
THE CITY OF ROCHELLE
Ogle County, Illinois

RESOLUTION
NO. _____

**A RESOLUTION APPROVING INTERGOVERNMENTAL PERSONNEL BENEFITS
COOPERATIVE PREMIUM RATES FOR JANUARY 1, 2026 – DECEMBER 31, 2026**

JOHN BEARROWS, Mayor
ROSE HUERAMO, City Clerk

TOM McDERMOTT
BIL HAYES
KATE SHAW-DICKEY
DAN McDERMOTT
ROSAELIA ARTEAGA
BEN VALDIVIESO
City Council

Published in pamphlet form by authority of the Mayor and City Council of the City of Rochelle
Ottosen DiNolfo Hasenbalg & Castaldo, Ltd., City Attorneys
2441 Warrenville Road, Suite 310
Lisle, Illinois 60532

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WHEREAS, Section 7 of Article VII of the 1970 Constitution of the State of Illinois provides that a municipality that is not a home rule unit shall only have the powers granted to them by law and as such the City of Rochelle ("City"), Ogle County, Illinois being a non-home rule unit pursuant to the provisions of said Section 7 of Article VII, and may exercise only the powers expressly granted by law; and

WHEREAS, the Illinois General Assembly granted non-home rule municipalities broad authority to "pass all ordinances and make all rules and regulations proper or necessary, to carry into effect the powers granted to municipalities." 65 ILCS 5/1-2-1; and

WHEREAS, in September 2017, the City Council approved a resolution authorizing the City to join the Intergovernmental Personnel Benefits Cooperative (IPBC), effective January 2018, as part of the Quad Cities Health Insurance Pool (QCHIP); and

WHEREAS, health insurance premiums for full-time employees are cost-shared between employees and the City, with contribution percentages determined by respective collective bargaining agreements or the Employee Handbook; and

WHEREAS, since joining IPBC in 2018, the City has experienced an average annual premium increase of 3.09%; and

WHEREAS, the IPBC renewal premium rates for the 2026 coverage year reflect a projected 13.9% increase under the existing Blue Cross Blue Shield PPO ("PPO") plan; and

WHEREAS, the City's Insurance Committee met with the City's IPBC representative in June to review plan alternatives; and

WHEREAS, other alternative options presented were a Blue Choice Options ("BCO") plan that reflected only a 9.05% increase in premiums and the High Deductible Health Plan ("HDHP") with a projected 13.3% increase; and

WHEREAS, after thorough review of all of the insurance options, staff has determined that the BCO plan offers the most cost-effective balance for both employees and the City; and

WHEREAS, while the HDHP has an increased premium, its overall premium costs still remain lower than the BCO plan and therefore it is recommended to continue to offer the HDHP as a coverage option for employees; and

WHEREAS, it is recommended that the City provide a \$1,000 Health Savings Account ("HSA") contribution to each employee electing the HDHP; and

WHEREAS, the 2026 premium rates for the Intergovernmental Personnel Benefits Cooperative Rates for the BCO and HDHP plans are:

BCO Employee Only: \$934.34

HDHP Employee Only: \$847.50
BCO Employee + Family: \$2,396.11
HDHP Employee + Family: \$2,173.43; and

WHEREAS, the City Council finds it in the best interest of the City and its employees to approve the personnel benefits cooperative rates and offer employees the option to elect either the Blue Choice Options plan, or the High Deductible Health Plan with a City contribution of \$1,000 into a Health Savings Account.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF ROCHELLE, OGLE COUNTY, ILLINOIS:

SECTION ONE: That City hereby incorporates all of the recitals above into this Resolution as if fully set forth herein.

SECTION TWO: The City Council hereby approves the Intergovernmental Personnel Benefits Cooperative (IPBC) renewal rates and health plan options for the 2026 coverage year as follows:

BCO Employee Only: \$934.34
HDHP Employee Only: \$847.50
BCO Employee + Family: \$2,396.11
HDHP Employee + Family: \$2,173.43

SECTION THREE: The City Council further approves the establishment of a \$1,000 annual Health Savings Account (HSA) contribution to each employee electing HDHP coverage, effective January 1, 2026.

SECTION FOUR: If any provision of this Resolution or application thereof to any person or circumstance is ruled unconstitutional or otherwise invalid, such invalidity shall not affect other provisions or applications of this Resolution that can be given effect without the invalid application or provision, and each invalid provision or invalid application of this Resolution is severable.

SECTION FIVE: The City Clerk shall publish this Resolution in pamphlet form.

SECTION SIX: This Resolution shall be in full force and effect from and after its passage, approval and publication in pamphlet form as provided by law.

PASSED THIS 14th day of October 2025.
AYES:
NAYS:
ABSENT:
APPROVED THIS 14th day of October 2025.

MAYOR

ATTEST:

CITY CLERK
STATE OF ILLINOIS)

COUNTY OF OGLE) SS.
)

CERTIFICATE

I, Rose Huéramo, City Clerk of the City of Rochelle, County of Ogle and State of Illinois, DO
HEREBY CERTIFY that the foregoing is a true and correct copy of Resolution No. _____, “A
RESOLUTION APPROVING INTERGOVERNMENTALS PERSONNEL BENEFITS COOPERATIVE
PREMIUM RATES FOR JANUARY 1, 2026 – DECEMBER 31, 2026” which was adopted by the
Mayor and City Council of the City of Rochelle on October 14, 2025.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the corporate seal of
the City of Rochelle this 14th day of October 14, 2025.

CITY CLERK