

**INSURANCE COMMITTEE OF THE CITY COUNCIL OF THE CITY OF
HILLSBORO, ILLINOIS
HILLSBORO CITY HALL**

Minutes of the Special Meeting – Wednesday, September 3, 2025

1. The meeting was called to order by Mayor Don Downs at 1:00 p.m. Mayor Downs recognized Adam Fath as the representative of the FOP on the committee and Dustin Carlock as the representative of Laborer's Local 773.

2. Roll Call was taken:

Present: Mayor Don Downs
Commissioners Fred Butler and Patrick Ward
Dustin Carlock
Adam Fath

Absent: None.

Also Present: City Clerk David Jenkins
Economic Development and Community Planner Melissa Smith
Dimond Bros. Insurance Agent Shannon Hall
Various Employees of the City

3. **Public Comment:** None.

4. **Discussion / Action – Recommending Health Insurance Plan for the City of Hillsboro for 2025-2026:** The committee reviewed health insurance plans submitted by agent Hall. One plan was presented from United Healthcare, which was similar to the current plan. The reason it was not an exact renewal is because United is no longer offering that plan. The increase in premium is 2.9 percent, and the out-of-pocket maximum would increase to \$2,500 for an individual and \$5,000 for families. The deductible, however, would decrease to \$250 for an individual and \$500 for families. There were three plans from BlueCross BlueShield (BCBS) that were also submitted. Downs said the committee did not have to make a decision today, and they could have another meeting after the employees have a chance to review the plans. Fath said they could probably come to a decision if they could discuss the plans for 10 minutes. Ward said they could recess the meeting. **Motion by Ward and second by Fath to recess the meeting for 10 minutes. Motion carried with a 5-0 vote in favor. The meeting was recessed at 1:07 p.m. Motion by Ward and second by Fath to reconvene the meeting. Motion carried with a 5-0 vote in favor. The meeting was reconvened at 1:27 p.m.** Fath asked for clarification on the tier structure for prescriptions. Hall explained the \$10 tier in the United Healthcare Plan was for generic prescriptions, the \$40 and \$125 tiers were where most of the prescriptions would come from, and the \$300 tier would be for specialty prescriptions. The BCBS plans offered preferred and non-preferred tiers for prescriptions. Hall explained this referred to BCBS's

preferred pharmacies, which is usually the bigger chains. Butler said the school has a BCBS plan, and Sullivan's and Walgreens are preferred pharmacies. Carlock asked if the out of pocket max would increase next year as well. Hall said there isn't a way to determine that right now, adding it's possible it could increase but it could also decrease. Carlock and Fath both said their fellow union members were in favor of moving forward with the United Healthcare option that was presented. **Motion by Ward and second by Fath to recommend the council approve the United Healthcare Insurance Plan as presented. Motion carried with a 5-0 vote in favor.**

5. **Discussion / Action – Adjourn:** Motion by Ward and second by Fath to adjourn the meeting. Motion carried with a 5-0 vote in favor. Meeting was adjourned at 1:33 p.m.

Respectfully submitted,
David Jenkins, City Clerk