



# Agenda Item Executive Summary

Item Name 2027 IPBC Health Insurance Renewal Premiums Committee or Board Board

| BUDGET IMPACT   |     |           |     |
|-----------------|-----|-----------|-----|
| Amount:         | N/A | Budgeted: | N/A |
| List what fund: | N/A |           |     |

**EXECUTIVE SUMMARY**

The Village of Winnebago has received its 2027 health insurance renewal through the Intergovernmental Personnel Benefit Cooperative (IPBC). The Village’s PPO renewal is 9.0%, which is significantly below the 20.4% overall PPO renewal increase for IPBC. The IPBC renewal analysis reflects continued increases in healthcare costs across the pool, including higher medical and pharmacy claims trends.

The Village’s substantially lower renewal reflects a favorable result compared with the IPBC pool as a whole. While IPBC’s overall PPO rates are increasing by more than 20%, Winnebago’s increase is limited to 9.0%, allowing the Village to maintain its existing health plan without reducing benefits or making plan design changes.

Staff recommends accepting the renewal with no changes to the current plan and continuing the existing premium cost-sharing arrangement of 90% Village and 10% employee. The updated 2027 benefit summary confirms continuation of the Village’s current UnitedHealthcare PPO medical plan and existing benefit structure.

**ATTACHMENTS (PLEASE LIST)**

Final Renewal Memo FY/CY 2027, 2027 Open Enrollment Timeline, Village of Winnebago January 2027 Benefit Summary

**ACTION REQUESTED**

- ☐ For Discussion Only
- ☐ Resolution
- ☐ Ordinance
- ☒ Motion:

**MOTION:** I MOVE TO ACCEPT THE 2027 IPBC HEALTH INSURANCE RENEWAL PREMIUMS AT A 90% VILLAGE AND 10% EMPLOYEE PREMIUM COST SHARE, WITH NO CHANGES TO THE CURRENT PLAN.

Staff: Joseph Dienberg, Village Administrator Date: 9/2/2026