

To: Board of Trustees, Town of Cortland, Illinois

From: Julie Wons, Finance Manager

Date: 11/21/2025

Subject: Recommendation for Selection of Trustmark as the Town's Medical Benefits Provider

Dear Members of the Board,

After reviewing the renewal proposals for the Town of Cortland's employee medical benefits plan, I am providing a recommendation regarding the most financially responsible option for the upcoming plan year.

Summary of Renewal Options

- **Trustmark Insurance:**
 - **Rate Increase:** 5.8%
 - **Estimated Annual Cost Increase:** \$11,556
- **Blue Cross Blue Shield (BCBS):**
 - **Rate Increase:** 20.7%
 - **Estimated Annual Cost Increase:** \$42,957

Recommendation

Based on the comparative analysis of renewal rates and associated annual cost increases, I **recommend that the Town of Cortland select Trustmark as the medical benefits provider for the upcoming year.**

Trustmark offers a significantly lower rate increase than Blue Cross Blue Shield—**5.8% compared to 20.7%**. This translates to an annual additional cost of **\$11,556**, which is substantially more manageable for the Town than the **\$42,957** increase associated with the BCBS renewal. Choosing Trustmark will ensure continuity of coverage for employees while demonstrating prudent fiscal stewardship of Town resources.

Conclusion

Selecting Trustmark allows the Town to maintain high-quality medical benefits coverage while minimizing the financial impact on the budget. For these reasons, I strongly recommend moving forward with Trustmark as the Town's medical benefits provider for the new plan year.

Please let me know if you would like a more detailed breakdown of the cost comparison or additional supporting documentation.

Respectfully submitted,
Julie Wons
Finance Manager