

**JO DAVIESS COUNTY
AD-HOC HEALTH INSURANCE
MEETING MINUTES
AUGUST 25, 2026**

I. Call to Order

County Administrator Angela Kaiser called the meeting to order at 9:00 AM on Tuesday, August 25, 2026 in the Jo Daviess County Board Room, Jo Daviess County Courthouse in Galena, Illinois.

II. Roll Call

Roll Call was answered as follows: Present – Nate Furlong, Amy Gonzalez, Angela Kaiser, Tessa Moore, Dana Timmerman. Present: 5. Present electronically – Sandra Schleicher, LaDon Trost. Present electronically: 2. Absent – Dianne Allendorf, John Lang, Diane LaScala. Absent: 3.

III. Approval of Minutes

A motion to approve the minutes of the August 15, 2025 Ad-Hoc Health Insurance Committee meeting was made by Amy Gonzalez and seconded by Dana Timmerman. The motion carried by voice vote.

IV. Citizens' Comments

There were no citizens' comments.

V. Unfinished Business

None.

VI. New Business

Steve Kapparos with Tricor joined via Zoom and reported a 7.5% renewal increase, noting rates had not increased in approximately seven years. **A motion to recommend a FY2027 contract renewal with United Healthcare to provide voluntary employee benefit options for dental insurance with a 7.5% premium increase was made by Amy Gonzalez and seconded by Dana Timmerman. The motion carried by voice vote.**

The committee discussed the renewal, which reflected a flat premium. **A motion to recommend a FY2027 contract renewal with 3E Partners to provide voluntary employee benefit options for accident insurance, critical illness insurance, and hospitalization insurance from Colonial Life & Accident Insurance Company with 0% premium increase was made by Tessa Moore and seconded by Amy Gonzalez. The motion carried by voice vote.**

Medical Associates proposed a 10.5% premium increase. Kapparos explained the county paid \$1.4M in premium against \$2.24M in claims, noting the carrier could have justified a significantly higher increase. **A motion to recommend a FY2027 health insurance contract renewal with Medical Associates Health Plans to provide a Medical QHDHP Non-Embedded 2000 single-only health insurance plan with a 10.5% premium increase was made by Dana Timmerman and seconded by**

These minutes are not the official record until final approval at the next committee meeting and all minutes may be changed until officially approved.

Nate Furlong. The motion carried by voice vote.

The committee discussed the deductible, which increased due to federal regulation. The plan also reflected a 10.5% premium increase. **A motion to recommend a FY2027 health insurance contract renewal with Medical Associates Health Plans to provide a Medical QHDHP 3400/6800 health insurance plan with a 10.5% premium increase was made by Tessa Moore and seconded by Dana Timmerman. The motion carried by voice vote.**

The committee clarified this is not a qualified high-deductible plan and is maintained primarily for retirees. **A motion to recommend a FY2027 health insurance contract renewal with Medical Associates Health Plans to provide a Medical Copay 3000/6000 health insurance plan with a 10.5% premium increase was made by Dana Timmerman and seconded by Amy Gonzalez. The motion carried by voice vote.**

The committee discussed current contribution levels and recommended continuing \$2,000 for single and increasing family from \$3,300 to \$3,400 to align with collective bargaining agreements. Payments will continue in January and July, unless otherwise required by a CBA. **A motion to recommend FY2027 Employer HSA contributions of \$2,000 for single contracts and \$3,400 for family contracts to be paid bi-annually in January and July was made by Tessa Moore and seconded by Dana Timmerman. The motion carried by voice vote.**

The committee recommended continuing the existing structure of 100% employer-paid single coverage and 80% employer-paid family coverage. **A motion to recommend a FY2027 Health Insurance Premium Allocation Policy with a change of family HSA contribution from \$3,300 to \$3,400 was made by Tessa Moore and seconded by Nate Furlong. The motion carried by voice vote.**

A motion to recommend a FY2027 Alternative Insurance Assistance Program Policy with no change was made by Amy Gonzalez and seconded by Dana Timmerman. The motion carried by voice vote with an abstention recorded for Tessa Moore.

The committee noted the need for a payroll timesheet line to track furlough hours; this will be communicated to department heads once the policy is approved. **A motion to recommend a FY2027 Voluntary Employee Furlough Program Policy was made by Dana Timmerman and seconded by Amy Gonzalez. The motion carried by voice vote.**

VII. Citizens' Comments

There were no citizens' comments.

VIII. Committee Member Concerns

Members noted vacancies on the committee due to recent departures and discussed the need for additional union and department head representation before next year's meeting cycle.

IX. Adjourn

A motion to adjourn was made at 9:25 AM by Dana Timmerman and seconded by Nate Furlong. Motion carried by voice vote.

Next committee meeting TBD