of the member group community. I wish all of you continued success and look forward to crossing paths again in this new chapter.

Update from the Executive Board

The Executive Board met on 1/29/26 and approved a 5 year renewal agreement with PlanSource, activation of the Omodo Cardiometabolic Program, the FY 26-27 Admin and Wellness Fund Budgets, for conducting an Pharmacy Benefit Manager RFP and to outsource IPBC Staff to RPA on 7/1/26. The memberships of the Village of Lakemoor, Warren Newport Public Library and the Village of South Elgin were also approved. Information from the Executive Board Meeting is available [here](#).

Upcoming Meetings & Updates

Monday, February 2 at 2:00pm	Ask IPBC	Dave Hall will be on the call to review how EHS can assist small member groups with wellness Register Here
Thursday February 5 at 9:30	Membership Committee	Meeting Canceled

Thursday March 5 at 9:00 am	Operations, Joint Finance and Operations, Finance Committee	<p>The Operations Committee will meet first, the a joint Finance and Operations Committee meeting (to discuss the renewal). The Finance Committee will meet after the joint meeting</p> <p>Meeting will be held in person at Gallagher Rolling Meadows (with a teams option available).</p> <p>Meeting Agenda and Link will be available a few days prior here.</p>
Thursday March 11 at 9:30am	Executive Board Meeting	<p>Meeting Agenda and Link will be available a few days prior here.</p>
Thursday March 19 at 9:30	Board of Directors and All Member Meeting	<p>The Board of Directors will meet at 9:30, followed by the All Member Meeting at the Lisle Hyatt.</p> <p>Registration Closed for the All Member Meeting on 1/30. However, the teams link for the Board of Directors will be on the agenda released a few days prior here for those that can't attend in person.</p>

IPBC Programs

- [Wellness Program Updates](#)
- [Member Responsibilities](#)
- [Meeting Calendar](#)

Other Links

- [IPBC Forms](#)
- [Monthly Reporting](#)
- [Communication Guide Q&A](#)
- [Member Group Contact Updates](#)



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The IPBC Monthly Newsletter is geared towards IPBC member groups HR, Administrative and Finance Staff who are responsible for management of their IPBC benefit plans.

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