



MEETING AGENDA

Village Council

*Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade*

REVISED 7/8/2022

Monday, July 11, 2022

7:30 PM

Kaptur Administrative Center

1) CALL TO ORDER

2) ROLL CALL

3) PLEDGE OF ALLEGIANCE

4) APPROVAL OF MINUTES

A. Regular Council meeting of June 27, 2022

5) RECOGNITIONS/PROCLAMATIONS/APPOINTMENTS/PRESENTATIONS

A. To proclaim August 21, 2022 to September 17, 2022 as Palos Park Women's Club 120th Anniversary Month

6) HEARINGS

7) CONSENT AGENDA

All items on the consent agenda are routine or have been brought forward at the direction of the Board of Commissioners and will be enacted with one motion. If discussion is desired, that item will be removed from the consent agenda and considered separately

A. To approve the 2022/2023 Motor Fuel Tax Resolution for Maintenance of Streets and Highways by a Municipality under the Illinois Highway Code from May 1, 2022 to April 30, 2023 in the amount of \$127,850.00

B. To approve a Raffle License and Manager Bond Waiver Request for *Ronald McDonald House Charities-Chicagoland and Northwest Indiana Chapter* - for a raffle to be held on July 20, 2022 at Cog Hill Golf and Country Club

C. To approve payment of invoices on the Warrant List dated July 11, 2022 in the amount of \$95,896.25

D. To approve payment of the Supplemental Warrant List dated July 11, 2022 for manual checks payroll, and recurring wire transfers in the amount of \$324,486.09

OLD BUSINESS

8) BOARD, COMMISSION AND COMMITTEE RECOMMENDATIONS

10) INFORMATION & UPDATES

A. Public Works and Streets, Recreation Report

1. To approve a proposal from Baxter & Woodman to complete all needed forms and documentation for acquiring the IEPA Loan to extend the proposed water main along McCarthy Road from Holy Family Villa across Bell Road to the Cog Hill property at a cost not to exceed \$10,920.00

B. Building and Public Property Report

1. Building Department Report
2. To authorize the release of a Request for Qualifications (RFQ) pertaining to Palos Park Development Code update

C. Public Health and Safety Report

1. Police Activity Report

D. Accounts and Finances Report

1. To pass Resolution 2022-R-04 – A Resolution Approving a Cash Management & Investment Policy. The Resolution states that the Village deems it appropriate to approve a Cash Management and Investment Policy to protect the assets of the Village as well as obtain a return on investments for those assets.
2. To pass Resolution 2022-R-05 – A Resolution Approving An Investment Management Agreement with Premier Asset Management LLC. The resolution states that the Village desires to enter into a contract with Premier Asset Management LLC, a subsidiary of First Midwest Bank for investment management services

E. Mayor's Report

F. Clerk's Report

G. Manager's Report

1. To approve the following for the Village's August 1, 2022, annual renewal employee health care program: Blue Cross Blue Shield for the medical (alternate plan), and core life/AD&D coverage; MetLife for the dental portions of the health program; BCBS for voluntary life insurance, and VSP for voluntary vision insurance.

11) ANNOUNCEMENTS

12) CITIZENS AND VISITORS COMMENT PERIOD

13) ADJOURNMENT OF REGULAR MEETING

**MINUTES OF THE BOARD OF COMMISSIONERS'
REGULAR MEETING
HELD ON JUNE 27, 2022**

The Board of Commissioners of the Village of Palos Park, Cook County, Illinois held its regular meeting on Monday, June 27, 2022. Mayor Mahoney called the meeting to order at 7:30 p.m. Answering to roll call were Commissioners, Milovich-Walters, Polk, Reed and Mayor Mahoney. Everyone was physically present except for Commissioner Reed who was participating remotely. Village Clerk, Marie Arrigoni was absent.

Also in attendance were Rick Boehm, Village Manager; Howard Jablecki, Village Attorney; Mark Herman, Community Development Director; Allen Altic, Finance Director; Mike Sibrava, Public Works Director; Joe Miller, Police Chief; Kathie Fitzgibbons, Community Development Coordinator; and Lisa Boyle, Deputy Village Clerk.

APPROVAL OF MINUTES OF THE REGULAR COUNCIL MEETING HELD ON May 23, 2022: Commissioner Milovich-Walters moved, seconded by Commissioner Polk, to approve the minutes of the Regular Council Meeting held on May 23, 2022, as presented.

On the call of the roll, the vote was as follows:

AYES: -4- Commissioners Milovich-Walters, Polk, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

RECOGNITIONS/PROCLAMATIONS/APPOINTMENTS/PRESENTATIONS:

APPOINTMENT OF MIKE WADE AS COMMISSIONER: Mayor Mahoney presented the appointment of Mike Wade to the Council to fill the vacancy created by the passing of James Pavlatos.

Commissioner Polk moved, seconded by Commissioner Milovich-Walters to approve the appointment of Mike Wade as Commissioner for the Village of Palos Park.

On the call of the roll, the vote was as follows:

AYES: -4- Commissioners Polk, Milovich-Walters, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

SWEARING IN OF MIKE WADE: Mayor Mahoney Swore In Mike Wade as Commissioner for the Village of Palos Park. Commissioner Wade took his seat on the dais.

REAPPOINTMENT OF JENNIFER GALLAGHER: Mayor Mahoney presented the reappointment of Jennifer Gallagher as trustee of the Palos Park Library Board expiring June 1, 2026.

Commissioner Milovich-Walters moved, seconded by Commissioner Polk to approve the reappointment of Jennifer Gallagher as trustee of the Palos Park Library Board expiring June 1, 2026.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Milovich-Walters, Polk, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

HEARINGS: None

CONSENT AGENDA

All items on the consent agenda are routine or have been brought forward at the direction of the Board of Commissioners and will be enacted with one motion. If discussion is desired, that item will be removed from the consent agenda and considered separately.

Commissioner Polk moved, seconded by Commissioner Milovich-Walters to:

- A. To pass a resolution authorizing the Village Clerk to make certain closed session minutes available for public inspection – First Review 2022 – the Resolution states the Village has reviewed closed session minutes and determined that a need for confidentiality still exists as to the executive session minutes set forth on Exhibit “C”
- B. To approve the True Value Foundation Raffle License and Raffle Manager Bond Waiver for a raffle to be held on June 29, 2022 at Cog Hill Golf and Country Club to support youth focused organizations
- C. To ratify payment of invoices on the Warrant List dated June 13, 2022 in the amount of \$245,830.48
- D. To ratify payment of the Supplemental Warrant List dated June 13, 2022 for manual checks, payroll, and recurring wire transfers in the amount of \$590,717.07
- E. To approve payment of invoices on the Warrant List dated June 27, 2022 in the amount of \$103,791.26

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Milovich-Walters, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

OLD BUSINESS: None

BOARD, COMMISSION AND COMMITTEE RECOMMENDATIONS:

ORDINANCE 2022-15: Commissioner Reed presented Ordinance 2022-15 – An Ordinance Amending Part Twelve, Title Six, Chapter 1270, Section 1270.06 and Part Twelve, Title Six, Chapter 1280, Section 1280.08 of the Palos Park Village Code in Regard to PUD Dwelling Floor Area and Second Floor Additions. The Ordinance states that the Village Council approves and adopts the findings and recommendations of the Plan Commission and incorporates such findings and recommendations. Amended sections include 1270.06 and 1280.08. The amendments would eliminate the regulations as to the number of bedrooms and minimum floor area applicable to the R-4 and R-5, allow second floor additions to nonconforming by right (through the building permit process) provided the second-floor addition is 10 feet or more from any property line. The Plan Commission held a Public Hearing regarding the text amendments on May 19, 2022. A motion was made to recommend that the Village Council approve the requested text amendments. The vote was five (5) yes, zero (0) no on each item.

Commissioner Reed moved, seconded by Commissioner Polk to approve Ordinance 2022-15 “An Ordinance Amending Part Twelve, Title Six, Chapter 1270, Section 1270.06 And Part Twelve, Title Six, Chapter 1280, Section 1280.08 of the Palos Park Village Code in Regard To PUD Dwelling Floor Area and Second Floor Additions.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Reed, Polk, Milovich-Walters, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

ORDINANCE 2022-16: Commissioner Reed presented Ordinance 2022-16 – An Ordinance Amending Part Fourteen, Title Six, Chapter 1461, Section 1461.01(f) of the Palos Park Village Code in Regard to Outdoor Lighting. At the May 19, 2022 Plan Commission Public Hearing, the Plan Commission informally considered this Code amendment with the previous zoning text amendments and recommended approval from the Village Council. The Ordinance would eliminate a code reference (Section 1282.10(i)) that is no longer valid regarding outdoor lighting.

Commissioner Reed moved, seconded by Commissioner Polk to approve Ordinance 2022-16 An Ordinance Amending Part Fourteen, Title Six, Chapter 1461, Section 1461.01(f) of the Palos Park Village Code in Regard to Outdoor Lighting.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Reed, Polk, Milovich-Walters, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

INFORMATION & UPDATES:

COMMISSIONER OF PUBLIC WORKS AND STREETS/RECREATION & PARKS, NICOLE MILOVICH-WALTERS:

PURCHASE HYDRAULIC SYSTEM FROM ALTORFER CAT: Commissioner Milovich-Walters presented an item purchase parts from Altorfer Cat to replace the hydraulic system on the 2007 Cat backhoe loader in the amount of \$20,778.74. \$28,000.00 was budgeted under Equipment Maintenance for this project.

Commissioner Milovich-Walters moved, seconded by Commissioner Wade to approve the purchase of parts from Altorfer Cat to replace the hydraulic system on the 2007 Cat backhoe loader in the amount of \$20,778.74

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Milovich-Walters, Wade, Polk, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

MASTER METER FOR WATER SYSTEM IN BROOKSIDE: Commissioner Milovich-Walters presented a proposal from Core and Main in the amount of \$9,175.00 for a new Master Meter for the water system in Brookside as it was not working properly. There was money put in the 2023 Water Fund Budget to cover this cost.

Commissioner Milovich-Walters moved, seconded by Commissioner Wade to approve the proposal from Core and Main in the amount of \$9,175.00 for a new Master Meter for the water system in Brookside.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Milovich-Walters, Wade, Polk, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

ARMORED FLOORS PUBLIC WORKS GARAGE: Commissioner Milovich-Walters presented an item to waive the bidding process and approve the proposal from Armored Floors to repair the concrete floor of the Public Works Garage. The concrete floor has been deteriorating due to salt dripping from the trucks after plowing and after washing salt of the trucks to keep them from rusting. Two proposals were from Armored Floors from Naperville, Illinois in the amount of \$31,199.20, and White Rabbit from Lake Zurich, Illinois in the amount of \$37,740.00. There was \$32,000.00 put in the ½% Sales Tax Fund for this work.

Commissioner Milovich-Walters moved, seconded by Commissioner Wade to waive the bidding process and approve the proposal from Armored Floors to repair the concrete floor of the Public Works Garage in the amount of \$31,199.20.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Milovich-Walters, Wade, Polk, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

SCADA SYSTEM SUPPORT FROM CONCENTRIC INTEGRATION: Commissioner Milovich-Walters presented a proposal from Concentric Integration to maintain the SCADA (Supervisory Control And Data Acquisition) system for the Water Distribution System. Public Works is seeking approval of Concentric's proposal to provide support services for the water control system for the next fiscal year. The cost is \$8,550.00 this is a 17% increase over the 2021 contract. The money to cover this contract is in the 2022 Water Fund Budget.

Commissioner Milovich-Walters moved, seconded by Commissioner Wade to approve the proposal from Concentric Integration in the amount of \$8,550.00 to provide support services for the SCADA system and computer that controls the Village water system.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Milovich-Walters, Wade, Polk, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

COMMISSIONER OF BUILDING & PUBLIC PROPERTY, G. DARRYL REED:

HIGH GRASS AND WEEDS: Commissioner Reed reminded residents to keep their lawns maintained. Chapter 692.02 of the Village Code requires property owners to cut tall grass and weeds on their property. Grass and weeds cannot exceed eight inches in height.

BUILDING DEPARTMENT REPORT: Commissioner Reed reported that the Building Department processed thirty-four (34) permits from May 17, 2022 – June 21, 2022, resulting in \$10,432.72 in permit fees. Twenty-eight (28) inspections were completed during this time period.

COMMISSIONER OF PUBLIC HEALTH AND SAFETY, DANIEL POLK:

POLICE ACTIVITY REPORT: Commissioner Polk reported the Police Department received 4732 calls for service from May 23, 2022, through June 26, 2022. Palos Park Police also issued 8 adjudication tickets, 42 adjudication tickets (speeding), 22 traffic tickets, 45 written warnings, 40 verbal warnings, completed 29 case reports, 28 accident reports, 3 arrested adult, 0 juvenile, 2 impounds, 16 senior checks, 38 citizen assists.

CERT TRAINING: Commissioner Polk informed residents the 20-hour basic Community Emergency Response Team (CERT) training will start on Wednesday, September 7, 2022. The course is free and will be held on seven Wednesday evenings from 7 to 9 PM with the final exercise and graduation on Saturday, October 29, 2022 from 8 AM until 1 PM. Contact Officer Fernando “Frank” Flores for registration at fflores@palospark.org for more information. Registration closes on August 22, 2022.

LEXIPOL: Commissioner Polk informed residents that the Palos Park Police Department uses Lexipol as a platform to provide PPPD officers a way to stay current on all aspects of training in a flexible manner, through policies following current legal standings, and provides easy real-time access to all policies.

PALOS PARK POLICE FOUNDATION: Commissioner Polk informed residents of the importance of the Palos Park Police Foundation as it strengthens vital technological and professional development programs for PPP Officers The Foundation invests in special equipment, advanced training, new technology, officer safety and wellness not covered in the department’s annual budget.

4TH OF JULY: Palos Park Police will be stepping up patrols this Independence Day weekend.

COMMISSIONER OF ACCOUNTS AND FINANCES:

CASH MANAGEMENT & INVESTMENT POLICY: Mayor Mahoney presented a continuation to consider the Cash Management & Investment Policy to the July 11, 2022 Council meeting. Mayor Mahoney entertained the motion.

Commissioner Polk motioned, seconded by Commissioner Milovich-Walters to continue the consideration of the Cash Management & Investment Policy to the July 11, 2022 Council meeting.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Milovich-Walters, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

INVESTMENT MANAGEMENT AGREEMENT: Mayor Mahoney presented a continuation to consider an investment management agreement with Premier Asset Management LLC to the July 11, 2022 council meeting. Mayor Mahoney entertained the motion.

Commissioner Polk motioned, seconded by Commissioner Milovich-Walters to continue the consideration of an investment management agreement with Premier Asset Management LLC to the July 11, 2022 Council meeting.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Milovich-Walters, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

MAYOR'S REPORT:

MAYOR'S COMMISSION APPOINTMENTS: Mayor Mahoney made Commission Appointments as follows and sought a motion:

- Accounts and Finances – G. Darryl Reed
- Public Health and Safety – Dan Polk
- Streets and Public Improvements, Recreation – Nicole Milovich-Walters
- Public Property and Buildings – Mike Wade

Commissioner Polk motioned, seconded by Commissioner Milovich-Walters to approve the Commission Appointments as presented.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Milovich-Walters, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

CLERK'S REPORT: Deputy Village Clerk, Lisa Boyle, had no formal report this evening.

MANAGER'S REPORT:

PROVEN BUSINESS STSTEMS LLC CONTRACT FOR IT: Manager Boehm presented a continuation of an IT Maintenance Agreement to the August 8, 2022 council meeting as a survey has been developed and sent to 30 communities to see how they handle their IT systems. The Village is also waiting on proposals from other IT providers.

Commissioner Polk moved, seconded by Commissioner Milovich-Walters to continue the consideration of an IT Maintenance Agreement to the August 8, 2022 Council meeting.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Milovich-Walters, Reed, Wade and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

CITIZENS AND VISITORS COMMENT PERIOD: None

ADJOURNMENT OF REGULAR COUNCIL MEETING: There being no further business, Commissioner Polk moved, seconded by Commissioner Wade, to adjourn the meeting at 8:13 p.m.

On the call of the roll, the vote was as follows:

AYES: -5- Commissioners Polk, Wade, Milovich-Walters, Reed and Mayor Mahoney

NAYS: -0-

ABSENT: -0-

Respectfully submitted,

Lisa M. Boyle, Deputy Village Clerk



VILLAGE OF
PALOS PARK

JOHN F. MAHONEY
Mayor

G. DARRYL REED
Accounts & Finances

NICOLE MILOVICH-WALTERS
Public Works & Streets, Recreation

DAN POLK
Public Health & Safety

MIKE WADE
Building & Public Property

MARIE ARRIGONI
Village Clerk

RICHARD B. BOEHM
Village Manager

PROCLAMATION
PALOS PARK WOMAN'S CLUB 120TH ANNIVERSARY MONTH
AUGUST 21, 2022 TO SEPTEMBER 17, 2022

WHEREAS, On August 21, 1902, the Palos Park Woman's Club was founded for the betterment of the Palos Community; with thirty-three women forming the original membership; and

WHEREAS, the club celebrates its 120th Anniversary on August 21, 2022; and

WHEREAS, the story of the Palos Park Woman's Club runs through the annals of Palos Park; and

WHEREAS, through its early years, this Woman's Club was actively involved in Promoting a Child Labor Law, the Suffragette Movement, and concerns about better schools and higher education, and

WHEREAS, in November 1927, the Palos Park Woman's Club held an estate sale with proceeds to be used for a Palos Park Library; supported the library in the 1930's; operated the library from 1942 through 1945 until it was transferred to the Village of Palos Park; and continues to support the library to this day; and

WHEREAS, in the 1930's the club raised funds for a new Community House, which became the Village Hall and is known today as the Recreation Center, sponsored its modern kitchen and its update in March 1976, and donated the portico behind the building in 1999; and

WHEREAS, through their continued support, the Woman's Club honors our Village by supporting veterans, high school students with scholarships, our Recreation Center, Police Department and Fire District, Palos Police Cadets, hosts the community annual blood drive, and serves as a sponsor and participant in Autumn in the Park Festival; and

WHEREAS, the Woman's Club has always been influencers for the quality of life that strengthens our community-at-large through their continued monetary support and in-kind contributions, of the Palos Historical Society, The Center, The South Suburban Crisis Center, Palos Township, McCord Gallery & Cultural Center, and a number of International Organizations, and

WHEREAS, with a list of achievements too long to recite, it is the women of the Palos Park Woman's Club, past and present, who have served this community for 120 years, and will continue to do so;

THEREFORE, be it resolved that I, John F. Mahoney, Mayor of the Village of Palos Park, Cook County, Illinois, do hereby proclaim August 21, 2022 to September 17, 2022 as PALOS PARK WOMEN'S CLUB 120TH ANNIVERSARY MONTH in the Village of Palos Park, Illinois,

IN WITNESS WHEREOF, I have set my hand and caused the Seal of the Village to be affixed this 11th day of July, 2022.

John F. Mahoney, Mayor

ATTEST:

Marie Arrigoni, Village Clerk



VILLAGE OF
PALOS PARK

Village Council
Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade

Meeting of: July 11, 2022

7:30 PM

Kaptur Administrative Center

AGENDA MATTER:

2022/23 Motor Fuel Tax Pavement Program

BACKGROUND/HISTORY:

Public Works Staff prepares a resolution each year as required to appropriate Motor Fuel Tax Funds for the purpose of maintaining streets and highways. The proposed appropriated Motor Fuel Tax Funds from May 1, 2022-April 30, 2023 is \$127,850.00.

STAFF RECOMMENDATION:

Staff recommends approving the resolution stating the Village of Palos Park has appropriated \$127,850.00 of Motor Fuel Tax Funds for the purpose of maintaining streets and highways from May 1, 2022 to April 30, 2023.

RECOMMENDED MOTION:

I move to give approval of the resolution stating the Village of Palos Park has appropriated \$127,850.00 of Motor Fuel Tax Funds for the purpose of maintaining streets and highways from May 1, 2022 to April 30, 2023.



Resolution for Maintenance Under the Illinois Highway Code



Resolution Number	Resolution Type	Section Number
2022-R-03	Original	23-00000-00-GM

BE IT RESOLVED, by the Council of the Village of Palos Park Illinois that there is hereby appropriated the sum of \$127,850.00

One Hundred Twenty Seven Thousand Eight Hundred and Fifty Dollars Dollars (\$127,850.00)

of Motor Fuel Tax funds for the purpose of maintaining streets and highways under the applicable provisions of Illinois Highway Code from 05/01/22 to 04/30/23.

BE IT FURTHER RESOLVED, that only those operations as listed and described on the approved Estimate of Maintenance Costs, including supplemental or revised estimates approved in connection with this resolution, are eligible for maintenance with Motor Fuel Tax funds during the period as specified above.

BE IT FURTHER RESOLVED, that Village of Palos Park

shall submit within three months after the end of the maintenance period as stated above, to the Department of Transportation, on forms available from the Department, a certified statement showing expenditures and the balances remaining in the funds authorized for expenditure by the Department under this appropriation, and

BE IT FURTHER RESOLVED, that the Clerk is hereby directed to transmit four (4) certified originals of this resolution to the district office of the Department of Transportation.

I Marie Arrogoni Village Clerk in and for said Village

of Palos Park in the State of Illinois, and keeper of the records and files thereof, as

provided by statute, do hereby certify the foregoing to be a true, perfect and complete copy of a resolution adopted by the

Council of Palos Park at a meeting held on _____

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 11th day of July 2022.

(SEAL)

Clerk Signature

APPROVED

Regional Engineer
Department of Transportation

Date

APPLICATION FOR RAFFLE LICENSE WITHIN THE VILLAGE OF PALOS PARK

Name & address of individual making application Name & address of organization applying for license
Ruth-Anne Renaud RMHC-CNI
1301 W 22nd St. Ste. 905 1301 W. 22nd St. Ste. 905
Oak Brook, IL 60523 Oak Brook, IL 60523

Approximate number of members of the organization that reside in the Village and the length of existence of the organization
0 # of members 45 # of years in existence

Ruth-Anne Renaud, RMHC-CNI, (773) 612-2763

Name, address & phone number of the raffle manager
Cog Hill Golf & Country Club, 12294 Archer Ave, Palos Park, IL 60439

Location(s) at which raffle chances are to be sold or issued
July 20, 2022

Dates during which raffle chances are to be sold or issued
300

Maximum number of raffle tickets to be sold
Approx. 6pm on July 20

Time of determination of winning chances
Cog Hill Golf & Country Club

Location(s) at which winning chances will be determined

The undersigned, being first duly sworn on oath, do hereby attest that the above listed organization is a not-for-profit organization and is eligible, pursuant to the terms and conditions of Chapter 696 of the Palos Park Village Code, a copy of which we have reviewed, to receive a raffle license.

Shelly Buckenale 4/13/22
Signature of presiding officer of the organization Date Signature of secretary (if one) Date

Subscribed and sworn to before me this 13th day of April, 2022.

Shirley A Gotch
Notary Public

SEAL:



License Fee (\$10) Pd. Raffle Manager Bond Received/Waived

Village Clerk Approved/Denied
Date (approved or Denied)

RAFFLE MANAGER BOND WAIVER REQUEST

All operation of and the conduct of raffles shall be under the supervision of a single raffle manager designated by the organization. The manager shall give a fidelity bond in an amount determined by the licensing authority in favor of the organization conditioned upon his/her honesty in the performance of his/her duties. Terms of the bond shall provide that notice shall be given in writing to the licensing authority not less than thirty (30) days prior to its cancellation. The Village Council may waive this bond requirement by including a waiver provision in the license issued to an organization, provided that a license containing such waiver provision shall be granted only by unanimous vote of the members of the licensed organization.

RMHC-CNI

Name of Organization

Ruth-Anne Renaud

Name of Raffle Manager

Unanimous vote by members of the organization requesting the raffle license to waive the bond requirement of the raffle manager.

Vote of the organization to waive the bond of the raffle manager.

AYES: 11
NAYS: 0
ABSTAIN: 0
ABSENT: 0

Shelby Burkholder
Signature of presiding officer of the organization

4-13-22
Date

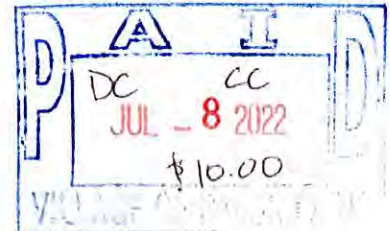
Signature of secretary (if one) of the organization

Date

Approval of Raffle Manager Bond Waiver by Village Council at the Council meeting held on the _____ day of _____, 20____.

On the call of the roll, the vote was as follows:

AYES:
NAYS:
ABSTAIN:
ABSENT:



**THE VILLAGE OF PALOS PARK
ACCOUNTS PAYABLE WARRANT
FOR JULY 11, 2022**

**THE MAYOR AND THE COMMISSIONERS OF THE VILLAGE OF PALOS PARK
APPROVE THE FOLLOWING ACCOUNTS PAYABLE WARRANT AS STATED
BELOW, AND AUTHORIZE THE TREASURER TO FORWARD PAYMENT.**

MAYOR JOHN F. MAHONEY SIGNATURE

ATTEST:

VILLAGE CLERK MARIE ARRIGONI SIGNATURE

DATE: 07/05/22
 TIME: 15:22:55
 ID: AP441000.WOW

-- Village of Palos Park --
 DETAIL BOARD REPORT

INVOICES DUE ON/BEFORE 07/11/2022

INVOICE #	INVOICE DATE	INVOICE ITEM #	DESCRIPTION	ACCOUNT #	P.O. #	PROJECT	DUE DATE	ITEM AMT
AIR00001 AIRY'S INC.								
26460	06/30/22	01	6/10/22 CLND SMP PMP 12101 SW	5224606708			07/11/22	3,772.65
							INVOICE TOTAL:	3,772.65
							VENDOR TOTAL:	3,772.65
ALT00003 ALTERNATIVE ENERGY SOLUTIONS,								
718	06/30/22	01	91ST LS GNRTR RPR 6/21/22	5124606708			07/11/22	534.00
							INVOICE TOTAL:	534.00
743	06/30/22	01	SHADOW RIDGE LS GENERATOR RPR	5124606708			07/11/22	773.25
							INVOICE TOTAL:	773.25
							VENDOR TOTAL:	1,307.25
ALT00004 ALTOPFER INDUSTRIES, INC								
P58C0014972	06/30/22	01	TAG#50 MINI EXCAVATOR PARTS	0124606708			07/11/22	308.48
							INVOICE TOTAL:	308.48
							VENDOR TOTAL:	308.48
ARM00003 ARMORED FLOORS								
15818	06/30/22	01	50% DEPOSIT 6 BAY GRGE FLR RPR	2328848110			07/11/22	15,599.60
							INVOICE TOTAL:	15,599.60
							VENDOR TOTAL:	15,599.60
ASS0004 ASSOCIATED TECHNICAL SERVICES								
35670	06/30/22	01	EMRGNCY LEAK LOC 06/15/22	5224606990			07/11/22	876.00
							INVOICE TOTAL:	876.00
							VENDOR TOTAL:	876.00
ATT00001 AT&T								
7084489542	6	06/30/22	01	LOCAL DSL 06/19-07/18/22	0120707200		07/11/22	1,048.20
							INVOICE TOTAL:	1,048.20
							VENDOR TOTAL:	1,048.20

INVOICES DUE ON/BEFORE 07/11/2022

INVOICE #	INVOICE DATE	INVOICE ITEM #	DESCRIPTION	ACCOUNT #	P.O. #	PROJECT	DUE DATE	ITEM AMT
AXO00001			AXON ENTERPRISE INC					
INUS079346	06/30/22	01	1 NEW TAZER	0122707110			07/11/22	1,220.00
							INVOICE TOTAL:	1,220.00
							VENDOR TOTAL:	1,220.00
SIE00005			BI RENTAL					
118321-1	06/30/22	01	UTILITY LEAF BLOWER KPR-ICMTH	5224606708			07/11/22	56.24
							INVOICE TOTAL:	56.24
							VENDOR TOTAL:	56.24
BLU00001			BLUE CROSS/BLUE SHIELD OF IL					
2207	07/05/22	01	EMPLYR HEALTH JULY2022	0120505310			07/11/22	3,751.99
		02	EMPLYR HEALTH JULY2022	0122505310				10,795.59
		03	EMPLYR HEALTH JULY2022	0124505310				2,420.31
		04	EMPLYR HEALTH JULY2022	0125505310				4,295.38
		05	EMPLYR HEALTH JULY2022	1100505310				3,156.71
		06	EMPLYR HEALTH JULY2022	5124505310				1,561.39
		07	EMPLYR HEALTH JULY2022	5224505310				3,854.07
		08	EMPLOYEE HEALTH JULY2022-AD	0100000502				773.15
		09	EMPLOYEE HEALTH JULY2022-PO	0100000502				2,623.27
		10	EMPLOYEE HEALTH JULY2022-PW	0100000502				450.87
		11	EMPLOYEE HEALTH JULY2022-BD	0100000502				1,073.85
		12	COUNCIL INSUR REIMB JULY2022	0100181801				1,966.81
		13	EMPLOYEE HEALTH JULY2022	5100000502				390.36
		14	EMPLOYEE HEALTH JULY2022	5200000502				963.52
		15	EMPLOYEE HEALTH JULY2022-IB	1100000502				789.19
							INVOICE TOTAL:	38,866.46
							VENDOR TOTAL:	38,866.46
CHI00040			CHICAGO PARTS & SOUND, LLC					
3-0050468	06/30/22	01	6 OIL FILTERS, 3 COOLANT/STOCK	0122606700			07/11/22	98.90
							INVOICE TOTAL:	98.90

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INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	P.O. #	PROJECT	DUE DATE	ITEM AMT
3-0050470	06/30/22	01	2 OIL FILTERS 18 MOTOR OIL/STK	0122606700			07/11/22	10,080.00
							INVOICE TOTAL:	10,080.00
							VENDOR TOTAL:	10,178.90
:IN00001 CINTAS								
412358634	06/30/22	01	TOWELS	0124606990			07/11/22	10.40
		02	UNIFORM RNTL W/E 06/27/22	5224707300				52.81
		03	UNIFORM RNTL W/E 06/27/22	0124707300				103.27
							INVOICE TOTAL:	166.48
							VENDOR TOTAL:	166.48
:OM00017 COM ED								
220615	06/30/22	01	05/16-06/15/22 1 ST MORITZ	0124606731			07/11/22	32.86
							INVOICE TOTAL:	32.86
220624	06/30/22	01	05/25-06/24/22 12900 LAGRANGE	0124606731			07/11/22	25.54
							INVOICE TOTAL:	25.54
							VENDOR TOTAL:	58.40
:AV00004 DAV-COM ELECTRIC, INC								
205922	06/30/22	01	125TH PUMP STATION REPAIRS	5224606708			07/11/22	608.00
							INVOICE TOTAL:	608.00
205926	06/30/22	01	TROUBLESHOOT 2 LIGHTS STYNG ON	2328848110			07/11/22	315.00
							INVOICE TOTAL:	315.00
205927	06/30/22	01	INSTL 2 LED LGHT TO MTCH EXSTN	2328848110			07/11/22	1,460.00
							INVOICE TOTAL:	1,460.00
							VENDOR TOTAL:	2,383.00
:EA00004 DEARBORN NATIONAL LIFE								

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DEARBORN NATIONAL LIFE								
2207	06/30/22	01	VOLUNTARY LIFE JULY2022	0100000200			07/11/22	317.14
		02	LIFE INSURANCE JULY2022	0120505320				29.38
		03	LIFE INSURANCE JULY2022	0122505320				131.98
		04	LIFE INSURANCE JULY2022	0124505320				70.09
		05	LIFE INSURANCE JULY2022	0125505320				30.02
		06	LIFE INSURANCE JULY2022	0129505320				8.10
		07	LIFE INSURANCE JULY2022	1100505320				21.60
		08	LIFE INSURANCE JULY2022	5124505320				22.99
		09	LIFE INSURANCE JULY2022	5224505320				49.26
								INVOICE TOTAL: 680.56
								VENDOR TOTAL: 680.56
DELUXE PLUMBING, INC								
4473	06/30/22	01	METRA STATION TOILET REPAIR	5324606990			07/11/22	265.00
								INVOICE TOTAL: 265.00
								VENDOR TOTAL: 265.00
DIS00006 DISPLAY SALES								
INV-032776	07/05/22	01	FIDEL'S FLAG ORDER	0124707710			07/11/22	298.00
		02	ADM DEPT FLAG ORDER	0127917990				970.00
								INVOICE TOTAL: 1,268.00
								VENDOR TOTAL: 1,268.00
DUP00002 DURAGE TOPSOIL, INC								
053827	07/05/22	01	1 SEMI PULV SOIL, DELIVERY	2328848020			07/11/22	405.00
								INVOICE TOTAL: 405.00
								VENDOR TOTAL: 405.00
DYN00004 DYNEGY ENERGY SERVICES								
373517922061	07/05/22	01	05/26-06/26/22 135 FOREST EDGE	5124606400			07/11/22	48.82
								INVOICE TOTAL: 48.82

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373518022061	373518022061	07/05/22	01	05/25-06/23/22 12222 WILL COOK	5124606400			07/11/22	109.67
								INVOICE TOTAL:	109.67
373518122061	373518122061	07/05/22	01	05/19-06/19/22 9301 123RD ST	5124606400			07/11/22	28.78
								INVOICE TOTAL:	28.78
373518222061	373518222061	07/05/22	01	05/19-06/19/22 9 PARTRIDGE	5124606400			07/11/22	63.85
								INVOICE TOTAL:	63.85
373518322061	373518322061	07/05/22	01	05/19-06/19/22 12101 SW HWY	5224606400			07/11/22	1,182.45
								INVOICE TOTAL:	1,182.45
373518422061	373518422061	07/05/22	01	05/19-06/19/22 12701 KINVARRA	5124606400			07/11/22	76.10
								INVOICE TOTAL:	76.10
373518622061	373518622061	07/05/22	01	05/19-06/19/22 9540 123RD ST	5224606400			07/11/22	55.36
								INVOICE TOTAL:	55.36
373518722061	373518722061	07/05/22	01	05/19-06/19/22 10101 125TH ST	5224606400			07/11/22	193.97
								INVOICE TOTAL:	193.97
373518822061	373518822061	07/05/22	01	05/19-06/19/22 68 OLD CREEK	5224606400			07/11/22	44.25
								INVOICE TOTAL:	44.25
373518922061	373518922061	07/05/22	01	05/19-06/19/22 40 RAMSGATE	5124606400			07/11/22	129.61
								INVOICE TOTAL:	129.61
373519022061	373519022061	07/05/22	01	05/19-06/19/22 8812 120TH PL	5124606400			07/11/22	31.64
								INVOICE TOTAL:	31.64
373519122061	373519122061	07/05/22	01	05/19-06/19/22 12410 91ST	5124606400			07/11/22	55.59
								INVOICE TOTAL:	55.59
373519222061	373519222061	07/05/22	01	05/19-06/19/22 8201 RT83	5124606400			07/11/22	106.46
								INVOICE TOTAL:	106.46

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DYN00004 DYNEGY ENERGY SERVICES								
373519322061	07/05/22	01	05/19-06/19/22 24 1/2 KOMIGA	5224606400			07/11/22	49.99
							INVOICE TOTAL:	49.99
373519422061	07/05/22	01	05/19-06/19/22 12355 WOLF ROAD	5124606400			07/11/22	23.11
							INVOICE TOTAL:	23.11
							VENDOR TOTAL:	2,199.65
EAG00001 THE EAGLE UNIFORM CO., INC.								
INV-8721	06/30/22	01	1 LIGHT BLUE SHIRT/CSO DUH	0122707300			07/11/22	49.00
							INVOICE TOTAL:	49.00
							VENDOR TOTAL:	49.00
EBB0001 PALOS ACE HARDWARE								
207635	07/05/22	01	CONCRETE MIX	2328848020			07/11/22	31.45
							INVOICE TOTAL:	31.45
							VENDOR TOTAL:	31.45
ENV0001 ETP LABS INC								
221-135993	07/05/22	01	COLIFORM SAMPLES-05/03-5/18/22	5224606620			07/11/22	90.00
							INVOICE TOTAL:	90.00
							VENDOR TOTAL:	90.00
FED0002 FEDEX								
7-789-16075	06/30/22	01	FED BX DELIVERY/EVIDENCE	0122707090			07/11/22	49.15
							INVOICE TOTAL:	49.15
							VENDOR TOTAL:	49.15
GAS0002 GASVODA & ASSOCIATES, INC								
INV22KJD0064	06/30/22	01	REPAIR LMI METERING PUMP	5224606708			07/11/22	910.00
							INVOICE TOTAL:	910.00
							VENDOR TOTAL:	910.00

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PRO00006	06/30/22	01	RMV 7 TREES, 2 LIMB CUTBACK	0124606786			07/11/22	5,200.00
161608							INVOICE TOTAL:	5,200.00
							VENDOR TOTAL:	5,200.00
HAW00003 HAWKINS, INC.								
6217284	06/30/22	01	83 GAL AZONE 15, FRT, FRT CHR	5224606990			07/11/22	327.94
							INVOICE TOTAL:	327.94
							VENDOR TOTAL:	327.94
HOM00001 HOME DEPOT CREDIT SERVICES								
7972443	07/05/22	01	BAGS OF CONCRETE MIX	2328848020			07/11/22	26.16
							INVOICE TOTAL:	26.16
							VENDOR TOTAL:	26.16
IGFO0001 IGFOA								
220627	06/30/22	01	U/B SEMINAR-P. GABEL	5224606810			07/11/22	125.00
							INVOICE TOTAL:	125.00
							VENDOR TOTAL:	125.00
ILL00010 ILLINOIS ENVIRONMENTAL								
220624	06/30/22	01	ANL NPDES FEE 7/1/22-6/30/23	0124606990			07/11/22	1,000.00
							INVOICE TOTAL:	1,000.00
							VENDOR TOTAL:	1,000.00
ING00001 INGALLS OCCUPATIONAL HEALTH								
302587	06/30/22	01	PHYSICAL/JOSEPH BALISITIS	0122707920			07/11/22	158.00
							INVOICE TOTAL:	158.00
							VENDOR TOTAL:	158.00
KEV00003 KEVRON PRINTING & MAILING INC								

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CEV00003	06/30/22	01	250 BUSINESS CARD/CHIBE	0122707020			07/11/22	49.00
22-53072							INVOICE TOTAL:	49.00
							VENDOR TOTAL:	49.00
KIN00007	06/30/22	01	CELL PHONE STIPEND JUL/AUG2022	0120707210			07/11/22	100.00
220629							INVOICE TOTAL:	100.00
220629A	06/30/22	01	CAFETERIA PLAN 2022	0100000402			07/11/22	127.20
							INVOICE TOTAL:	127.20
							VENDOR TOTAL:	227.20
MET00008	07/05/22	01	EMPLYR DENTAL JULY2022	0120505310			07/11/22	220.45
2207		02	EMPLYR DENTAL JULY2022	0122505310				752.55
		03	EMPLYR DENTAL JULY2022	0124505310				131.41
		04	EMPLYR DENTAL JULY2022	0125505310				266.18
		05	EMPLYR DENTAL JULY2022	1100505310				151.91
		06	EMPLYR DENTAL JULY2022	5124505310				111.90
		07	EMPLYR DENTAL JULY2022	5224505310				267.21
		08	EMPLOYEE DENTAL JULY2022-AD	0100000502				55.11
		09	EMPLOYEE DENTAL JULY2022-PA	0100000502				37.98
		10	EMPLOYEE DENTAL JULY2022-PO	0100000502				188.17
		11	EMPLOYEE DENTAL JULY2022-PW	0100000502				32.85
		12	EMPLOYEE DENTAL JULY202-BD	0100000502				66.55
		13	EMPLOYEE DENTAL JULY2022	1100000502				37.99
		14	EMPLOYEE DENTAL JULY2022	5100000502				27.96
		15	EMPLOYEE DENTAL JULY2022	5200000502				66.80
							INVOICE TOTAL:	2,415.02
							VENDOR TOTAL:	2,415.02
NIC0001			NICOR GAS					

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INVOICE # VENDOR #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	P.O. #	PROJECT	DUE DATE	ITEM AMT
IIC0001	06/30/22	01	05/13-06/12/22 8201 RT83	5124606410			07/11/22	52.53
220614							INVOICE TOTAL:	52.53
220629	07/05/22	01	05/31-06/28/22 12101 SW HWY	5224606410			07/11/22	166.89
							INVOICE TOTAL:	166.89
							VENDOR TOTAL:	219.42
NOR0001	06/30/22	01	06/30/22 01 GLOVES, LENS, SAFETY SHRTS/VST	5124606740			07/11/22	296.47
904835035							INVOICE TOTAL:	296.47
							VENDOR TOTAL:	296.47
>FF0008	06/30/22	01	06/30/22 01 COPY PAPER	0120707010			07/11/22	131.96
767550-0							INVOICE TOTAL:	131.96
							VENDOR TOTAL:	131.96
PEA0001	07/05/22	01	07/05/22 01 WINDOW CLEANING/METRA	5324606710			07/11/22	150.00
050896							INVOICE TOTAL:	150.00
							VENDOR TOTAL:	150.00
ROS0001	07/05/22	01	07/05/22 01 MATS/RBC-PER STATEMENT	0127926990			07/11/22	225.11
1740977-00-CL753530-							INVOICE TOTAL:	225.11
							VENDOR TOTAL:	225.11
SHA0016	06/30/22	01	06/30/22 01 MONTHLY SHREDDING/JUNE2022	0122606990			07/11/22	45.36
56814							INVOICE TOTAL:	45.36
							VENDOR TOTAL:	45.36

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SOC00002 SOCCER SHOTS								
1155	06/30/22	01	MINI SOCCER SHOTS 131.31	0126606991			07/11/22	288.00
		02	SOCCER SHOTS CLASSIC 210.31	0126606991				288.00
		03	SOCCER SHOTS PREMIER 201.32	0126606991				624.00
			INVOICE TOTAL:					1,200.00
			VENDOR TOTAL:					1,200.00
SOU00022 SOUTHWEST REGIONAL PUBLISHING								
060122	07/05/22	01	YEARLY SUBSCRIPTION F/REGIONAL	0120707035			07/11/22	53.00
			INVOICE TOTAL:					53.00
22-1341	07/05/22	01	CONGRATULATIONS GRADUATES AD	0121606810			07/11/22	189.00
			INVOICE TOTAL:					189.00
			VENDOR TOTAL:					242.00
SUB00002 SUBURBAN TRUCK PARTS								
137638	06/30/22	01	TAG#22 OPEN TRAILER-BEARING	0124606708			07/11/22	44.35
			INVOICE TOTAL:					44.35
137744	06/30/22	01	TAG#44 ENCLOSED TRAILER-GRS CP	0124606708			07/11/22	32.82
			INVOICE TOTAL:					32.82
137994	06/30/22	01	TAG#26 BCKHE, HOSE, CLAMP, RTU	0124606708			07/11/22	92.24
			INVOICE TOTAL:					92.24
			VENDOR TOTAL:					169.41
TIR0001 TIRE SERVICES COMPANY								
269768	06/30/22	01	TAG#48 MSTR TRLR, REPLMNT TIRES	0124606708			07/11/22	928.00
			INVOICE TOTAL:					928.00
			VENDOR TOTAL:					928.00
USP0001 US POSTMASTER								

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JSP0001	US POSTMASTER							
220627	06/30/22	01	POSTAGE 7/28/22 UE CYCLE	5224707040			07/11/22	515.00
							INVOICE TOTAL:	515.00
							VENDOR TOTAL:	515.00
VIL0003	VILLAGE OF PALOS PARK							
6/2/2022	07/05/22	01	DB PYMT METRA 04/01-06/02/22	5324606420			07/11/22	114.92
							INVOICE TOTAL:	114.92
							VENDOR TOTAL:	114.92
VSP00001	VSP OF ILLINOIS, NFP							
815373764	06/30/22	01	VSP JULY2022 COVERAGE	01000000504			07/11/22	340.81
							INVOICE TOTAL:	340.81
							VENDOR TOTAL:	340.81
							TOTAL ALL INVOICES:	95,896.25

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VENDOR #	NAME	PAID THIS FISCAL YEAR	AMOUNT DUE

GENERAL FUND			
00	GENERAL FUND		
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	6,887.95
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	317.14
KIN00007	SALLY KINNEY	225.00	127.20
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	380.66
VSP00001	VSP OF ILLINOIS, NFP	603.85	340.81
	GENERAL FUND		8,053.76
20	ADMINISTRATION DEPARTMENT		
ATT00001	AT&T	2,097.11	1,048.20
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	3,751.99
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	29.38
KIN00007	SALLY KINNEY	225.00	100.00
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	220.45
OFF00008	THE OFFICE CONNECTION	697.04	131.96
SOU00022	SOUTHWEST REGIONAL PUBLISHING	401.12	53.00
	ADMINISTRATION DEPARTMENT		5,334.98
21	PUBLIC AFFAIRS DEPARTMENT		
SOU00022	SOUTHWEST REGIONAL PUBLISHING	401.12	189.00
	PUBLIC AFFAIRS DEPARTMENT		189.00
22	POLICE DEPARTMENT		
AXO00001	AXON ENTERPRISE INC		1,220.00
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	10,795.59
CHI00040	CHICAGO PARTS & SOUND, LLC	1,019.35	10,178.90
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	131.98
EAG00001	THE EAGLE UNIFORM CO., INC.	61.00	49.00
FED0002	FEDEX	48.84	49.15
ING00001	INGALLS OCCUPATIONAL HEALTH	327.00	158.00
KEV00003	KEVRON PRINTING & MAILING INC	55.00	49.00
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	752.55
SHA00016	SHARK SHREDDING, INC	376.92	45.36
	POLICE DEPARTMENT		23,429.53

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VENDOR #	NAME	PAID THIS FISCAL YEAR	AMOUNT DUE

GENERAL FUND			
24	PUBLIC WORKS DEPARTMENT		
ALT00004	ALTORFER INDUSTRIES, INC	2,290.00	308.48
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	2,420.31
CIN00001	CINTAS	1,809.37	113.67
COM00017	COM ED	272.46	58.40
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	70.09
DIS00006	DISPLAY SALES		298.00
GRO00006	GROUNDSKEEPER LNDS CAP CARE, LLC	11,440.00	5,200.00
ILL00010	ILLINOIS ENVIRONMENTAL		1,000.00
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	131.41
SUB00002	SUBURBAN TRUCK PARTS	905.14	169.41
TIRO0001	TIRE SERVICES COMPANY	1,378.01	928.00
	PUBLIC WORKS DEPARTMENT		10,697.77
25	BUILDING DEPARTMENT		
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	4,295.38
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	30.02
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	266.18
	BUILDING DEPARTMENT		4,591.58
26	RECREATION DEPARTMENT		
SOC00002	SOCCER SHOTS	1,552.00	1,200.00
	RECREATION DEPARTMENT		1,200.00
27	PUBLIC GROUNDS		
DIS00006	DISPLAY SALES		970.00
ROS0001	ROSCOE	1,109.96	225.11
	PUBLIC GROUNDS		1,195.11
29	FINANCE DEPARTMENT		
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	8.10
	FINANCE DEPARTMENT		8.10

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INVOICES DUE ON/BEFORE 07/11/2022

VENDOR #	NAME	PAID THIS FISCAL YEAR	AMOUNT DUE

LIBRARY FUND			
00	LIBRARY FUND		
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	3,945.90
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	21.60
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	189.90
	LIBRARY FUND		4,157.40
1/2% SALES TAX FUND			
28			
ARM00003	ARMORED FLOORS		15,599.60
DAV00004	DAV-COM ELECTRIC, INC	2,900.00	1,775.00
DUP00002	DUPAGE TOPSOIL, INC	800.00	405.00
EBE0001	PALOS ACE HARDWARE	1,308.68	31.45
HOM00001	HOME DEPOT CREDIT SERVICES	1,738.75	26.16
			17,837.21
SEWER FUND			
00	SEWER FUND		
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	390.36
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	27.96
	SEWER FUND		418.32
24	SEWER FUND		
ALT00003	ALTERNATIVE ENERGY SOLUTIONS,	6,890.95	1,307.25
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	1,561.39
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	22.99
DYN00004	DYNEGY ENERGY SERVICES	8,767.88	673.63
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	111.90
NIC0001	NICOR GAS	5,687.33	52.53
NOR00001	NORTHERN SAFETY CO., INC.	1,003.75	296.47
	SEWER FUND		4,026.16
WATER FUND			
00	WATER FUND		

DATE: 07/05/22
TIME: 15:23:12
ID: AP443000.WOW

-- Village of Palos Park --
DEPARTMENT SUMMARY REPORT

PAGE: 4

INVOICES DUE ON/BEFORE 07/11/2022

VENDOR #	NAME	PAID THIS FISCAL YEAR	AMOUNT DUE

WATER FUND			
00	WATER FUND		
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	963.52
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	66.80
	WATER FUND		1,030.32
24	WATER FUND		
AIR00001	AIRY'S INC.	35,467.98	3,772.65
ASS0004	ASSOCIATED TECHNICAL SERVICES	1,764.00	876.00
BIE00005	BI RENTAL	254.83	56.24
BLU00001	BLUE CROSS/BLUE SHIELD OF IL	71,803.16	3,854.07
CIN00001	CINTAS	1,809.37	52.81
DAV00004	DAV-COM ELECTRIC, INC	2,900.00	608.00
DEA00004	DEARBORN NATIONAL LIFE	1,285.52	49.26
DYN00004	DYNEGY ENERGY SERVICES	8,767.88	1,526.02
ENV0001	ETP LABS INC	90.00	90.00
GAS0002	GASVODA & ASSOCIATES, INC		910.00
HAW00003	HAWKINS, INC.	560.42	327.94
IGF00001	IGFOA		125.00
MET00008	METROPOLITAN LIFE INSURANCE CO	4,524.68	267.21
NIC0001	NICOR GAS	5,687.33	166.89
USP0001	US POSTMASTER	935.00	515.00
	WATER FUND		13,197.09
COMMUTER LOT FUND			
24	COMMUTER LOT FUND		
DEL00012	DELUXE PLUMBING, INC	1,185.00	265.00
P&A00001	P & A CLEANING		150.00
VIL0003	VILLAGE OF PALOS PARK	1,102.34	114.92
	COMMUTER LOT FUND		529.92
	TOTAL ALL DEPARTMENTS		95,896.25

**THE VILLAGE OF PALOS PARK
SUPPLEMENTAL WARRANT LIST
FOR JULY 11, 2022**

**THE MAYOR AND THE COMMISSIONERS OF THE VILLAGE OF PALOS PARK
APPROVE THE FOLLOWING SUPPLEMENTAL WARRANT LIST FOR MANUAL
CHECKS, PAYROLL AND RECURRING WIRE TRANSFERS.**

MAYOR JOHN F. MAHONEY SIGNATURE

ATTEST:

VILLAGE CLERK MARIE ARRIGONI SIGNATURE

SUPPLEMENTAL WARRANT LIST/JULY 11, 2022 COUNCIL MEETING

MANUAL CHECK: (Pre-authorized payments not coinciding with Warrant List schedule)

DATE	CHECK#	PAYEE	AMOUNT
6/9/2022	183729	US Postal Service	\$688.30
6/16/2022	183730	Anthony Petan	35.66
TOTALS:			\$723.96

PAYROLL REQUIREMENTS: (Regular & agency checks, tax liabilities & Paylocity invoice)

Pay Date:		6/9/2022	\$143,083.47
Pay Date:		6/23/2022	144,476.92
Pay Date:			
TOTALS:			\$287,560.39

RECURRING WIRE TRANSFERS:

DESCRIPTION	TRANSFERRED TO:	AMOUNT
VOPP Wtr PurchOakLawn	First Midwest	
Wex Bank	On-Line	7,978.95
RCN	On-Line	254.09
Wex Gas Purchase	On-Line	2,080.54
American Express	J. P. Morgan Chase Bank	
ISA		120.00
IAFSM		25.00
APA-ISS		75.89
Blind Hog		90.31
Amazon Marketplace		49.99
Abbey Resort		191.29
NIU Outreach		240.00
Ready Refresh		189.26
Dyn.Com		5.00
Adobe Acropro		15.93
Dyn.Com		5.00
Amazon Marketplace		18.06
Amazon Marketplace		16.59
AT&T		749.29
Republic Services		22,821.10
FP Mailing		828.00
Amazon Marketplace		53.97
Adobe Acropro		16.68
Adobe Acropro		54.16
Dyn.Com		5.00
Canva		1.00
Amazon. Com		97.97
Blind Hog		33.06
Visa	First Midwest Bank	
AA Auto		112.00
Supply House		20.78
AA Auto		28.00
Dunkin		24.83
TOTALS:		\$36,201.74
TOTAL SUPPLEMENTAL WARRANT LIST:		\$324,486.09

Payroll Summary

Check Date: 06/09/2022

Page 1 of 2

VILLAGE OF PALOS PARK (1868)

Process: 2022060901

Pay Period: 05/21/2022 to 06/03/2022

Payroll Totals

Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount	
	Regular	68	0.00	84,754.36	84,754.36	
	Regular	4	571.76	0.00	571.76	
Totals		72	571.76	84,754.36	85,326.12	→ 85,326.12

Payroll Checks	Check Type	Agency Type	Count	Net Check	Dir Dep Amount	Net Amount	
	Agency	Regular	10	13,067.18	5,686.65	18,753.83	
Totals			10	13,067.18	5,686.65	18,753.83	→ 18,753.83

Total Net Payroll Liability				13,638.94	90,441.01	104,079.95	→ 104,079.95
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Tax Liability

FITW and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Federal Income Tax	36-6006039		Semi-Weekly	116,368.32	116,368.32	13,595.15		
Medicare	36-6006039		Semi-Weekly	125,581.19	125,581.19	1,820.78		
Medicare - Employer	36-6006039		Semi-Weekly	125,581.19	125,581.19		1,820.93	
OASDI	36-6006039		Semi-Weekly	125,581.19	125,581.19	7,786.09		
OASDI - Employer	36-6006039		Semi-Weekly	125,581.19	125,581.19		7,786.03	
Totals						23,202.02	9,606.96	→ 32,808.98

IL and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Illinois SITW	36-6006039		Semi-Weekly	116,368.32	116,368.32	5,938.60		
Totals						5,938.60	0.00	→ 5,938.60

ILSUI and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Illinois SUI	0800854	0.011250	Quarterly	125,581.19	22,750.41		255.94	
Totals						0.00	255.94	→ 255.94

Total Tax Liability						29,140.62	9,862.90	→ 39,003.52
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Total Payroll Liability						143,083.47		→ 143,083.47
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Billing

Invoice	Date	Gross	Discount	Tax	Adjustment	Amount	
110377921	6/9/2022	197.99				197.99	
Totals		197.99		0.00		197.99	→ 197.99

Transfers



Paylocity Corporation
(888) 873-8205

User: Company Rpt Admin

Run on 6/7/2022 at 12:30 PM

Payroll Summary

Check Date: 06/09/2022

Page 2 of 2

Process: 2022060901

VILLAGE OF PALOS PARK (1868)

Pay Period: 05/21/2022 to 06/03/2022

Type	Date	Source Account	Amount	
Billing	6/9/2022	1405470*	197.99	
Dir Dep	6/8/2022	1405470*	84,754.36	
Tax	6/8/2022	1405470*	39,003.52	
Totals Transfers			123,955.87	→ 123,955.87

Tax Deposits

Required Tax Deposits	Tax	Due On	Amount
(Deposit made by Service Bureau)	Federal Income Tax	6/15/2022	32,808.98
(Deposit made by Service Bureau)	Illinois SITW	6/15/2022	5,938.60
(Deposit made by Service Bureau)	Illinois SUI	8/1/2022	255.94
	Total Tax Deposits		39,003.52



Payroll Summary

Check Date: 06/23/2022

Page 1 of 2

VILLAGE OF PALOS PARK (1868)

Process: 2022062301

Pay Period: 06/04/2022 to 06/17/2022

Payroll Totals

Payroll Checks	Check Type	Count	Net Check	Dir Dep Amount	Net Amount	
	Regular	64	0.00	85,315.50	85,315.50	
	Regular	6	1,557.40	0.00	1,557.40	
Totals		70	1,557.40	85,315.50	86,872.90	→ 86,872.90

Payroll Checks	Agency Type	Count	Net Check	Dir Dep Amount	Net Amount	
	Regular	9	12,760.82	5,679.43	18,440.25	
Totals		9	12,760.82	5,679.43	18,440.25	→ 18,440.25

Total Net Payroll Liability			14,318.22	90,994.93	105,313.15	→ 105,313.15
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Tax Liability

FITW and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Federal Income Tax	36-6006039		Semi-Weekly	117,798.09	117,798.09	13,440.10		
Medicare	36-6006039		Semi-Weekly	126,964.07	126,964.07	1,840.97		
Medicare - Employer	36-6006039		Semi-Weekly	126,964.07	126,964.07		1,840.98	
OASDI	36-6006039		Semi-Weekly	126,964.07	126,964.07	7,871.76		
OASDI - Employer	36-6006039		Semi-Weekly	126,964.07	126,964.07		7,871.77	
Totals						23,152.83	9,712.75	→ 32,865.58

IL and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Illinois SITW	36-6006039		Semi-Weekly	117,798.09	117,798.09	6,034.47		
Totals						6,034.47	0.00	→ 6,034.47

ILSUI and Related Taxes	Tax Id	Rate	Frequency	Wage	Cap Wages	EE Amount	ER Amount	
Illinois SUI	0800854	0.011250	Quarterly	126,964.07	23,441.35		263.72	
Totals						0.00	263.72	→ 263.72

Total Tax Liability						29,187.30	9,976.47	→ 39,163.77
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Total Payroll Liability → **144,476.92**

Billing

Invoice	Date	Gross	Discount	Tax	Adjustment	Amount
110456903	6/23/2022	413.97				413.97
Totals		413.97		0.00		413.97

Transfers



Paylocity Corporation
(888) 873-8205

User: Company Rpt Admin

Run on 6/21/2022 at 11:29 AM

Payroll Summary

Check Date: 06/23/2022

Page 2 of 2

VILLAGE OF PALOS PARK (1868)

Process: 2022062301

Pay Period: 06/04/2022 to 06/17/2022

Type	Date	Source Account	Amount
Billing	6/23/2022	1405470*	413.97
Dir Dep	6/22/2022	1405470*	85,315.50
Tax	6/22/2022	1405470*	39,163.77
Totals Transfers			124,893.24

→ **124,893.24**

Tax Deposits

Required Tax Deposits	Tax	Due On	Amount
(Deposit made by Service Bureau)	Federal Income Tax	6/29/2022	32,865.58
(Deposit made by Service Bureau)	Illinois SITW	6/29/2022	6,034.47
(Deposit made by Service Bureau)	Illinois SUI	8/1/2022	263.72
	Total Tax Deposits		39,163.77





VILLAGE OF
PALOS PARK

Village Council

*Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade*

Meeting of: July 11, 2022

7:30 PM

Kaptur Administrative Center

AGENDA MATTER:

Approve a proposal with Baxter & Woodman to complete all documentation and submittals needed to complete the IEPA Loan Application.

BACKGROUND/HISTORY:

The Village has previously entered into agreements with Baxter & Woodman Consulting Engineers to; 1) Complete engineering plans to extend the water main from Holy Family Villa along 123rd Street to Bell Road; 2) Complete and update a Project Plan that is a necessary component of qualifying for an IEPA Loan, and 3) Complete engineering plans to extend the water main west of Bell Road to Cog Hill. In order to qualify for a loan on the bypass schedule after January 1, 2023, the Village now needs to complete all the articles that are part of the IEPA Loan Application. Based on the schedule prepared by Baxter & Woodman, attached, the completed application needs to be submitted in September of this year. Baxter has submitted a proposal to complete the loan application and related work at a cost not to exceed \$10,920.00. This agreement would cover the following items:

- 1) Completion of Loan application and any resolutions required by the IEPA.
- 2) Certification of property, ROW's and any easements required for the project.
- 3) Certification that all plans and specs comply with applicable rules.
- 4) Preparation of a cost estimate in bid format.
- 5) Review and submittal of bid tabulation and necessary documentation.

STAFF RECOMMENDATION:

Staff recommends approving the proposal from Baxter and Woodman to complete all documentation and submittals needed to complete the IEPA Loan Application to be ready for bidding and loan approval after January 1, 2023, to extend the Village water main west of Bell Road.

RECOMMENDED MOTION:

I move to approve the proposal from Baxter and Woodman to complete all needed forms and documentation for acquiring the IEPA Loan to extend the proposed water main along McCarthy Road from Holy Family Villa across Bell Road to the Cog Hill property at a cost not to exceed \$10,920.00.

January 18, 2022

Mr. Mike Sibrava
Director of Public Works
Village of Palos Park
8999 West 123rd Street
Palos Park, Illinois 60464

***Subject: Village of Palos Park – IEPA PWSLP Loan Assistance for McCarthy Road
Water Transmission Main (L17-5228)***

Dear Mr. Sibrava:

We are pleased to provide this proposal to assist with preparing a Loan Application for the Illinois Environmental Protection Agency's (IEPA) Public Water Supply Loan Program (PWSLP).

SCOPE OF SERVICES

1. IEPA LOAN ASSISTANCE – Baxter & Woodman will assist the Village in preparing an application and supporting documentation for a low-interest loan and principal forgiveness from the PWSLP administered by IEPA. The Village and Baxter & Woodman will share the responsibility for preparing the loan application. As part of the application:
 - A. The Village will prepare and assemble the financial documentation required to demonstrate that the Village can pay back the loan. The Village will also provide some of the information needed for the various forms, information that only the Village can access, or that can be accessed more easily by the Village, including:
 - 1) Dedicated source of revenue to repay the loan.
 - 2) Water Use and Water Rate ordinance.
 - 3) Debt Authorization Ordinance authorizing debt to be incurred.
 - 4) Village attorney's legal opinion regarding the proposed loan agreement.
 - 5) Five-year Financial Projections and financial data from the three previous years.
 - 6) Most recent Financial and Compliance Audit.
 - 7) Information on the bond issue or other funds, if any, to repay the loan.
 - 8) Tax Exempt Certificate and Agreement.
 - 9) The Village will coordinate with the newspaper to advertise and obtain certified copies of advertisements for:
 - a. Ordinance authorizing the Village to borrow funds from the PWSLP.
 - b. Water Use and Water Rate Ordinance.

- B. Baxter & Woodman will prepare the following:
- 1) Loan Application:
 - a. Loan application for financial assistance form for approval by the Village's authorized representative.
 - b. Resolution authorizing a representative to sign the loan documents for passage by the Village Board.
 - c. "Loan Program Certification Forms" for approval by the Village's authorized representative.
 - d. Debarment certification form for execution by the Village's authorized representative.
 - e. Certification of property, rights-of-way, easements, and permits for execution by the Village Attorney and the Village's authorized representative.
 - f. Resolution of Intent to comply with the National Flood Insurance Act for passage by the Village Board.
 - g. Federal Reporting Requirements form
 - 2) Engineering items:
 - a. Loan Applicant's Certification of Plans/Specification Compliance with PWSLP Rules form.
 - b. Summary of the participation of Disadvantaged Business Enterprises (DBEs), if any, during design.
 - c. Cost estimate in bid format.
 - d. List of spare parts, warranties, and loan ineligible items, if any.
 - e. Loan Applicant's Certification of Engineering or Professional Services Contract Compliance with the IEPA SRF Loan Program Requirements Form.
 - f. Engineer's Certification Regarding Debarment, Suspension, and Other Responsibility Matters.
 - g. Other engineering documentation required by IEPA.
 - 3) Bidding documentation:
 - a. Submittal of bid tabulation.
 - b. Low bidder's bid form.
 - c. Other bidding documentation as required to obtain a loan offer.
2. ADMINISTRATION & MEETINGS – Confer with the Director of Public Works or designated Village representative to clarify the scope, extent, and character of the Project. Coordinate with the Village and project team to ensure the goals of the Project are achieved.
3. PROJECT MANAGEMENT – Plan, schedule, and control the activities that must be performed to complete the Project. These activities include tracking the budget, schedule, and scope.

REQUIRED CONTRACT PROVISIONS FOR IEPA LOAN

1. Records:
 - a. Books, records, documents, and other evidence directly pertinent to performance of PWSLP loan work under this agreement shall be maintained in accordance with generally accepted Accounting Principles. The Agency or any of its authorized representatives shall have access to the books, records, documents, and other evidence for the purpose of inspection, audit, and copying. Facilities shall be provided for access and inspection.
 - b. Audits conducted pursuant to this provision shall be in accordance with auditing standards generally accepted in the United States of America.
 - c. All information and reports resulting from access to records pursuant to the above shall be disclosed to the Agency. The auditing agency shall afford the engineer an opportunity for an audit exit conference and an opportunity to comment on the pertinent portions of the draft audit report.
 - d. The final audit report shall include the written comments, if any, of the audited parties.
 - e. Records shall be maintained and made available during performance of project services under this agreement and for three years after the final loan closing. In addition, those records that relate to any dispute pursuant to the loan rules Section 662.650 (Disputes) or litigation or the settlement of claims arising out of project performance or costs or items to which an audit exception has been taken, shall be maintained and made available for three years after the resolution of the appeal, litigation, claim or exception.
2. The professional services contractor (engineer) warrants that no person or selling agency has been employed or retained to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, excepting bona fide employees. For breach or violation of this warranty, the loan recipient shall have the right to annul this agreement without liability or in its discretion to deduct from the contract price or consideration or otherwise recover, the full amount of such commission, percentage, brokerage, or contingent fee.
3. The engineer shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The engineer shall carry out applicable requirements of 40 CFR Part 33 in the award and administration of contracts awarded under EPA financial assistance agreements. Failure by the engineer to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or other legally available remedies.



- 4. The engineer agrees to take affirmative steps to assure that disadvantaged business enterprises are utilized when possible as sources of supplies, equipment, construction, and services in accordance with the PWS Loan Program rules. As required by the award conditions of USEPA's Assistance Agreement with Illinois EPA, the engineer acknowledges that the fair share percentages are 5% for MBEs and 12% for WBEs.

The Project will be complete when the Village receives either a formal loan offer from IEPA or a notice from IEPA that it rejects the Village's application and will not offer a loan.

ENGINEERING FEE

Our fee for IEPA PWSLP Loan Assistance for the McCarthy Road Water Transmission Main Project is based upon the Engineer's standard hourly billing rates for actual work time performed, plus reimbursement of out-of-pocket expenses, including travel, which in total will not exceed \$10,920.

The attached Standard Terms and Conditions apply to this proposal. If you find this proposal acceptable, **please sign and return one copy for our files.** If you have any questions or need additional information, please contact Elisa Bonkowski at 815.444.3292 or ebonkowski@baxterwoodman.com. Thank you again for the opportunity to provide service to the Village of Palos Park.

Sincerely,

BAXTER & WOODMAN, INC.
CONSULTING ENGINEERS

Carolyn A. Grieves
Region Manager

Attachment

VILLAGE OF PALOS PARK, ILLINOIS

ACCEPTED BY: _____

TITLE: _____

DATE: _____

\\corp.baxwood.com\Projects\Crystal Lake\PALOP\121025-McCarthy WM\Contract\Work\121025.49\121025.49 proposal rev 1-17-2022.docx

STANDARD TERMS AND CONDITIONS

PLEASE READ THESE STANDARD TERMS AND CONDITIONS ("TERMS") CAREFULLY BEFORE EXECUTING THE LETTER PROPOSAL PRESENTED BY BAXTER & WOODMAN, INC. ("BW"). BY EXECUTING THE LETTER PROPOSAL, OWNER AGREES TO BE BOUND BY THESE TERMS, THE PROVISIONS OF THE LETTER PROPOSAL, AND THE PROVISIONS OF ANY DOCUMENT REFERRING TO THESE TERMS OR THE LETTER PROPOSAL, ALL OF WHICH SHALL COLLECTIVELY CONSTITUTE THE "AGREEMENT".

Owner's Responsibility - Provide BW with all criteria and full information for the "Project", which is generally otherwise identified in the Letter Proposal. BW will rely, without liability, on the accuracy and completeness of all information provided by the Owner (as defined in the Letter Proposal) including its consultants, contractors, specialty contractors, subcontractors, manufacturers, suppliers and publishers of technical standards ("Owner Affiliates") without independently verifying that information. The Owner represents and warrants that all known hazardous materials on or beneath the site have been identified to BW. BW and their consultants shall have no responsibility for the discovery, presence, handling, removal or disposal of, or exposure of persons to, unidentified or undisclosed hazardous materials unless this service is set forth in the Letter Proposal.

Schedule for Rendering Services - The agreed upon services shall be completed within a reasonable amount of time. If BW is hindered, delayed or prevented from performing the services as a result of any act or neglect of the Owner, any Owner Affiliate, or force majeure event, BW's work shall be extended and the rates and amounts of BW's compensation shall be equitably adjusted in a written instrument executed by all Parties.

Invoices and Payments - The fees to perform the proposed scope of services constitutes BW's estimate to perform the agreed upon scope of services. Circumstances may dictate a change in scope, and if this occurs, an equitable adjustment in compensation and time shall be agreed upon by all Parties by written agreement. No service for which added compensation will be charged will be provided without first obtaining written authorization from the Owner. BW invoices shall be due and owing by Owner in accordance with the terms and provisions of the State of Illinois Local Government Prompt Payment Act (50 ILCS 505/1 et seq.).

Opinion of Probable Construction Costs - BW's opinion of probable construction costs represents its reasonable judgment as a professional engineer. Owner acknowledges that BW has no control over construction costs or contractor's methods of determining prices, or over competitive bidding, or market conditions. BW cannot and does not guarantee that proposals, bids, or actual construction costs will not vary from BW's opinion of probable construction costs.

Standards of Performance - (1) The standard of care for all services performed or furnished by BW will be the same care and skill ordinarily used by professionals practicing under similar circumstances, at the same time and in the same locality on similar projects. BW makes no warranties, express or implied, in connection with its services; (2) BW shall be responsible for the technical accuracy of its services and documents; (3) BW shall use reasonable care to comply with applicable laws, regulations, and Owner-mandated standards; (4) BW may employ such sub-consultants as BW deems necessary to assist in the performance or furnishing of the services, subject to reasonable, timely, and substantive objection by Owner; (5) BW shall not supervise, direct, control, or have authority over any contractors' work, nor have authority over or be responsible for the means, methods, techniques, sequences, or procedures of construction selected or used by any contractor, or the safety precautions and programs incident thereto, for security or safety at the site, nor for any failure of any contractor to comply with laws and regulations applicable to such contractor's furnishing and performing of its work; (6) BW neither guarantees the performance of any contractor nor assumes responsibility for any contractor's failure to furnish and perform the work in accordance with the contract documents; (7) BW is not acting as a municipal advisor as defined by the Dodd-Frank Act. BW shall not provide advice or have any responsibility for municipal financial products or securities; (8) BW is not responsible for the acts or omissions of any contractor, subcontractor, or supplier, or any of their agents or employees or any other person at the site or otherwise furnishing or performing any work; (9) Shop drawing and submittal review by BW shall apply only to the items in the submissions and only for the purpose of assessing if, upon installation or incorporation in the Project work, they are generally consistent with the contract documents. Owner agrees that the contractor is solely responsible for the submissions (regardless of the format in which provided, i.e. hard copy or electronic transmission) and for compliance with the construction documents. Owner further agrees that BW's review and action in relation to these submissions shall not constitute the provision of means, methods, techniques, sequencing or procedures of construction or extend to safety programs or precautions. BW's consideration of a component does not constitute acceptance of the assembled item; (10) BW's site observation during construction shall be at the times agreed upon in the Project scope. Through standard, reasonable means, BW will become generally familiar with observable completed work. If BW observes completed work that is inconsistent with the construction documents, information shall be communicated to the contractor and Owner for them to address.

Insurance - BW will maintain insurance coverage with the following limits and Certificates of Insurance will be provided to the Owner upon written request:

Worker's Compensation:	Statutory Limits	Excess Umbrella Liability:	\$10 million per claim and aggregate
General Liability:	\$1 million per claim \$2 million aggregate	Professional Liability:	\$5 million per claim \$5 million aggregate
Automobile Liability:	\$1 million combined single limit		

In no event will BW's collective aggregate liability under or in connection with this Agreement or its subject matter, based on any legal or equitable theory of liability, including breach of contract, tort (including negligence), strict liability and otherwise, exceed the contract sum to be paid to BW's under this Agreement. Any claim against BW arising out of this Agreement may be asserted by the Owner, but only against the entity and not against BW's directors, officers, shareholders or employees, none of whom shall bear any liability and may not be subject to any claim.

Indemnification and Mutual Waiver – (1) To the fullest extent permitted by law, BW shall indemnify and hold harmless the Owner and its officers and employees from claims, costs, losses, and damages (“Losses”) arising out of or relating to the Project, provided that such Losses are attributable to bodily injury, sickness, disease, or death, or to injury to or destruction of tangible property, including the loss of use resulting therefrom, but only to the extent caused by any grossly negligent act or omission of BW; (2) To the fullest extent permitted by law, Owner shall indemnify and hold harmless BW and its officers, directors, employees, agents and consultants from and against any and all Losses (including but not limited to all fees and charges of engineers, architects, attorneys, and other professionals, and all court, arbitration, or other dispute resolution costs) arising out of or relating to the Project provided that any such Losses are attributable to bodily injury, sickness, disease, or death, or to injury to or destruction of tangible property, including the loss of use resulting therefrom, but only to the extent arising out of or occurring in connection with the Owner’s, or Owner’s officers, directors, employees, consultants, agents, or others retained by or under contract to the Owner, negligent act or omission, willful misconduct, or breach of this Agreement; (3) To the fullest extent permitted by law, Owner and BW waive against each other, and the other’s employees, officers, directors, insurers, and consultants, any and all claims for or entitlement to special, incidental, indirect, enhanced, punitive, or consequential damages, in each case regardless of whether such party was advised of the possibility of such losses or damages or such losses or damages were otherwise foreseeable, and notwithstanding the failure of any agreed or other remedy of its essential purpose; (4) In the event Losses or expenses are caused by the joint or concurrent fault of the BW and Owner, they shall be borne by each party in proportion to its respective fault, as determined by a mediator or court of competent jurisdiction; (5) The Owner acknowledges that BW is a business corporation and not a professional service corporation, and further acknowledges that the corporate entity, as the party to this contract, expressly avoids contracting for individual responsibility of its officers, directors, or employees. The Owner and BW agree that any claim made by either party arising out of any act of the other party, or any officer, director, or employee of the other party in the execution or performance of the Agreement, shall be made solely against the other party and not individually or jointly against such officer, director, or employees.

Termination - Either party may terminate this Agreement upon ten (10) business days’ written notice to the other party in the event of failure by the other party to comply with the terms of the Agreement through no fault of the terminating party. A condition precedent to termination shall be conformance with the Dispute Resolution terms below. If this Agreement is terminated, Owner shall receive reproducible copies of drawings, developed applications and other completed documents upon written request. Owner shall be liable, and shall promptly pay BW, for all services and reimbursable expenses rendered through the effective date of suspension/termination of services.

Use of Documents – All BW documents (data, calculations, reports, Drawings, Specifications, Record Drawings and other deliverables, whether in printed form or electronic media format, provided by BW to Owner pursuant to this Agreement) are instruments of service and BW retains ownership and property interest therein (including copyright and right of reuse). Owner shall not rely on such documents unless in printed form, signed or sealed by BW or its consultant. Electronic format of BW’s design documents may differ from the printed version and BW bears no liability for errors, omissions or discrepancies. Reuse of BW’s design documents is prohibited and Owner shall defend and indemnify BW from all claims, damages, losses and expenses, including attorney’s fees, consultant/expert fees, and costs arising out of or resulting from said reuse. Project documents will be kept for time periods set forth in BW’s document retention policy after Project closeout.

Successors, Assigns, and Beneficiaries – Nothing in this Agreement shall be construed to create, impose, or give rise to any duty owed by Owner or BW to any third party, including any lender, contractor, subcontractor, supplier, manufacturer, other individual, entity or public body, or to any surety for or employee of any of them. All duties and responsibilities undertaken pursuant to this Agreement are for the sole and exclusive benefit of the Owner and BW and not for the benefit (intended, unintended, direct or indirect) of any other entity or person.

Dispute Resolution - All disputes between the Parties shall first be negotiated between executives who have authority to settle the dispute for a period of thirty (30) days. If unresolved, disputes shall be then submitted to mediation as a condition precedent to litigation. The mediation session shall be held within forty-five (45) days of the retention of the mediator, and last for at least one (1) full mediation day, before any party has the option to withdraw from the process. If mediation is unsuccessful in resolving a Dispute, then the parties may seek to have the Dispute resolved by a court of competent jurisdiction.

Miscellaneous Provisions – (1) This Agreement is to be governed by the law of the state or jurisdiction in which the project is located; (2) all notices must be in writing and shall be deemed effectively served upon the other party when sent by certified mail, return receipt requested; (3) all express representations, waivers, indemnifications, and limitations of liability included in this Agreement will survive its completion and/or termination for any reason; (4) any provision or part of the Agreement held to be void or unenforceable under any laws or regulations shall be deemed stricken, and all remaining provisions shall continue to be valid and binding upon the Owner and BW, which agree that the Agreement shall be reformed to replace such stricken provision or part thereof with a valid and enforceable provision that expresses the intention of the stricken provision; (5) a party’s non-enforcement of any provision shall not constitute a waiver of the provision, nor shall it affect the enforceability of that provision or of the remainder of this Agreement; (6) to the fullest extent permitted by law, all causes of action arising under this Agreement shall be deemed to have accrued, and all statutory periods of limitation shall commence, no later than the date of substantial completion, which is the point where the Project can be utilized for the purposes for which it was intended; (7) this Agreement, together with any other documents incorporated herein by reference, constitutes the sole and entire agreement of the parties with respect to the subject matter of this Agreement and supersedes all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to such subject matter; (8) no amendment to or modification of this Agreement is effective unless it is in writing and signed by each party.



ILLINOIS ENVIRONMENTAL PROTECTION AGENCY

1021 NORTH GRAND AVENUE EAST, P.O. BOX 19276, SPRINGFIELD, ILLINOIS 62794-9276 · (217) 782-3397

JB PRITZKER, GOVERNOR

JOHN J. KIM, DIRECTOR

IEPA Loan Applicant Proposed Schedule Form

Please provide the estimated completion date for each activity in the table below and return the completed form to: IEPA Infrastructure Financial Assistance Section, 1021 North Grand Avenue East, Springfield, IL 62794-9276. This schedule may be revised by the loan applicant at any time. Changes should be reported to your IEPA Project Manager at (217) 782-2027.

Loan Applicant Village of Palos Park

Loan Number L17 5228

Loan Application Milestone	Estimated Completion Date (Some items may already be complete)
1. Completion of Project Design by Engineering Consultant	February 2022
2. Submit Plans and Specifications for Review and to Obtain Necessary Construction Permits	September 2022
3. Passing Necessary Debt Authorizing Ordinance(s) and, if necessary, User Charge Ordinance(s)	September 2022
4. Submit Loan Application Package (includes proof that necessary easements, site acquisitions, and intergovernmental agreements are in place, pre-bid estimate of project cost and comprehensive financial projections including the specific source of revenue dedicated to the required loan repayments)	September 2022
5. Advertise for Bids	January 2023
6. Bid Opening Date (Recommend 45 days from Bid Advertisement Date)	February 2023
7. Construction Start Date	April 2023

*Achieved after the Project Plan is approved by IEPA, all environmental reviews are complete, and the public participation/notification process is finalized. If your plan was recently submitted, this date may be difficult to estimate as it varies depending on the complexity of the project but please provide your best estimate. When in doubt, six (6) months from submittal should be used.

Micahel DeLeon Public Works Director 1-28-22
 Loan Applicant Authorized Representative, Name and Title Date

8999 West 123rd Street
 Palos Park, IL 60464
 www.palospark.org



Phone: (708)671-3730
 Fax: (708) 448-9542

To: G. Darryl Reed, Building Dept. Commissioner
 From: Building Department
 Date: June 21, 2022
 Subject: Building Department Report for Council Meeting July 11th , 2022

BUILDING PERMIT INSPECTIONS

Residents who have an open Building Permit, please remember to call in all final inspections that may be required for your project. The purpose of these inspections is to ensure the following:

- Project meets building codes, local ordinances, zoning regulations, and contract specifications
- Monitor construction sites periodically to ensure overall compliance
- Inspect plumbing, electrical, and other systems to ensure that they meet code
- Issue violation notices and stop-work orders until site is compliant

PERMITS:

The Building Department processed (eighteen) 18 permits from May 17,2022- June 21, 2022 resulting in \$10,432.72 in permit fees.

BUILDING PERMIT INSPECTIONS

Fourteen (14) inspections were completed during this time period.

ADDRESS	PERMIT TYPE	COST
11745 S. HOLMES AVE	HVAC	\$120.00
11700 HIGHWOOD AVE	ROOF	\$225.00
8154 BROOKSIDE DRIVE	WINDOWS/ DOORS	\$150.00
12321 ALGONQUIN ROAD	ROOF	\$125.00
119 TH BROOKSIDE DRIVE	ELECTRIC	\$75.00
13030 S LAGRANGE ROAD	SIGN	\$615.00
13000 S LAGRANGE ROAD	SIGN	\$1019.00
111 COMMONS DRIVE	WINDOWS/ DOORS	\$150.00
11742 S 83 RD AVENUE	ROOF	\$225.00
12211 S LAGRANGE ROAD	ELECTRIC	\$175.00
12011 S 88 TH AVENUE	FENCE	\$225.00
12320 ALGONQUIN ROAD	HVAC	\$75.00
11912 S 92 ND AVENUE	HVAC	\$75.00
12402 S 91 ST AVENUE	HVAC	\$75.00
12008 S 86 TH AVENUE	ROOF	\$225.00
27 RAMSGATE DRIVE	PLIMBING	\$175.00
9314 W 122 ND STREET	GUTTERS	\$150.00
11901 S 80 TH AVENUE	ASPHALT	\$225.00
	Total	\$10,432.72
	Previous Report	\$27,065.45
	Total	\$37,498.17



VILLAGE OF PALOS PARK

Village Council
Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade

Meeting of: July 11, 2022

7:30 PM

Kaptur Administrative Center

AGENDA MATTER:

Authorization to issue a Request for Qualifications (RFQ) pertaining to Palos Park Development Code update.

BACKGROUND:

The Village's Comprehensive Plan calls for the review and update of the Village's development regulations. Specifically, Section 9 (Implementation) of the Comprehensive Plan calls for "an on-going review and appropriate updates of the Village's various development controls including the zoning ordinance, zoning map, subdivision regulations and other related codes and ordinances."

The Village of Palos Park has not comprehensively updated its development regulations (zoning and subdivision) since 1960. Due to this there are many other portions of the Code that are antiquated and do not meet current standards for land use regulations or best practices. Over the years, various spot amendments have been made, which has created conflicts within the Code itself, as well as complexity and a lack of transparency for stakeholders (residents, contractors, developers, and staff). To address these concerns, the Village seeks to work with a consultant on a process to comprehensively update the development regulations in order to provide clear zoning and subdivision requirements and suitably regulate new development. In order identify the best consultant to work with the Village proposes to send out a Request for Qualifications (RFQ) to various consultants that perform this type of work. Staff would then review the RFQ responses to identify the consultant best qualified to address the Village's needs, and recommend same to the Village Council. The Village has budgeted \$75,000 for the Fiscal Year 2023 for this purpose.

STAFF RECOMMENDATION

Staff recommends authorization to release a Request for Qualifications (RFQ) pertaining to Palos Park Development Code update.

RECOMMENDED MOTIONS:

I move to authorize the release of a Request for Qualifications (RFQ) pertaining to Palos Park Development Code update.

Attachments:

Draft Request for Qualifications (RFQ)



**REQUEST FOR QUALIFICATIONS (RFQ) FOR
VILLAGE OF PALOS PARK DEVELOPMENT REGULATIONS (ZONING AND SUBDIVISION)
CODE UPDATE**

Issued By:

Village of Palos Park
Kaptur Administrative Center
8999 W. 123rd Street
Palos Park, IL 60464

Release Date:
Deadline for Submission:

NO LATE SUBMITTALS WILL BE ACCEPTED

The Village of Palos Park, Illinois is requesting proposals from interested contractors to create updated zoning and subdivision ordinances as described in the enclosed Request for Qualifications (RFQ).

For any questions, please contact the Director of Community Development, Mark Herman, MPA, AICP at 708-671-3731 or mherman@palospark.org

The Village of Palos Park reserves the right to reject any or all Submittals, to waive any informality in any Submittal, and to select the Submittals that best meet the Village's needs.

Request For Qualifications (RFQ) for Village of Palos Park Development Regulations (Zoning and Subdivision) Code Update

The Village of Palos Park invites contractors to submit qualifications as it relates to updating or rewriting the Village development regulations (including the Village zoning and subdivision ordinances) as described in this document. Please read each section carefully for information regarding the proposal and submittal instructions.

Introduction

The Village of Palos Park seeks to update the Village's development regulations, including (but not necessarily limited to) the Village zoning and subdivision ordinances. This regulatory update will guide future development and help implement the recommendations of the Village's Comprehensive Plan, adopted in December 2009 (available online at <http://www.palospark.org/335/Development-Codes-Maps>), and other planning documents such as the Western Growth Area Master Plan.

Palos Park is located in Cook County, approximately 25 miles southwest of downtown Chicago. Uniquely, Palos Park is surrounded by nearly 11,000 acres of forest preserve and bordered in several areas by unincorporated residential subdivisions. U.S. 45 S (LaGrange Road), US 83, Archer Avenue, 123rd Street/McCarthy Road, Illinois Route 7 (Southwest Highway), Bell Road, and West 131st Street are some of the main thoroughfares in the community, providing connections to the surrounding area. Metra's Southwest Service provides service to Chicago, and the Stevenson Expressway (I-55) is 8 miles north of the Village.

Palos Park is a unique and beautiful community, distinguished from other nearby municipalities by vast forest preserve areas, heavily wooded large-lot residential neighborhoods, natural environmental setting, and overall rural/small town character. The community has a rich history of community planning, established on a foundation of creating and maintaining a beautiful environment, inviting and attractive neighborhoods, and fostering a sense of community pride and civic stewardship. Working together with a shared vision, the Village has maintained its unique character and overall high quality of life for its residents.

The Village of Palos Park has not comprehensively updated its development regulations since 1960 (reference Part Twelve of the Village Code of Ordinances which can be found electronically at https://codelibrary.amlegal.com/codes/palospark/latest/palospk_il/0-0-0-33573). The Code incorporates both zoning and subdivision regulations. However, the subdivision regulations are inadequate, and do not include standards for construction of streets or the inclusion of green infrastructure. In addition, there are many other portions of the Code that are antiquated and do not meet current standards for land use regulations or best practices.

Over the years, various spot amendments have been made, which has created conflicts within the Code itself, as well as complexity and a lack of transparency for administrators of the code, as well as other stakeholders (residents, contractors, and developers). Additionally, the Village has had a one-acre lot minimum standard for residential uses. However, approximately 75% of the existing residential lots do not meet this standard, which creates further difficulties and often results in variances. As such, the Village seeks to create a new regulations that will provide clear zoning and subdivision requirements for the public, and suitably regulate new development.

Project Description

The Village desires a zoning ordinance, potentially a new zoning map, and a subdivision ordinance that support and implement the recommendations of the Comprehensive Plan and other planning documents. Promoting sustainable development, protecting natural resources, and creating favorable conditions for implementation of key provisions of the Comprehensive Plan will be central themes of the new ordinances. The new regulations should address the following topics: zoning districts, allowed uses, parking and loading requirements, landscaping and buffering, signage, administrative provisions, and subdivision requirements (including street standards). Other topics to address may emerge as a result of the planning process.

Since the Village's existing zoning ordinance has not been comprehensively updated since 1960, it is expected that the ordinance will require significant modification to reflect the current needs and desires of the community. The Village's existing zoning map may be found online at <http://www.palospark.org/335/Development-Codes-Maps>. It is anticipated that the new ordinances and any necessary zoning map amendments will be adopted at the end of the project, and the contractor is expected to shepherd the Village through the adoption process. Demonstration of significant team expertise with zoning and subdivision regulations, legal aspects of zoning and subdivision regulations, natural resources protection, conservation design, and stormwater management will be essential to a successful proposal.

Scope of Services

Steering Committee: This scope of work seeks to update the Village's zoning and subdivision ordinances. The selected contractor will interact frequently with Village staff as well as with community representatives through a project steering committee. The steering committee will likely include representatives from the Village's Plan Commission, the Zoning Board of Appeals, as well as Village staff and possibly other community representatives.

Public Engagement: Staff anticipates the project would involve appropriate public engagement. However, it will be up to the contractor to propose specific public engagement activities, such as open houses, stakeholder interviews, surveys, etc.

Existing Conditions: The contractor should propose an approach to understanding existing conditions in the community. The existing conditions review should include, at a minimum, a thorough review of the Village's existing plans and ordinances as they relate to zoning issues, conformity analysis of bulk and yard standards (such as minimum setbacks, lot widths, lot size, etc.) using appropriate methods to identify key issues to be addressed during the planning process.

Preliminary Recommendations: Prior to drafting new ordinances, the contractor should develop and present a memo, or equivalent document, describing their major preliminary recommendations related to the ordinances. This deliverable should also summarize the analysis and findings of the existing conditions review to provide a basis for the preliminary recommendations and describe the contractor's proposed approach to revising the existing ordinances. The purpose of this deliverable is to provide a check point for Palos Park to ensure that all project partners are on the same page prior to moving forward with drafting regulatory language. The draft document will first be distributed to Village staff, who will review and provide comments prior to its distribution to the steering committee for review.

Draft Ordinances: Using the preliminary recommendations memo and public engagement process as a guide, the contractor should create new zoning and subdivision ordinances for the Village. The new ordinances should be clearly worded and organized to encourage the document's accessibility to a wide range of audiences and utilize graphics and tables wherever possible to illustrate concepts. The contractor should carefully keep track of significant points of departure from the existing ordinances to ensure clarity and transparency. The draft zoning and subdivision ordinances will first be presented to Village staff, who will review and provide comments prior to the document's distribution to the steering committee and public.

Formal Approval: The contractor should prepare final ordinances based on comments made on the draft ordinance by Village staff, local stakeholders, the public, and others. Contractors should assume that a series of meetings will be necessary to finalize the document. Formal adoption procedures, such as a Public Hearing and presentations to the Plan Commission and the Village Council, will be required. The final ordinance should be provided to the Village in both Word and PDF formats; all illustrations, maps, and graphics contained therein should also be provided in electronic, editable formats.

Key Issues: The updated development regulations should address the following issues with the current ordinance (this list is representative of the work, but not meant to be complete):

- Provide simple to understand bulk requirements for both residential and non-residential zoned properties.
- Provide appropriate setback requirements based on lot size.
- Provide comprehensive, current land use lists.
- Clearly and properly regulate permitted obstructions in yards.
- Regulate non-conforming uses and structures separately.
- Address existing non-conforming setbacks in a manner that permits development that is currently prohibited.
- Provide content neutral sign regulations.
- Include methods to reduce stormwater runoff from new roadways created through the subdivision process.
- Provide methods that mitigate light pollution to help maintain the rural character of the community.
- Incorporate regulations for solar equipment installations and land uses.
- Simplify and streamline processes.
- Ensure compliance with Federal and State laws such as the Fair Housing Act.

The new development regulations should also incorporate modern best practices to make the ordinances user-friendly for Village staff, property owners, and interested developers. The new ordinance should include tables and illustrations whenever possible to help convey regulatory concepts; feature logical, streamlined organization; and remove legalese and jargon.

Submittal Requirements

All submittals shall include the following information:

1. *Letter of Introduction:* Briefly describe the firm, and the name, address, e-mail, and phone number of the contact person as well as a summary of the respondent's understanding of the scope of services and overall approach to the scope of services.

The letter can be addressed to:

Village of Palos Park
Development Regulations Code Update
Kaptur Administrative Center
8999 W. 123rd Street
Palos Park, IL 60464

2. *Firm Profile:* Provide a brief description of your firm's size, organization structure, and history.
3. *Relevant Experience and Qualifications:* Provide a description of your firm's relevant experience and qualifications regarding drafting of zoning and subdivision regulations. Please also identify the contractor team that will be involved in this project, along with their relevant experience and qualifications. Clearly identify the project manager and specify the role of subcontractors. Each individual with significant time on the project should be identified and their role defined whether they work for the lead firm or a subcontractor. Contractors should either demonstrate in-house capacity to identify and address legal issues or include separate legal counsel on their team.
4. *Narrative:* Provide a narrative describing the process that will be used to produce the deliverables identified in the scope of work. Contractors should also include a specific timetable with their narrative demonstrating how the project will be completed in a timely manner. Contractors should specify their approach as it relates to conducting the tasks necessary to produce the deliverables, engaging the public and other stakeholders, and interacting with the Village on the management and oversight of the development of the ordinances.
5. *Examples:* Provide at least three examples of similar work that the contractor has completed. Specify the client, the date prepared, and the approximate cost for each example. Provide references for each project including individual contact name and phone number.
6. *Price Proposal:* Provide a price proposal with all proposed pricing for this project. Specify number of hours, hourly rates for relevant staff with the individuals identified, and any other expenses in the estimation of cost.

Submittal Deadline

Firms desiring to respond to this Request for Qualifications shall submit three (3) copies of their submittal to the Village Clerk's Office. In order to be considered, a submittal must be submitted prior to **XXX** at 5 p.m. to the attention of:

Village of Palos Park
Development Regulations Code Update
Kaptur Administrative Center
8999 W. 123rd Street
Palos Park, IL 60464

Responses sent by facsimile or e-mail will not be accepted. It is the sole responsibility of each firm to ensure that the submittal reaches the Village of Palos Park by the time and date specified. Once opened, all responses become public record and will be available to the public for review.

Inquiries

For all inquiries or questions in regard to this Request for Qualifications, please contact:

Mark Herman, Director of Community Development
Kaptur Administrative Center
8999 W. 123rd Street
Palos Park, IL 60464
708-671-3731
mherman@palospark.org

DRAFT

Police Commissioner Dan Polk is pleased to announce the Integration of Cross Training of Palos Park's Community Service Officers to function not only as CSO's but Front Desk Support staff & Recreation Facility Building Attendants when needed.

Our C.S.O. contingent is an unarmed civilian employee under the direct supervision of the patrol / support staff available to respond to calls for service, at the direction of the dispatcher and responsible for those departmental activities that do not require the service of sworn police officers. C.S.O.'s deal with activities related to the citizen assist, court and messenger services traffic at traffic emergencies, special functions or on fixed post duty, parking, stray animals increasing citizen awareness of the crime prevention and community safety.

We will incorporate office or clerical duties as directed to serves as the front desk first point of contact for the public visiting our police station. They will deal with callers' enquiries or ensure that they are passed to the most appropriate person or department. They will also assist police officers by carrying out administrative tasks and responding to enquiries from the public, use the telephone, fax and radio systems, while communicating promptly with police officers, police departments and other services

In addition, cross training overview of functioning as the Recreation Facility Building Attendant (8999 W 123rd) keeping the building and its participants safe, monitoring the facility, answering phones, greeting patrons, and other small tasks as assigned.

Police Commissioner Dan Polk reminds all that the July PPPD ☕ Coffee with a Cop ☕ at the Plush Horse, which is located at 12301 S. 86th Ave will be at Noon on Wednesday July 20th. Investigator Ross Chibe will be your hosts.

Coffee with a Cop reminds us all that change can come from just one conversation. A new relationship can create a new perspective, solve a problem, and help build a stronger, healthier community.

Please stop by grab a great coffee, and meet some of the women and men who've dedicated their careers to serving and protecting your community. We look forward to meeting you



Did you know? The Park Police Department participates in the "Not On My Watch" Campaign

The "Not On My Watch" (NOMW) campaign is aimed at potential bigotry and intolerance, with police officers voluntarily taking the Not On My Watch pledge.

The "Not On My Watch" pledge to serve faithfully and honestly without prejudice, nor will hate or bigotry to be tolerated, and each officer will confront intolerance and report any such conduct without question or pause. To maintain the integrity of the Palos Park Police Department and safeguard the trust of the people we serve.

The "Not On My Watch" (NOMW) program is simple, we will treat members of the community as we would hope to be treated, with justice with compassion and respect the dignity of others.

Police Commissioner Dan Polk said "We are about more than just policing; we work every day to open and enhance channels of communication and improve the Palos Park Police Department's practices. We believe such initiatives will help us build and maintain trust with our community."



Palos Park Police Commissioner Dan Polk is pleased to announce the 2022 Disaster Preparedness Training. Community Emergency Response Team (CERT) Class

The Palos Park Police will be hosting a Community Emergency Response Team (CERT) 20-Hour Basic Course for village residents starting on Wednesday, September 7, 2022. The Course is FREE and will be held on seven Wednesday evenings from 7:00 pm to 9:00 pm with a final exercise and graduation on Saturday, October 29, 2022 from 8:00 am until 1:00 pm. Get involved with Palos Park Officer Frank Flores & the CERT program this fall ☺ email Frank at fflores@palospark.org.

The CERT Program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety and extinguishment, light search and rescue, team organization, and disaster medical operations including basic first aid. Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help.

CERT members also are encouraged to support the community by providing assistance with non-emergency events and emergency preparedness related projects. No experience is needed, we will provide you with the training needed to become a volunteer PPPD CERT member. The CERT program is applicable to all ages, however, the minimum age to participate for this particular course is 18 years of age.

Those interested in registering for the CERT Course should contact Officer Fernando "Frank" Flores, Emergency Preparedness Coordinator, Palos Park Police at fflores@palospark.org. Class size is limited to 20! Registration closes on August 22, 2022.



VILLAGE COUNCIL
Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade

Meeting of: *July 11, 2022*

7:30 PM

Kaptur Administrative Center

AGENDA MATTER:

To approve a Cash Management & Investment Policy.

BACKGROUND AND DISCUSSION:

Currently, the Village of Palos Park does not have a formal Cash Management & Investment Policy approved by Village Council. The Village has a long history of managing its cash and investments in a prudent and responsible manner; this policy simply formalizes most of what the Village has already been doing.

Adopting a Cash Management & Investment Policy is a recommended industry best practice for local governments who save or invest excess cash balances. Such a policy provides a framework for internal controls for cash and investment related transactions, provide parameters for managing cash and investments, as well as provide a method to monitor the success of the investment programs.

STAFF RECOMMENDATION:

Staff recommends that Council approve the Cash Management & Investment Policy as presented.

RECOMMENDED MOTION:

I move to approve Resolution 2022-R-04, titled "A Resolution Approving a Cash Management & Investment Policy".

RESOLUTION NO. 2022-R-04

A RESOLUTION APPROVING A CASH MANAGEMENT & INVESTMENT POLICY

WHEREAS, the Village of Palos Park is a duly organized and existing municipality; and

WHEREAS, the Village deems it appropriate to approve a Cash Management and Investment Policy to protect the assets of the Village as well as obtain a return on investments for those assets.

NOW, THEREFORE, BE IT RESOVLED BY THE VILLAGE COUNCIL OF THE VILLAGE OF PALOS PARK, COOK COUNTY, ILLINOIS AS FOLLOWS:

Section 1: The Village Council of the Village of Palos Park hereby finds that it is in the best interest of the Village and its residents to approve the Cash Management and Investment Policy.

Section 2: All prior Resolutions and Ordinances in conflict or inconsistent herewith are hereby expressly repealed only to the extent of such conflict or inconsistency.

Section 3: Should any part of this Resolution be declared invalid by a court, such declaration shall not affect the validity of the remaining portions of this Resolution.

Section 4: This Resolution shall be in full force and effect from and after its adoption and approval as provided by law.

ADOPTED on this 11th day of July, 2022 pursuant to roll call vote as follows:

AYES:

NAYS:

ABSENT:

APPROVED by me this 11th day of July, 2022.

John F Mahoney, Mayor

ATTEST:

Marie Arrigoni, Village Clerk

Village of Palos Park, Illinois

Cash Management & Investment Policy

Cash Management & Investment Policy

1. **Scope**

This cash management & investment policy (the “policy” or “Policy”) applies to the investment activities of the Village of Palos Park, Cook County, IL (the "Village"), except for the activity of the Village of Palos Park Police Pension Fund, which is subject to the order of the Village of Palos Park Police Pension Fund Board. All financial assets of the Village, and all of its Funds and Fund Types currently existing or which may be created from time-to-time, except those specifically excluded herein, shall be administered in accordance with the provisions of this policy. Any provisions of this policy in conflict with Federal, State or local law shall be deemed null and void and Federal, State or local law shall govern.

2. **Purpose and Objectives**

The purpose of this policy is to establish guidelines for members of the Council, employees and committee members (collectively “employees”) who are responsible for the stewardship of the Village’s financial assets and to reasonably assure the safeguard of those assets.

The specific objectives of the Village’s investment policy are:

- A. **Safety of Principal** – Each investment transaction shall seek to ensure that capital losses from default, or other unacceptable risks are avoided.
- B. **Liquidity** - Sufficient liquidity shall be maintained to enable the Village to meet all obligations resulting from operations that may be reasonably anticipated.
- C. **Diversification** - Sufficient diversification shall be maintained to avoid incurring unreasonable risks of specific security types and/or individual financial institutions.
- D. **Rate of Return** - The overall investment portfolio shall be designed to attain a competitive market rate of return commensurate with the Village’s investment risk constraints, cash flow characteristics, and prudent investment principles.
- E. **Legality** - The administration of this investment policy and the investment transactions authorized herein, shall conform with Federal, State, and local law as well as internal policies and procedures.

3. **Responsibility**

The authority to manage an investment program in accordance with this policy is derived from State statute. Responsibility for management of the investment program is hereby delegated to the individual duly appointed as the Village Finance Director/Treasurer who shall establish procedures for the operation of the investment program consistent with this policy. Such procedures shall consider explicit delegation of authority to any person or persons secondarily responsible

Village of Palos Park, Illinois

Cash Management & Investment Policy

for investment transactions. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Finance Director/Treasurer. The Finance Director/Treasurer shall be responsible for all investment transactions undertaken, provided said transactions are conducted in accordance with this policy and the procedures referenced herein, and furthermore shall establish a system of controls to regulate the investment activities of all employees.

4. Indemnification

The standard of prudence to be used by employees responsible for enacting this policy shall be the "Prudent Person" standard, which states:

“Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the possible income to be derived.”

Employees acting in accordance with this policy, in the context of managing an overall portfolio, and in accordance with procedures and exercising due diligence and care, shall be relieved of all personal responsibility for an individual security's credit risk or market price fluctuation, provided that deviations from expectation are reported to the Village Mayor and Board of Commissioners (Corporate Authorities) in a timely fashion, and appropriate action is taken to control such adverse developments. Employees should avoid any transaction that might impair the public trust and confidence in the Village.

5. Ethics and Conflict of Interest

Furthermore, employees involved in the investment process shall refrain from personal business activity that could conflict with the proper execution of the Village's investment program, or which could impair their ability to make impartial investment decisions. Said employees shall disclose to the Finance Director/Treasurer any material financial interest in financial institutions that conduct business with the Village, and shall further disclose any material, personal financial positions that could be related to the performance of the Village's portfolio. Furthermore, said employees shall subordinate their personal investment transactions to those of the Village, particularly with regard to the time of purchases and sales.

Any person acting as the Village's Finance Director/Treasurer and who is employed in any capacity by a financial institution or broker/dealer shall be prohibited from investing Village monies with that financial institution or broker/dealer.

Village of Palos Park, Illinois

Cash Management & Investment Policy

6. Cash Management

Inherent in the Village's investment policy is the realization that there is a time-value of money. Accordingly, in the event cash balances exceed the cash required to meet all obligations resulting from operations that may be reasonably anticipated, the Finance Director/Treasurer shall be authorized to invest said excess in accordance with this policy and as appropriate to the nature of the specific Fund, the purpose of the Fund and the amount of the Fund's investment portfolio. Said investment may be for a period of overnight to a period not to exceed five (5) years. All investment transactions shall be made only after considering the objectives stated in Section 2 hereof.

Except as otherwise restricted by Federal, State or local law, the Finance Director/Treasurer is hereby authorized to "pool" temporarily, idle cash of various Funds to maximize investment earnings. Investment income from these "pooled" investments shall be allocated to the various Funds based upon their respective participation in the "pool."

7. Accounting

The Village shall maintain its accounting records on the basis of fund accounting, each of which is considered a separate accounting entity. All investment transactions shall be recorded in accordance with generally accepted accounting principles as promulgated by the Government Accounting Standards Board.

8. Financial Institution/Depository and Brokers/Dealers

A. Financial Institution/Depository ("Institution" or "institution") -

The Village will select an institution(s) that will maintain and perform daily "operating account" functions and activities that conform to applicable Federal, State and local law concerning depositories. The following shall be used as a basis in selecting said institution(s):

1. Location - The Corporate Authorities, from time-to-time, shall approve an institution(s) for the deposit of Village monies. The Village shall maintain its operating accounts in an institution which has a physical presence within the corporate boundaries of the Village, whenever possible. However, the Corporate Authorities may approve a qualified institution regardless of location.
2. Security - The Village will not maintain monies in an institution for "operating account" or investment purposes (i.e. – certificates of deposit) that is not a member of the Federal Deposit Insurance Corporation (FDIC) or other similar deposit insurance corporation.

The Village will not maintain deposits in an institution in excess of insurance limitations without the pledge of sufficient collateral, pledged or committed to the Village under a legally binding agreement so as to perfect said collateral or commitment, unless said pledge/commitment and agreement is specifically waived by the Corporate Authorities. A waiver may occur only when an institution has received the highest safety rating available from the FDIC at the time the waiver is considered. Any adverse change in said safety rating shall be promptly reported to

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the Corporate Authorities and appropriate action taken to control adverse developments.

3. Statement of Condition - The Village may request, from time-to-time, to receive current statements of financial condition from each institution named as a depository of the Village. Any institution unwilling or unable to provide said statements, or upon review of said statements the financial condition of the institution is determined to be insufficient, may cause or be cause for the Village to immediately withdraw all deposits from that institution provided said withdrawal is in the best interest of the Village.

B. Brokers/Dealers -

The Finance Director/Treasurer shall maintain a list of qualified brokers/dealers that are used in the administration of this policy. A broker/dealer may be a “primary” or regional dealer that qualifies under the Securities and Exchange Commission Rule 15C3-1 (uniform net capital rule). Any broker/dealer desiring to become a qualified broker/dealer shall supply the Village with, but not necessarily limited to, most recent audited financial statements, proof of National Association of Security Dealers (NASD) certification, proof of State registration, and certification of having read, understood and agrees to comply with the Village’s investment policy. Any broker/dealer unwilling or unable to provide said information, or upon review of said information the financial condition and/or qualifications of the broker/dealer is determined to be insufficient, may cause or be cause for the Village to immediately transfer all cash and securities out form that broker/dealer provided said transfer is in the best interest of the Village.

9. Authorized and Suitable Investments

The Village may invest in any type of security allowed by Federal, State or local law at the time of purchase, more specifically investments noted in 30 ILCS 235, and generally investments noted in any statutory provisions of Illinois law addressing suitable and authorized investments of a public agency, and as same may be amended from time-to-time and except as noted herein. All investment transactions shall be made only after considering the objectives stated in Section 2 hereof. All investment transactions shall be appropriate to the nature of a fund, the purpose of the funds and the amount of the funds within the investment portfolio both individually and in the aggregate.

The Village will specifically avoid any purchase of financial forwards, futures, puts, calls, leveraged investments, lending securities, reverse repurchase agreements or collateralized mortgage obligations.

All trades where applicable will be executed by delivery vs. payment (DVP) to ensure that securities are deposited in an eligible financial institution prior to the release of funds. Securities will be held by a third party custodian as evidenced by safekeeping receipts.

10. Diversification and Maturities

The Village's investment portfolio shall be sufficiently diversified, to the extent allowed by

Village of Palos Park, Illinois

Cash Management & Investment Policy

Federal, State and local law, to achieve the objectives stated in Section 2 hereof, using the following guidelines and as appropriate to the nature of the specific Fund, the purpose of the Fund and the amount of the Fund's investment portfolio:

- A. Investment maturities shall be structured to provide sufficient liquidity to meet all obligations resulting from operations that may be reasonably anticipated.
- B. Investment maturities shall not exceed five (5) years from the date of purchase. Notwithstanding, no investment shall have a maturity exceeding that allowed by Federal, State or local law.

11. Collateral

The Village requires that monies on deposit with any one institution, exceeding insurance limits, shall be secured through a legally binding collateral agreement or an original irrevocable letter of credit issued by the Federal Home Loan Bank to the Village unless said security has been waived by the Corporate Authorities. The Village will accept as collateral any authorized or suitable investment noted in Section 9 hereof. Any collateral pledged to the Village shall be held by a third party in the name of the Village. Any letter of credit shall be held by the Village. The fair market value of the collateral pledged by the institution holding deposits of the Village shall not be less than 110% of the amortized book value of the Village's deposits at that institution. The measurement of sufficient collateral shall be made on a periodic basis, but no less often than monthly.

12. Safekeeping and Custody

Institutions and brokers/dealers shall be required to provide a safekeeping and/or confirmation receipt to evidence all Certificates of Deposit and investment transactions of the Village. Certificates of Deposit may be held at the issuing institution provided the Certificates of Deposit is identified to the Village and is insured and/or properly secured, or Certificates of Deposit may be held by the Village. Investment securities may be held by a broker/dealer's safekeeping agent provided the securities are identified to a specific Village account and held in the Village's name. Investment securities may be held in a third party custodian trust account, which shall be in the name of and for the benefit of the Village.

13. Internal Controls

The Finance Director/Treasurer shall establish a system of internal controls, which shall be designed to reasonably prevent the loss of Village funds arising from fraud, employee error or dishonesty, misrepresentation by third parties, and imprudent actions of employees.

14. Performance Standards

The investment portfolio will be managed in accordance with the parameters specified within this policy. The portfolio should obtain a competitive rate of return during a market/economic environment of stable interest rates. Portfolio performance should be compared to benchmarks with similar maturity, liquidity, and credit quality as the Village's portfolio.

Village of Palos Park, Illinois

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15. **Reporting**

The Finance Director/Treasurer shall submit an investment report quarterly, or as often as requested, to the Corporate Authorities and Village Manager. Said report is to consider a summary that provides an analysis of the status of the current investment portfolio and a summary of the transactions made during the quarter, presented in a manner which will allow the Corporate Authorities ascertain whether investment activities during the reporting period have conformed to this policy. Other information shall be provided to the extent and detail required.

16. **Amendment**

This Policy may be reviewed from time-to-time, and any recommended changes shall be presented to the Corporate Authorities for review and approval.

17. **Effective Date**

This policy shall be effective immediately upon its passage and approval by the Corporate Authorities and applied prospectively.

Drafted: 6/22



VILLAGE COUNCIL
Mayor John Mahoney
Village Clerk Marie Arrigoni
Commissioner G. Darryl Reed
Commissioner Nicole Milovich-Walters
Commissioner Dan Polk
Commissioner Mike Wade

Meeting of: <i>July 11, 2022</i>	7:30 PM	Kaptur Administrative Center
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AGENDA MATTER:

To approve a contract with Premier Asset Management LLC, a subsidiary of First Midwest Bank (First Midwest) for investment management services.

BACKGROUND AND DISCUSSION:

Historically, the Village of Palos Park (the Village) has held its cash reserves at First Midwest Bank, Republic Bank, Illinois Metropolitan Investment Fund (IMET) and Illinois Funds. The Village has typically earned much less than 1.00% investment returns on these funds, especially at First Midwest Bank and Republic Bank.

On April 12, the Village closed on bond issuance 2022A, providing resources totaling \$3,038,785.41 for the purpose of providing funding to repair, maintain and improve Village Road and roadway drainage systems, and other related capital projects. Village staff anticipates utilizing the aforementioned resources starting fall 2022 through fall 2024.

Due to the timing discussed above concerning the use of bond proceeds, the Village has an opportunity to invest idle bond proceeds to earn additional interest income that can be used to supplement future roadway projects. The table below is a conservative schedule of funds needed to pay for roadway improvements through 2024 and provides investment guidance for maturities of potential investments to be purchased by the Village.

<u>Date Needed</u>	<u>Amount Needed</u>
8/30/2022	\$ 1,138,785.41
7/1/2022	\$ 1,000,000.00
7/1/2024	\$ 900,000.00
	<u>\$ 3,038,785.41</u>

First Midwest has provided a recommended investment portfolio of conservative investments that are all allowable under the Village's Cash Management and Investment Policy as well Illinois compiled statute. First Midwest's recommended investment portfolio consists of US Treasury Notes (which are fully guaranteed by the US Government) and highly rated (risk adverse) Corporate Notes. Under this investment portfolio, the Village could earn returns of approximately 2.506%, or \$71,969. Leaving the proceeds in a traditional checking or savings account at Republic Bank or First Midwest Bank would likely earn approximately 0.04%, and would earn interest income of approximately \$2,440.

The Village have been with First Midwest Bank for at least 20 years, when it was formally known as Palos Bank and Trust. The Village has a great long-standing banking relationship with First Midwest Bank. In addition, the fees charged are competitive with other competitors, including the investment management advisor used by the Palos Park Police Pension Fund. Lastly, First Midwest is dedicated to investing public funds and understands the needs of local governments. Making local governments a priority is not always important to all financial institutions.

STAFF RECOMMENDATION:

Staff recommends that Council approve a contract with Premier Asset Management LLC, a subsidiary of First Midwest Bank for investment management services.

RECOMMENDED MOTION:

I move to approve Resolution 2022-R-05, titled "A Resolution Approving An Investment Management Agreement With Premier Asset Management LLC."

RESOLUTION NO. 2022-R-05

**A RESOLUTION APPROVING AN INVESTMENT MANAGEMENT AGREEMENT
WITH PREMIER ASSET MANAGEMENT LLC**

WHEREAS, the Village of Palos Park is a duly organized and existing municipality and has the ability to enter into contracts in accordance with the provisions of the laws of the State of Illinois; and

WHEREAS, the Village desires to enter into a contract for investment management services, which is attached hereto as Exhibit A; and

WHEREAS, the Village staff and Village Council have reviewed the contract attached as Exhibit A, and find it to be in the best interest of the Village to enter in to said contract.

**NOW, THEREFORE, BE IT RESOVLED BY THE VILLAGE COUNCIL OF
THE VILLAGE OF PALOS PARK, COOK COUNTY, ILLINOIS AS FOLLOWS:**

Section 1. The Village Council of the Village of Palos Park hereby accepts as presented a contract with Premier Asset Management LLC, a subsidiary of First Midwest Bank for investment management services, attached as Exhibit A, and authorizes the Mayor, Village Clerk and Village Manager to execute said contract and take any necessary steps to with the terms set forth therein.

Section 2. All prior Resolutions and Ordinances in conflict or inconsistent herewith are hereby expressly repealed only to the extent of such conflict or inconsistency.

Section 3. This Resolution shall be in full force and effect from and after its adoption and approval as provided by law.

ADOPTED on this 11th day of July, 2022 pursuant to roll call vote as follows:

AYES:

NAYS:

ABSENT:

APPROVED by me this 11th day of July, 2022.

John F Mahoney, Mayor

ATTEST:

Marie Arrigoni, Village Clerk

INVESTMENT MANAGEMENT AGREEMENT

THIS INVESTMENT MANAGEMENT AGREEMENT (this "*Agreement*"), is made as of _____, 20__ (the "*Effective Date*") by and between _ ("*Client*") and Premier Asset Management LLC, an Illinois limited liability company ("*Adviser*").

Section 1. Appointment of Adviser. (a) Client hereby appoints Adviser as an investment adviser to perform the services hereinafter described, and Adviser accepts such appointment. Adviser shall be responsible for the investment and reinvestment of Assets (as defined below) in the account(s) designated by Client to be subject to Adviser's management as set forth in Exhibit A, which is attached hereto and incorporated herein by this reference (each, an "*Account*"). Each Account shall consist of cash, securities and other assets (which assets together with all distributions related thereto and all additions, substitutions and alterations thereto are referred to herein as the "*Assets*") which (i) Client transfers or delivers or causes to be transferred or delivered into the Account with the acceptance of Adviser, (ii) are held by a qualified custodian and designated by Client to Adviser as part of the Account, and (iii) become a part of the Account as a result of Account activity of which Adviser has notice. Client may make additions to and withdrawals from the Account, provided that any withdrawal does not adversely affect the ability to complete open transactions.

(b) Adviser shall have full discretion and authority to buy, sell, hold, exchange, convert or otherwise manage the Assets in each Account and to perform any and all acts deemed by Adviser to be necessary or appropriate in connection with any of the foregoing, including, without limitation, (i) effecting transactions for such purposes in accounts with one or more brokers, dealers, banks or other entities as Adviser may select, including Adviser and affiliates of Adviser as permitted by law, (ii) executing and delivering such further documents or instruments for and on behalf of Client and the Account as Adviser deems necessary or appropriate to carry out its responsibilities under this Agreement, and (iii) issuing instructions to any custodian of Assets. Adviser's discretionary authority is subject to the limitations or restrictions as are set forth in this Agreement and any reasonable restrictions imposed by Client on the management of an Account and communicated to Adviser in writing.

(c) Adviser shall have full discretion and authority to act as the Client's agent and attorney-in-fact to delegate any or all of its rights, duties and responsibilities under this Agreement to one or more sub-advisers (each, a "*Sub-Adviser*"). Any such delegation to a Sub-Adviser shall not relieve Adviser of its duties and obligations under this Agreement. Each Sub-Adviser shall be registered as an investment adviser under the Advisers Act or under the laws of one or more states where its activities require it to be registered, or shall be excluded from the definition of investment adviser or exempt from such registration under applicable law. Client acknowledges and agrees that a Sub-Adviser may be an affiliate of Adviser, including, without limitation, First Midwest Bank, and that Adviser and/or its personnel may receive compensation or other financial incentives for recommending or delegating responsibilities to such a Sub-Adviser.

(d) Client acknowledges and agrees that all dividend and interest distributions received in an Account will be reinvested unless Client instructs Adviser otherwise in writing. Client further

acknowledges that transactions effected for Client's Account, including purchases and sales, may produce distributions which may incur tax liabilities to Client even though reinvested.

(e) In the event that an Account is a retirement plan sponsored by Client's employer, Client acknowledges that Adviser's investment selection shall be limited to the investment alternatives provided by the retirement plan and its governing documents and policies that have been communicated to Adviser by Client.

Section 2. Additional Services. Client acknowledges and agrees that the services to be provided by Adviser pursuant to this Agreement are limited to the management of the Assets as described herein. In the event that Client desires additional services (including, without limitation, financial planning and/or consultation services to be determined in the sole discretion of Adviser), Adviser may determine to charge for such additional services, the scope and cost of which shall be set forth in a separate written agreement with Client. Client acknowledges and agrees that Adviser does not offer or provide tax, legal, or accounting advice, nor is Adviser responsible for tax reporting to Client.

Section 3. Brokerage and Use of Agents. (a) If requested by Client, Adviser will arrange for the execution of securities transactions for an Account. In effecting security transactions for an Account, Adviser seeks to obtain the best price and execution of orders. Adviser also may direct trades to brokers and dealers it deems advisable considering whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services including, without limitation, the ability to execute orders without disturbing the market price; reliability for prompt, accurate confirmations and on-time delivery of securities; the broker-dealer's financial condition and responsibility; the research and other investment information provided, notwithstanding that the Account may not be the direct or exclusive beneficiary of such research or investment information; and the commissions or other fees charged. The commissions charged by any such broker or dealer may be greater than the amount another firm might charge as long as Adviser determines in good faith that such amount of commission is reasonable in relation to the value of the brokerage and research services provided by broker or dealer, viewed in terms of either that particular transaction or Adviser's overall responsibilities with respect to the accounts as to which it exercises investment discretion. An affiliate of Adviser may act as executing broker or agent for placing transactions for an Account.

(b) Client may direct Adviser to execute transactions in an Account through a specific broker-dealer, in a specific manner or at a specific price or commission (i.e., directed brokerage). Client acknowledges and agrees that where such directions are made, Adviser will not be exercising discretion in selecting the broker-dealer or manner or cost of execution. Adviser may be unable to negotiate commissions and may be unable to obtain volume discounts or otherwise obtain best execution. Adviser may also be unable to aggregate Client's orders with other clients' orders which may result in Client paying more for execution and/or receiving less favorable execution and/or execution prices.

(c) Transactions for each Account generally will be effected independently, unless Adviser decides to purchase or sell the same securities for several clients at approximately the same time. Adviser may, but is not obligated to, combine such orders in an effort to obtain best

execution, to negotiate more favorable commission rates or to allocate equitably among Adviser's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among Adviser's clients in proportion to the purchase and sale orders placed for each client account on any given day. To the extent that Adviser determines to aggregate client orders for the purchase or sale of securities, including securities in which Adviser's affiliates, principal(s) and/or associated person(s) may invest, Adviser shall not receive any additional compensation or remuneration as a result of the aggregation. If an aggregated order is only partially filled, securities are allocated, to the extent feasible, among the applicable clients on a pro rata basis. Exceptions to the pro rata allocation of partially filled orders may occur for several reasons, including, but not limited to, avoidance of odd lots or de minimis numbers of shares, and sensitivity toward the total transaction cost to be incurred by clients. When partially-filled orders are feasibly allocated on a pro rata basis, Adviser will seek to allocate securities in an equitable manner to the accounts participating in the trade allocation as determined by Adviser in its discretion.

(d) Adviser will not engage in any transaction where Adviser, or any person controlling, controlled by or under common control with Adviser acts as broker for both Client's Assets and a person on the opposite side of the transaction, except that Adviser and such persons may engage in such transactions to the extent and in a manner as permitted under the Investment Advisers Act of 1940, as amended (the "*Advisers Act*"). Where such "cross" transactions are permitted by law, Client hereby authorizes Adviser and its affiliates to engage in such transactions.

(e) Adviser may recommend, buy or sell securities for an Account in which Adviser or its affiliates have a financial interest. This may include recommendations on securities in which Adviser or an affiliate participated as an underwriter or a dealer. Adviser may recommend, buy or sell interests in investment funds for which Adviser or an affiliate acts as sponsor, adviser, distributor or marketing agent and Adviser or its affiliates may receive certain additional compensation in connection therewith that is in addition to the compensation set forth herein payable by Client.

Section 4. Custodian. (a) The Assets in an Account shall be held by a custodian selected by Client as set forth on Exhibit A hereto or such other custodian as Client shall select from time to time with written notice to Adviser (the "*Custodian*"). Client confirms that it has appointed the Custodian directly and acknowledges and agrees that Adviser is not responsible for the appointment of the Custodian, nor has Adviser been involved in arranging custody for the Assets. Client will ensure and represents to Adviser that: (i) the Custodian is a "qualified custodian" as that term is defined by Advisers Act Rule 206(4)-2 at all times during the term of this Agreement; (ii) Client and Custodian enter into arrangements with regard to the provision of custody services for the Assets which are reasonably satisfactory to Adviser to be able to carry out its obligations hereunder; and (iii) Adviser is authorized to give instructions to the Custodian with respect to all investment decisions regarding the Assets and the Custodian is hereby authorized and directed to effect transactions, deliver securities, and otherwise take such actions as Adviser shall direct in connection with the performance of Adviser's obligations hereunder. Client understands and agrees that the Custodian may be an affiliate of Adviser.

(b) Adviser shall not be responsible for the provision of any custody as that term is defined in Advisers Act Rule 206(4)-2 or for settlement services in respect of the Assets or documents of title or certificates evidencing title relating thereto.

(c) Client agrees that, to the fullest extent permitted under applicable law, Adviser shall not be responsible for the actions or omissions of the Custodian and Adviser shall have no liability to Client or any other party for any loss or other harm to any property in an Account due to the actions, omissions or insolvency of the Custodian. Client further agrees that, to the fullest extent permitted under applicable law, Adviser shall not be responsible or liable to Client or any other party for the actions or omissions of any person to whom Client grants any power of attorney or any other power or authorization with respect to an Account or the Assets, including, without limitation, the authority or ability to view account records, statements or transactions, and the authority or ability to access or conduct transactions in an Account or Assets. Adviser shall have no liability or responsibility to Client for any charges by the Custodian, including, without limitation, ticket charges between Client and the Custodian or any asset based pricing the Custodian imposes on accounts held with it.

Section 5. Client Representations, Warranties and Covenants. Client represents, warrants and agrees as follows:

(a) Client has all requisite power and authority to execute this Agreement, and Client represents, warrants and agrees that there are no encumbrances on the Assets. Client agrees to immediately notify Adviser, in writing, in the event that either of these representations should change.

(b) Client has reviewed with Adviser the investment objectives and policies of each Account and has informed Adviser of all information necessary to Adviser's management of each Account, including Client's financial situation and needs, investment objectives, tax status, liquidity needs, risk tolerance and other information. Client represents, warrants and agrees that all such information is true, accurate and complete and is being relied upon by Adviser. Client further agrees that it will promptly notify Adviser in writing if there are any changes to the information provided to Adviser. Client agrees to provide other information and/or documentation requested by Adviser in furtherance of this Agreement as pertains to Client's financial situation, objectives, needs and goals, and to keep Adviser informed of any changes regarding same. Client acknowledges and agrees that Adviser cannot adequately perform its services hereunder unless Client diligently performs Client's responsibilities under this Agreement. Adviser shall not be required to verify any information obtained from Client, or Client's attorneys, accountants or other professionals, and is expressly authorized to rely thereon.

(c) Adviser does not guarantee the future performance of an Account, the success of any investment recommendation or strategy that Adviser may take or recommend for the Account, or the success of Adviser's overall management of the Account. Client understands that investment recommendations for an Account by Adviser are subject to various market, currency, economic, political, business and other risks, and that those investment decisions will not always be profitable or avoid loss. Client understands the investment strategy of each Account and understands the risks particular to that investment strategy. Client confirms that the investment strategy of each

Account is suitable for Client based upon Client's investment objectives and financial circumstances and needs.

(d) Client grants Adviser trading authority and appropriate account management authority and the authority to view any account(s), duplicate statements and confirms relating to each Account. In furtherance of the foregoing, Client agrees to execute a trade authorization as requested by Adviser from time to time in such form as may be requested by Adviser if necessary or appropriate to demonstrate the foregoing authority to executing or clearing brokers or dealers.

(e) Client hereby authorizes Adviser to grant access to view and download information about an Account (including nonpublic personal information of Client) and to provide duplicate statements, trade confirmations and quarterly reports to attorneys, accountants, broker-dealers, other advisers, and any broker-dealer, adviser, solicitor or other firm compensated in connection with referring Client to Adviser, and other service providers or agents of such persons, Adviser or Client, to the extent deemed by Adviser to be necessary or appropriate in connection with Adviser's services under this Agreement to the fullest extent permitted by law.

(f) Client authorizes Adviser to respond to inquiries from, and communicate and share information regarding Client and the Account with, attorneys, accountants, broker-dealers, other advisers, and any broker-dealer, adviser, solicitor or other firm compensated in connection with referring Client to Adviser, and other service providers or agents of such persons, Adviser or Client, to the extent deemed by Adviser to be necessary or appropriate in connection with Adviser's services under this Agreement to the fullest extent permitted by law.

(g) Client acknowledges receipt of Adviser's Privacy Policy. Client acknowledges and agrees that Adviser may disclose nonpublic personal information of Client to Adviser's accountants, attorneys, and other service providers as otherwise permitted by law.

(h) Client hereby acknowledges and agrees that, prior to the execution of this Agreement, Client has received copies of the brochure and all applicable brochure supplements of Adviser and any applicable Sub-Adviser (if such Sub-Adviser is registered under the Advisers Act or applicable state law equivalent) as required by Advisers Act Rule 204-3 (or applicable equivalent state law, rule or regulation) which contain all information required by Form ADV Part 2. Client further acknowledges and agrees that Client has had a reasonable opportunity to review each such brochure and brochure supplement, and to discuss the contents of same with professionals of Client's choosing, prior to the execution of this Agreement and understands the information contained in such documents.

(i) If this Agreement is between Adviser and related persons (such as a joint account of spouses or spousal equivalents), Adviser's services shall be based upon the joint goals communicated to Adviser. Adviser shall be permitted to rely upon instructions from either party with respect to disposition of the Assets, unless and until such reliance is revoked in writing to Adviser. Any such revocation shall be effective only upon receipt of such written revocation by Adviser. Adviser shall not be responsible for any claims or damages resulting from or arising out of such reliance or from any change in the status of the relationship between the related persons.

(j) If Client is a “municipal entity” or “obligated person,” as defined in Section 15B of the Securities Exchange Act of 1934 (the “1934 Act”), Client acknowledges and agrees that Adviser is (i) acting solely in its capacity as a registered investment adviser, (ii) not acting or registered as a municipal advisor under the 1934 Act or any rule thereunder and (iii) not subject to the fiduciary duty set forth in Section 15B(c)(1) of the 1934 Act with respect to Client.

(k) If Client is a natural person, Client represents that it is a “sophisticated client” as defined in Illinois Administrative Code Title 14, Subtitle A, Chapter 1, Section 130.839.

(l) The representations, warranties and agreements made in this Section will be deemed continuing, and if at any time any of the representations, warranties or agreements become untrue, inaccurate, incomplete or misleading, Client will promptly notify Adviser in writing.

Section 6. Proxy Voting and Legal Actions. (a) Unless otherwise agreed by the parties, Adviser shall be responsible for: (i) directing the manner in which proxies solicited by issuers of securities held in the Account shall be voted; and (ii) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Assets. Adviser shall instruct the Custodian to forward to Adviser copies of all proxies and shareholder communications relating to the Assets. Information about Adviser’s proxy voting policies is available in Adviser’s Form ADV.

(b) Client agrees that Adviser will neither advise nor take action on behalf of Client or any Account with respect to current or former Assets in any Account that become the subject of any legal proceedings, including, without limitation, bankruptcies and filing “proofs of claim” in class action lawsuits. Client agrees that Adviser has no obligation to determine if current or former Assets in an Account are or will be the subject of litigation and Adviser has no obligation to initiate litigation or take other action to recover damages on behalf of Client. Client may direct Adviser in writing to transmit copies of any class action notices received by Adviser to Client or a third party and, upon such direction, Adviser will make commercially reasonable efforts to forward such notices as directed.

Section 7. Reports. Adviser is not obligated to provide periodic reports to Client as such reports will be provided by Custodian. In the event that Adviser provides supplemental Account reports which include assets for which Adviser does not have discretionary investment management authority, Client acknowledges the reporting is provided as an accommodation only, and does not include investment management, review, or monitoring services, nor investment recommendations or advice. As such, Client, and not Adviser, shall be exclusively responsible for the investment performance of any such assets or accounts.

Section 8. Consent to Electronic Delivery. Client consents to electronic delivery of all (a) prospectuses, disclosure documents, offering materials, notices and reports related to Assets in an Account, (b) Account statements and reports and (c) disclosure documents and other notices from Adviser, including Adviser’s Form ADV and any Sub-Adviser’s Form ADV. Client understands and agrees that by so consenting Client is agreeing not to receive paper documents by mail or any other method of delivery. Adviser will provide Client with an email sent to the current email address on file for Client containing the applicable documents or notifying Client that

documents are available. If Adviser is unable to contact Client electronically, Client agrees that Adviser may, in its discretion, discontinue electronic delivery and send documents in paper form by mail to the most recent address on file for Client. Client understands and agrees that electronic delivery will expose the documents to the normal risks associated with viewing information via email or on the Internet. Client may revoke this consent to electronic delivery only by submitting written notice thereof to Adviser and revocation is only effective after Adviser receives and processes such request. Client acknowledges and agrees that in certain instances it may not be possible or practicable to deliver materials electronically, and/or the Custodian may not permit electronic document delivery in which cases such documents will be delivered by mail or other method.

Section 9. ERISA Plan Accounts. (a) If an Account is established on behalf of an employee benefit plan subject to the provisions of Title 1 of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) (an “*Employee Benefit Plan*”), and Client has indicated such status to Adviser in writing, then Adviser acknowledges that it is both a “fiduciary” within the meaning of Section 3(21) of ERISA and an “investment manager” within the meaning of Section 3(38) of ERISA with respect to the Account solely with respect to the assets under its management (but only with respect to the provision of services described in this Agreement). Notwithstanding anything herein to the contrary, Adviser represents and warrants that it will comply with the provisions of ERISA, including (but not limited to) the prohibitions of Section 406 of ERISA (except to the extent statutory or other prohibited transaction exemptions are applicable) and the fiduciary responsibilities of Section 404 of ERISA.

(b) To the extent that bonding is required pursuant to Section 412 of ERISA and the named fiduciary of the Employee Benefit Plan does not maintain a bond that covers Adviser and its affiliates, Adviser represents and warrants that it is bonded in accordance with the provisions of Section 412 of ERISA.

(c) Client agrees to provide Adviser with any information that Adviser reasonably requests in order to avoid violations of ERISA, including a copy of the governing documents of the Employee Benefit Plan.

(d) No party other than the named fiduciary acting on behalf of the Employee Benefit plan has exercised or will exercise authority to appoint or terminate Adviser or to negotiate the terms of this Agreement.

(e) If an Account is established on behalf of an Employee Benefit Plan, nothing in this Agreement shall operate to exclude or limit the liability of Adviser to Client arising under ERISA.

(f) Adviser shall not be responsible for (i) Client’s compliance with the limits on “employer securities” set forth in Section 407 of ERISA, (ii) the overall diversification of any other assets of the Employee Benefit Plan to which an Account relates, (iii) compliance with the plan documents governing the Employee Benefit Plan, (iv) the operation or the administration of the Employee Benefit Plan, (v) the selection or services of the Employee Benefit Plan’s custodian, (vi) the selection of the strategy or objectives for the Employee Benefit Plan or (vii) the review of

how assets are invested to meet any overall plan objectives (in respect of assets not under Adviser's management pursuant to this Agreement).

(g) Notwithstanding anything to the contrary in this Agreement, with respect to all Employee Benefit Plans, all provisions in this Agreement are applicable to the extent not inconsistent with or in violation of ERISA, if applicable.

Section 10. Adviser Compensation and Expenses. (a) As compensation for services provided hereunder, Client shall pay a fee (the "Advisory Fee") to Adviser with respect to each Account for each calendar quarter. The Advisory Fee for a calendar quarter for each Account shall be an amount equal to one-fourth (1/4) of the applicable "Fee Rate" set forth on Exhibit A hereto multiplied by the related value of such Account as of the last business day of the calendar quarter.

(b) The Advisory Fee for a calendar quarter shall be payable to Adviser in arrears on or following the last business day of the calendar quarter. If this Agreement commences or terminates during a calendar quarter, the Advisory Fee for that quarter shall be prorated based on the portion of such calendar quarter during which this Agreement was in effect. If this Agreement terminates during a calendar quarter, the Advisory Fee for that quarter shall be based on the value of the Account on the date of termination. All Account values shall be determined by Adviser in a commercially reasonable manner and Adviser may rely conclusively on any values computed or provided by the Custodian. Client hereby authorizes the Custodian to directly pay the Advisory Fee to Adviser out of the Account.

(c) In addition to Adviser's Advisory Fee, Client shall also incur, relative to all mutual fund, exchange traded fund or other investment fund purchases, charges imposed directly at the fund level (e.g. management fees and other fund expenses).

(d) No portion of Adviser's compensation shall be based on capital gains or capital appreciation of the Assets except as permitted under the Advisers Act.

(e) All fees and expenses related to an Account shall be paid by Client, including, without limitation, the Custodian's fee and expenses, any costs of safekeeping and custody, commissions, sales charges and transaction fees, and margin charges. Such fees and expenses are exclusive of and in addition to the Adviser's compensation described herein.

(f) Client authorizes Adviser to debit each Account for the periodic Advisory Fees due to Adviser and all fees and expenses payable in connection with the Account and the services provided hereunder. At the request of Client, Adviser will submit an invoice to Client for quarterly Advisory Fees, rather than debit an Account directly for such Advisory Fees, and any such invoice shall be payable by Client within thirty days of receipt.

Section 11. Term and Termination. (a) The term of this Agreement shall commence as of the Effective Date and shall continue until terminated in accordance with the terms herein. Either party may terminate this Agreement upon thirty (30) days' prior written notice to the other party.

(b) The death, disability, incapacity, dissolution, termination of existence or bankruptcy of, or any other event concerning, Client will not terminate or change the terms of this Agreement. However, Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement in accordance with its terms by giving written notice to Adviser. Client recognizes that the Custodian may not permit any further Account transactions following any of the foregoing events until such time as any documentation required is provided to the Custodian and this may adversely affect Adviser's ability to provide its services hereunder.

(c) Termination of this Agreement will not affect (i) the validity of any action previously taken by Adviser under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (iii) Client's obligation to pay advisory fees (prorated through the date of termination). Upon the termination of this Agreement, Adviser will have no obligation to recommend or take any action with regard to the Assets in an Account.

Section 12. Assignment. This Agreement may not be assigned (within the meaning of the Advisers Act) by either Client or Adviser without the consent of the other party except that no consent shall be required regarding Adviser's assignment of this Agreement, in whole or in part, to any of its affiliates to the fullest extent permitted under the Advisers Act. Client acknowledges and agrees that transactions involving Adviser or an affiliate that do not result in a change of actual control of Adviser shall not be considered an assignment hereunder.

Section 13. Non-Exclusive Services. Adviser and its officers, employees, affiliates and agents may have or take the same or similar positions in specific investments for their own accounts, or for the accounts of other clients, as Adviser does for the Assets. Client acknowledges and agrees that Adviser shall be free to render investment advice to others and that Adviser does not make its investment management services available exclusively to Client. Nothing in this Agreement shall impose upon Adviser any obligation to purchase or sell, or to recommend for purchase or sale, for an Account any investment which Adviser or its officers, employees, affiliates or agents may purchase or sell for their own accounts or for the account of any other client, if in the opinion of Adviser such investment would be unsuitable for the Account or if Adviser determines that such investment would be impractical or undesirable for the Account.

Section 14. Solicitor. If Client was introduced to Adviser through a solicitor (a "Solicitor"), Adviser may pay such Solicitor a fee in accordance with Rule 206(4)-3 under the Advisers Act. The referral fee is paid to the Solicitor by Adviser. Client acknowledges receipt and understanding of a written disclosure statement disclosing the terms of the solicitation arrangement between Adviser and the Solicitor, including the compensation to be received by the Solicitor from Adviser.

Section 15. Adviser Liability. To the fullest extent permitted under applicable law, Adviser shall not be liable to Client or any other person for any act, omission, investment recommendation/decision, or loss in connection with this Agreement, the investment of the Assets, or the acts and/or omissions of other professionals or third party service providers recommended to Client by Adviser or used by Adviser in connection with performance of services under this Agreement or related to an Account. Nothing herein shall constitute a waiver or limitation of any

rights which Client may have under the Advisers Act and any other Federal or state securities laws. If an Account contains only a portion of Client's total assets, Adviser shall only be responsible for those assets that Client has designated to be the subject of Adviser's investment management services under this Agreement without consideration to those additional assets not so designated by Client. The provisions of this Section shall survive the termination of this Agreement.

Section 16. Arbitration. In the event of any controversy, dispute, or claim arising out of or relating to this Agreement, or the breach thereof, the parties agree that, to the fullest extent permitted under applicable law, they shall first attempt in good faith to resolve the matter in dispute through good faith discussion and negotiation for a period of thirty (30) days after written notification of the controversy, dispute, or claim hereunder is provided to either party. If no successful resolution of the controversy, dispute, or claim has been mutually agreed upon by the parties at the completion of this period, then the parties agree that, to the fullest extent permitted under applicable law, the controversy, dispute, or claim shall be settled by arbitration administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules. The hearing location or venue for said arbitration or other action shall be Chicago, Illinois. Each party will bear its own costs, including attorneys' fees, in the arbitration, and will split equally the cost of the arbitrators. The arbitration shall thereafter be conducted by arbitrator(s) chosen pursuant to the rules of AAA. This binding arbitration clause shall not constitute a waiver or limitation of Client's rights under the Advisers Act and any other Federal or state securities laws.

(b) Adviser and Client understand that such arbitration shall be final and binding, and that by agreeing to arbitration, both Adviser and Client are waiving their respective rights to seek remedies in court, including the right to a jury trial. Client acknowledges that Client has had a reasonable opportunity to review and consider this arbitration provision prior to the execution of this Agreement. Notwithstanding the foregoing provisions in this Section, Client acknowledges and agrees that in the specific event of non-payment of any portion of Advisory Fees, Adviser, in addition to the aforementioned arbitration remedy, shall be free to pursue all other legal remedies available to it, and shall be entitled to reimbursement of reasonable attorneys' fees and other costs of collection. This Section shall survive the termination of this Agreement.

Section 17. Confidentiality/Privacy. (a) The parties hereto agree that any information pertaining to the business of the other party including the terms of this Agreement (the "Confidential Information") shall be kept confidential and shall not be voluntarily disclosed to any other person, except (i) if such information is already publicly available; (ii) as may be required solely for the purpose of carrying out a party's duties and responsibilities under this Agreement; (iii) as required by order or demand of a court or other governmental or regulatory body or as otherwise required by law; (iv) as may be required to be disclosed by Adviser to attorneys, accountants, broker-dealers, investment advisers, the Custodian and any broker-dealer, adviser or other firm compensated in connection with referring Client to Adviser, and other service providers to the extent necessary or appropriate in furtherance of Adviser's services under this Agreement as determined by Adviser and to the extent permitted by law; or (v) with the prior written consent of the other party. This Section shall survive the termination of this Agreement.

(b) Each party agrees that any use or disclosure of Confidential Information, shall comply with all privacy and security requirements of the federal Gramm-Leach-Bliley Act and other applicable federal, state, and local privacy laws, regulations, and ordinances.

(c) If either party becomes aware of any actual or suspected unauthorized access to Confidential Information and/or nonpublic personal information (an "Incident"), that party will take appropriate actions to contain and mitigate the Incident, including notification to the other party as soon as possible of the Incident (subject to any delay requested by an appropriate law enforcement agency), to enable the other party to expeditiously implement its response program. Upon request of a party, the other party will cooperate with it to investigate the nature and scope of any Incident and to take appropriate actions to mitigate, remediate and otherwise respond to the Incident or associated risks.

Section 18. Notices. Any notices, consents or other communications required or permitted to be sent or given hereunder by either party shall, in every case, be in writing and shall be deemed properly given if (i) delivered personally, (ii) sent by registered or certified mail, in all such cases with first class postage prepaid, return receipt requested, (iii) delivered to a nationally recognized overnight courier service or (iv) sent by facsimile transmission (with a copy sent by first-class mail) to the other party at the addresses set forth below (or such other address as may hereafter be specified by notice given by either party to the other party):

If to Adviser:

Premier Asset Management LLC
4311 N. Ravenswood Ave., Suite 100
Chicago, IL 60613
Fax: (312) 727-0823

with a copy to:

Premier Asset Management LLC
8750 West Bryn Mawr Avenue, Suite 1300
Chicago, IL 60631
Attn: Legal Department
Fax: (872) 207-7157

If to Client, to the address set forth on the signature page to this Agreement.

Notice shall be deemed to be given on (a) the date such notice is personally delivered, (b) three (3) business days after the date of mailing if sent by certified or registered mail, (c) one (1) business day after the date of delivery to the overnight courier service if sent by overnight courier, and (d) when sent by facsimile transmission, between 9:00 A.M. and 5:00 P.M. Central time or the next business day thereafter if sent after 5:00 P.M. Central time.

Section 19. Applicable Law. To the extent not inconsistent with applicable law, this Agreement shall be interpreted, construed, governed and enforced in accordance with the laws of the State of Illinois.

Section 20. Severability. Whenever possible, each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law. If, however, any provision of this Agreement is held under applicable law to be invalid, illegal, or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, and the validity, legality and enforceability of the remaining provisions of this Agreement shall not be affected or impaired in any way.

Section 21. Headings. The headings of the sections of this Agreement are for convenience of reference only and shall not affect the meaning or interpretation of this Agreement.

Section 22. Entire Agreement/Amendments. This Agreement constitutes the entire agreement between the parties and supersedes all prior oral or written agreements or representations of the parties with respect to the subject matter of this Agreement. No amendment shall be valid unless the terms and conditions of such amendment are in writing and signed by both parties.

Section 23. Successors and Assigns. The rights and obligations of the parties shall inure to the benefit of and shall be binding upon the successors and permitted assigns of the parties. Except as explicitly stated in this Agreement, this Agreement is not for the benefit of any other person and there shall not be third party beneficiaries hereof.

Section 24. Counterparts. This Agreement may be executed in any number of counterparts, each of which shall be an original, but all of which together shall constitute one instrument. The parties hereto hereby acknowledge and agree that the parties (a) may affix electronic or facsimile signatures to this Agreement in place of handwritten signatures, (b) intend to be bound by such electronic or facsimile signatures and (c) hereby waive any defense to the enforcement of the terms of this Agreement based on the form of signature. Any electronic or facsimile copy, including a PDF, of the executed Agreement will be deemed, and will have the same force and effect as, an original copy of the Agreement. The parties hereto hereby agree that transmission of a party's signature to this Agreement by facsimile or other electronic means, including by e-mailing a PDF, shall bind the transmitting party in the same manner as if such party's original signature had been delivered.

[Signature page follows.]

IN WITNESS WHEREOF, Client and Adviser have each executed this Investment Management Agreement as of the Effective Date set forth above.

CLIENT:

FOR INDIVIDUALS:

Signature

Print Name of Client

Signature of Joint Account Holder, if any

Print Name of Joint Account Holder, if any

CLIENT ADDRESS:

Street Address

Street Address

City, State Zip

FOR ENTITIES (INCLUDING TRUSTS):

Print Legal Name of Client Entity

TIN: _____
Tax ID Number of Entity

By: _____
Signature of Authorized Signatory

Name _____
Print Name of Authorized Signatory

Title _____
Print Title of Authorized Signatory

By: _____
Signature of Additional Authorized Signatory, if any

Name _____
Print Name of Authorized Signatory

Title _____
Print Title of Authorized Signatory

PREMIER ASSET MANAGEMENT LLC

By _____

Name _____

Title _____

Palos Park

July 6, 2022

Premier Asset Management: Sample Portfolio

Par Value	Issuer	Cusip	Coupon	Maturity	Rating	Price	Yield*
1,150,000	US TREASURY	912828258	1.625%	8/31/2022		100.00	1.616%
500,000	JPMORGAN CHASE	46625HRL6	2.700%	5/18/2023	A2/A-	99.66	3.103%
500,000	US TREASURY	91282CCK5	0.125%	6/30/2023		97.41	2.812%
400,000	MORGAN STANLEY	61746BDQ6	3.875%	4/29/2024	A1/A-	100.62	3.518%
500,000	US TREASURY	912828628	1.750%	6/30/2024		97.92	2.842%
\$3,050,000			1.87%				2.506%

The cost for this portfolio including premiums, but excluding accrued interest is:

\$3,027,418

Parameters/Assumptions:

- 1) Even par amounts
- 2) US Treasuries & Corporates
- 3) Maximum maturity date June of 2024
- 4) ILCS 235 guidelines
- 5) Excess cash of spend schedule added to final maturity

* Yields are based on the prices quoted at the time that this sample portfolio was constructed and are not guaranteed. Actual yields may vary with changes in interest rates and will be determined at the time that orders are placed.

Bond Maturity Schedule



Dynamic Asset Cash Flow

Portfolio: Palos Park - Premier
 Pricing Date: 06/30/2022
 Scenario: XFLAT36
 Currency: USD
 Unit: Actual

Date	6 Mo Rate	30 Yr Rate	Par Value	Total Princ CF	Total Int CF	Cashflow	Total Cashflow
06/30/2022	2.49	3.22	3,050	0	0	0	0
07/31/2022	2.49	3.22	3,050	0	0	0	0
08/31/2022	2.49	3.22	1,900	1,150,000	9,344	1,159,344	1,159,344
09/30/2022	2.49	3.22	1,900	0	0	0	0
10/31/2022	2.49	3.22	1,900	0	7,750	7,750	7,750
11/30/2022	2.49	3.22	1,900	0	6,750	6,750	6,750
12/31/2022	2.49	3.22	1,900	0	4,688	4,688	4,688
01/31/2023	2.49	3.22	1,900	0	0	0	0
02/28/2023	2.49	3.22	1,900	0	0	0	0
03/31/2023	2.49	3.22	1,900	0	0	0	0
04/30/2023	2.49	3.22	1,900	0	7,750	7,750	7,750
05/31/2023	2.49	3.22	1,400	500,000	6,750	506,750	506,750
06/30/2023	2.49	3.22	900	500,000	4,688	504,688	504,688
07/31/2023	2.49	3.22	900	0	0	0	0
08/31/2023	2.49	3.22	900	0	0	0	0
09/30/2023	2.49	3.22	900	0	0	0	0
10/31/2023	2.49	3.22	900	0	7,750	7,750	7,750
11/30/2023	2.49	3.22	900	0	0	0	0
12/31/2023	2.49	3.22	900	0	4,375	4,375	4,375
01/31/2024	2.49	3.22	900	0	0	0	0
02/29/2024	2.49	3.22	900	0	0	0	0
03/31/2024	2.49	3.22	900	0	0	0	0
04/30/2024	2.49	3.22	500	400,000	7,750	407,750	407,750
05/31/2024	2.49	3.22	500	0	0	0	0
06/30/2024	2.49	3.22	0	500,000	4,375	504,375	504,375
				3,050,000	71,969	3,121,969	3,121,969



VILLAGE OF
PALOS PARK

Village Council

Mayor John Mahoney

Village Clerk Marie Arrigoni

Commissioner G. Darryl Reed

Commissioner Nicole Milovich-Walters

Commissioner Dan Polk

Commissioner Mike Wade

Meeting of: July 11, 2022

7:30 PM

Kaptur Administrative Center

AGENDA MATTER:

Renewal of Health, Dental, Life, and Vision Insurance

BACKGROUND/HISTORY:

The Village of Palos Park's health benefit plans renew on August 1st each year. Open enrollment will occur following employee informational presentations; those presentations are held following Council approval of the program plans.

As with the past, the Village utilized the services of the Horton Group (broker) to assist us with insurance, risk management, and employee benefits for full-time employees of the Village. The Village hired The Horton Group in August of 2010 to assist with evaluating and negotiating the annual healthcare insurance. There are 28 employees participating in the program along with their dependents (does not include working spouses who have other health insurance available). The overall negotiated price for the same plans as current for the Village's health, dental, and life policies for an August 1, 2022, renewal reflects an increase of \$27,703.28 or 5.8% over last year. Twenty-one (21) of the plan participants are on plans which require a 20% employee match. The other seven (7) health plan participants match at 6%, HSA for employee only, 10% for HSA - all other categories, and 15% for HMO employee only.

Through the Horton Group, five carriers were approached including the incumbent; three (3) declined (Aetna, Cigna, and Humana). Quotes for the medical component of the benefit plan were submitted by two (2) carriers including our current provider. The current provider, Blue Cross Blue Shield (BCBS) quoted the same plan as the past year, as well as some alternate plans. There was an initial pricing increase from BCBS for the medical component of 13.34%, or \$58,636.08. After negotiations, increase was reduced to 7.68%. That rate offer is further reduced by a little over 1% to 6.6% or an increase of \$28,999.08 provided the Village retains its life insurance policy with BCBS. The Village's increase after employee cost share would be \$23,798.44. The other carrier that quoted, United Health Care, submitted a quote that was 33.05% over current year medical pricing; this is a \$145,222.32 proposed increase. The Village's FY 23 budget anticipated an 6.5% increase in health, dental and life insurance premiums, the increase sought by BCBS is within the approved budget framework.

Alternate health care plans submitted by BCBS included moving employees to a two-tiered PPO system, each tier's deductible and out of pocket costs would be based on hospital affiliation. The projected savings are built on limiting PPO plan choices, and increasing the out-of-pocket costs, and in tier 2 the deductibles as well, to employees, and family members. It is recommended that the Village introduce employee to a two-tiered PPO program this year. Under this plan the HMO, HSA, and \$1,000 deductible PPO plan would remain consistent with last year. The \$500 deductible PPO Plan would be two-tiered. Under this scenario, the increase would be 5.79% or \$25,433.28 including the 1% discount for bundling life insurance with the medical component.

For the dental component of the plan, five (5) providers quoted including the incumbent MetLife. The one-year quote from MetLife has an increase over current dental plan rate of 7.0% or \$1,878/annually.

The core life/accidental death and dismemberment insurance policy received quotes from two (2) carriers including the incumbent provider BCBS. BCBS has quoted a 9% increase or \$392/annually. As mentioned earlier, the BCBS health insurance rates will be discounted provided the Village keep its employee life insurance policies with BCBS.

In addition to the Village policy, employees are offered optional (employee expense) additional life insurance beyond the \$50,000 policy the Village purchases, that insurance is available through BCBS with similar plan pricing as the other carrier. Therefore, the Village life/AD&D and its voluntary life insurance program would stay with BCBS.

Employees will also continue to be offered voluntary participation in a vision program. Five (5) carriers quoted the voluntary vision program. VSP, the current provider, quoted an 0.0% increase; the other quotes received ranged from a 5% to a 21% increase.

STAFF RECOMMENDATION:

Staff recommends the medical coverage be provided through the alternate plan design Blue Cross Blue Shield program, where the \$500 deductible PPO plan is two-tiered; MetLife for dental coverage; remain with BCBS for life/AD&D coverage, and BCBS for voluntary life; and VSP for the voluntary vision program.

RECOMMENDED MOTION:

I move to approve the following for the Village's August 1, 2022, annual renewal employee health care program: Blue Cross Blue Shield for the medical (alternate plan), and core life/AD&D coverage; MetLife for the dental portions of the health program; BCBS for voluntary life insurance, and VSP for voluntary vision insurance.

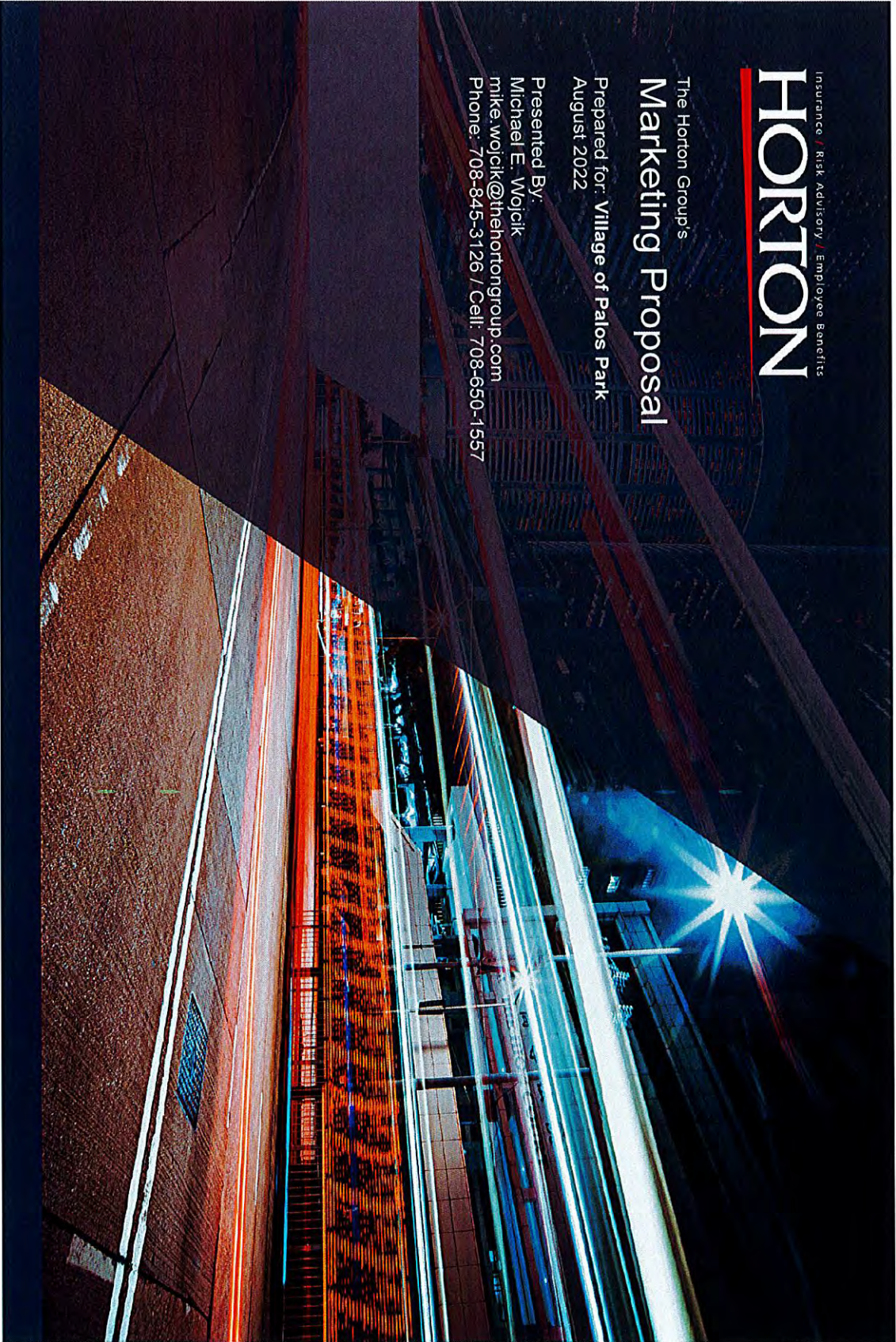
Insurance / Risk Advisory / Employee Benefits

HORTON

The Horton Group's Marketing Proposal

Prepared for: Village of Palos Park
August 2022

Presented By:
Michael E. Wojcik
mike.wojcik@thehortongroup.com
Phone: 708-845-3126 / Cell: 708-650-1557



Village of Palos Park

August 1, 2022

The following Medical markets were approached:

<i>Carrier</i>	<i>Status</i>
Aetna	Declined
Blue Cross Blue Shield of IL	Incumbent
Cigna	Declined
Humana	Pending
United Healthcare	Quoted

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Carriers:	CURRENT BCBS				RENEWAL BCBS				
	Type of Plan	Carrier	Carrier	Carrier	Carrier	Carrier	Carrier	Carrier	
In Network Benefits	Individual Deductible	\$0	\$500	\$1,000	\$2,900	\$0	\$500	\$1,000	\$2,900
	Family Deductible	\$0	\$1,500	\$3,000	\$5,800	\$0	\$1,500	\$3,000	\$5,800
	Co-Insurance	100%	80%	90%	100%	100%	80%	90%	100%
	Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$2,900	\$1,500	\$2,500	\$2,000	\$2,900
	Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$8,800	\$3,000	\$7,500	\$6,000	\$8,800
	Emergency Room Co-pay	\$250	\$150	\$150	\$150	\$250	\$150	\$150	\$150
	Hospital Inpatient Co-pay	n/a	80% After Ded	90% After Ded	100% After Ded	n/a	80% After Ded	90% After Ded	100% After Ded
	Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	100% After Ded
	Mail Order Rx Co-pay	2 X Retail	2 X Retail	2 X Retail	100% After Ded	2 X Retail	2 X Retail	100% After Ded	100% After Ded
	Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med
Family Rx Out of Pocket	Included in Med	Included in Med	Included in Med	100% After Ded	Included in Med	Included in Med	100% After Ded	100% After Ded	
Primary Physician Office Visit Co-pay	\$20	\$20	\$20	100% After Ded	\$20	\$20	\$20	100% After Ded	
Specialists Office Visit Co-pay	\$40	\$40	\$40	100% After Ded	\$40	\$40	\$40	100% After Ded	
Telemedicine	N/A	\$0	\$0	Subject to Ded and Coninsurance	N/A	\$0	\$0	Subject to Ded and Coninsurance	
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Out of Network Benefits									
Individual Deductible	\$1,000	\$2,000	\$2,000	\$5,800	\$1,000	\$2,000	\$2,000	\$5,800	
Family Deductible	\$3,000	\$6,000	\$6,000	\$11,600	\$3,000	\$6,000	\$6,000	\$11,600	
Co-Insurance	60%	70%	70%	100%	60%	70%	70%	100%	
Individual Out of Pocket	\$7,500	\$6,000	\$6,000	\$5,800	\$7,500	\$6,000	\$6,000	\$5,800	
Family Out of Pocket	\$22,500	\$18,000	\$18,000	\$11,600	\$22,500	\$18,000	\$18,000	\$11,600	
Emergency Co-pay	\$150	\$150	\$150	100% After Ded	\$150	\$150	\$150	100% After Ded	
Hospital Inpatient Co-pay	\$300, then 60% After Ded	\$300, then 70% After Ded	\$300, then 70% After Ded	100% After Ded, then \$300, then 100%	\$300, then 60% After Ded	\$300, then 70% After Ded	\$300, then 70% After Ded	100% After Ded, then \$300, then 100%	
Physician Office Visit Services	60% After Ded	70% After Ded	70% After Ded	100% After Ded	60% After Ded	70% After Ded	70% After Ded	100% After Ded	
Preventative Services	60% After Ded	70% After Ded	70% After Ded	100% After Ded	60% After Ded	70% After Ded	70% After Ded	100% After Ded	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Medical Premium									
Employee	\$605.09	\$784.57	\$789.18	\$665.13	\$686.71	\$872.38	\$878.73	\$772.63	
Employee + Spouse	\$1,194.68	\$1,549.03	\$1,558.12	\$1,313.21	\$1,558.09	\$1,759.59	\$1,772.39	\$1,558.39	
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.66	\$1,318.23	\$1,359.98	\$1,727.71	\$1,740.27	\$1,530.14	
Family	\$1,798.29	\$2,320.00	\$2,333.61	\$1,968.81	\$2,058.35	\$2,614.91	\$2,693.92	\$2,315.90	
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,550.67	\$12,340.22	\$1,727.71	\$22,818.46	\$4,618.67	
Total Monthly Premium			\$36,618.72					\$41,505.06	
Total Annual Premium			\$439,424.64					\$498,060.72	
Premium Change by Year								13.34%	
Premium Change from Previous								\$58,636.08	



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	1	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Carriers:	CURRENT				RENEWAL				
	BCBS				BCBS				
Type of Plan	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)	
	MIBAH2020	MIBPP2030	MIBPP2040	MIEEE2041	MIBAH2020	MIBPP2030	MIBPP2040	MIEEE2041	
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialists Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$2,900 \$5,800 100% \$2,900 \$3,800 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded Subject to Ded and 100% Unlimited	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded Subject to Ded and 100% Unlimited
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded Ded, then \$300, then 100% After Ded 100% After Ded Unlimited	Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded Ded, then \$300, then 100% After Ded 100% After Ded Unlimited	
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,649.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,966.81	\$652.37 \$1,315.83 \$1,291.99 \$1,955.44	\$828.77 \$1,671.61 \$1,641.32 \$2,482.17	\$834.79 \$1,683.77 \$1,653.26 \$2,502.23	\$734.00 \$1,480.47 \$1,453.64 \$2,200.11
Monthly Premium		\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,733.23	\$1,641.32	\$21,677.54	\$4,387.75
Total Monthly Premium			\$36,618.72				\$39,429.84		
Total Annual Premium			\$439,424.64				\$473,158.08		
Percent Change by Year							7.68%		
Premium Change from Previous							\$33,733.44		

RENEGOTIATED 6/9/22



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$800 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

1% Life Discount for renewing life
FINAL RATES FROM HEALTHIER 6/6

Carriers:	CURRENT				RENEWAL			
	BCBS		BCBS		BCBS		BCBS	
Type of Plan	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)
In Network Benefits	MIBAH2020	MIBPP2030	MIBPP2040	MIEEZ041	MIBAH2020	MIBPP2030	MIBPP2040	MIEEZ041
Individual Deductible	\$0	\$500	\$1,000	\$2,900	\$0	\$500	\$1,000	\$2,900
Family Deductible	\$0	\$1,500	\$3,000	\$5,800	\$0	\$1,500	\$3,000	\$5,800
Co-Insurance	100%	80%	90%	100%	100%	80%	90%	100%
Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$2,900	\$1,500	\$2,500	\$2,000	\$2,900
Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$5,800	\$3,000	\$7,500	\$6,000	\$5,800
Emergency Room Co-pay	\$250	\$150	\$150	100% After Ded	\$250	\$150	\$150	100% After Ded
Hospital Inpatient Co-pay	n/a	80% After Ded	90% After Ded	100% After Ded	n/a	80% After Ded	90% After Ded	100% After Ded
Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded
Mail Order Rx Co-pay	2 x Retail	2 x Retail	2 x Retail	100% After Ded	2 x Retail	2 x Retail	2 x Retail	100% After Ded
Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med
Family Rx Out of Pocket	\$20	\$20	\$20	100% After Ded	\$20	\$20	\$20	100% After Ded
Primary Physician Office Visit Co-pay	\$40	\$40	\$40	100% After Ded	\$40	\$40	\$40	100% After Ded
Specialists Office Visit Co-pay	N/A	\$0	\$0	Subject to Ded and	N/A	\$0	\$0	Subject to Ded and
Telemedicine	100%	100%	100%	100%	100%	100%	100%	100%
Preventative Services	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Maximum								
Out of Network Benefits								
Individual Deductible	\$1,000	\$3,000	\$2,000	\$5,800	\$1,000	\$3,000	\$2,000	\$5,800
Family Deductible	\$5,000	\$15,000	\$6,000	\$11,600	\$5,000	\$15,000	\$6,000	\$11,600
Co-Insurance	70%	60%	70%	100%	70%	60%	70%	100%
Individual Out of Pocket	\$7,500	\$22,500	\$6,000	\$5,800	\$7,500	\$22,500	\$6,000	\$5,800
Family Out of Pocket	\$22,500	\$67,500	\$18,000	\$11,600	\$22,500	\$67,500	\$18,000	\$11,600
Emergency Co-pay	\$150	\$150	\$150	100% After Ded	\$150	\$150	\$150	100% After Ded
Hospital Inpatient Co-pay	\$300, then 60% After Ded, then 60% After Ded	\$300, then 60% After Ded, then 60% After Ded	\$300, then 70% After Ded, then 70% After Ded	Ded, then \$300, then 100% After Ded	\$300, then 60% After Ded, then 60% After Ded	\$300, then 60% After Ded, then 60% After Ded	\$300, then 70% After Ded, then 70% After Ded	Ded, then \$300, then 100% After Ded
Physician Office Visit Services	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Preventative Services								
Lifetime Maximum								
Medical Premium								
Employee	\$605.09	\$784.57	\$789.18	\$665.13	\$645.85	\$820.47	\$828.44	\$726.66
Employee + Spouse	\$1,194.68	\$1,549.03	\$1,558.12	\$1,313.21	\$1,302.67	\$1,654.89	\$1,666.92	\$1,465.66
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.06	\$1,318.73	\$1,279.06	\$1,624.90	\$1,636.71	\$1,439.09
Family	\$1,799.29	\$2,320.00	\$2,333.61	\$1,966.81	\$1,935.87	\$2,459.32	\$2,477.19	\$2,178.10
Monthly Premium	\$110,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,605.94	\$1,624.90	\$21,460.62	\$4,343.85
Total Monthly Premium		\$36,618.72	\$36,618.72			\$39,035.31	\$39,035.31	
Total Annual Premium		\$439,424.64	\$439,424.64			\$468,423.72	\$468,423.72	
Percent Change by Year						6.60%	6.60%	
Premium Change from Previous						\$28,999.08	\$28,999.08	



Village of Palos Park
Health Review
August 1, 2022

Enrollment from \$500 PPO moved to \$1000 BCO PPO

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$1000 PPO	7	2	4	3	16
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

RENEGOTIATED 6/3/22
Alternate Plan

Presented By: Mike Wojcik

Carriers:	CURRENT BCBS				RENEWAL - Option 1 BCBS		
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emb) MIEEE2041	HMO MIBAH2020	HSA (Emb) MIEEE2041	
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$250 100% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$250 100% After Ded	
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$0 \$0 100% Unlimited	\$1,000 \$3,000 70% \$7,500 \$22,500 \$150 300, then 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 300, then 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded Unlimited	
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,986.81	\$652.57 \$1,315.83 \$1,291.99 \$1,955.44	\$734.00 \$1,480.47 \$1,453.64 \$2,200.11
Monthly Premium		\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.57	\$11,723.23	\$4,387.75
Total Monthly Premium			\$36,618.72			\$34,937.49	
Total Annual Premium			\$439,424.64			\$419,249.88	
Premium Change by Year						-4.39%	
Premium Change from Previous						-\$20,174.76	

Enrollment from \$500 PPO moved to \$1000 BCO PPO

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$1000 PPO	7	2	4	3	16
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

1% Life Discount for renewing life
FINAL RATES FROM HEATHER 6/6
Alternate Plan

Presented By: Mike Wojcik

Carriers: Type of Plan	CURRENT BCBS				RENEWAL - Option 1 BCBS		
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emp) MIEE2041	HMO MIBAH2020	PPO MIBCO2030	HSA (Emp) MIEE2041
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250	\$500 \$1,500 80% \$2,500 \$7,500 \$150	\$1,000 \$3,000 90% \$2,900 \$6,000 \$150	\$2,900 \$5,800 100% \$2,500 \$7,500 \$250	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$250	\$2,900 \$5,800 100% \$2,900 \$5,800 \$5,800
Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialists Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0/10/50/100/150/250 2 x Retail Included in Med Included in Med \$20 \$40 \$40 N/A 100% Unlimited	\$0/10/50/100/150/250 2 x Retail Included in Med Included in Med \$20 \$40 \$40 \$0 100% Unlimited	\$0/10/50/100/150/250 2 x Retail Included in Med Included in Med \$20 \$40 \$40 \$0 100% Unlimited	100% After Ded 100% After Ded Included in Med 100% After Ded 100% After Ded Subject to Ded and Coinsurance 100% Unlimited	\$0/10/50/100/150/250 2 x Retail Included in Med Included in Med \$20 \$40 \$40 N/A 100% Unlimited	Tier 2 \$2,500 \$7,500 70% \$5,500 \$10,200 \$400, then 90% \$500, then 90% \$500, then 70% Preferred: \$0/10/35/75/150/250 Non-Preferred: \$10/20/55/95/150/250 Included in Med Included in Med \$25 \$50 \$25 \$100 \$25 Unlimited	100% After Ded 100% After Ded Included in Med 100% After Ded 100% After Ded 100% After Ded Subject to Ded and Coinsurance 100% Unlimited
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded then \$300, then 100% 100% After Ded 100% After Ded Unlimited	\$5,000 \$15,000 50% \$16,500 \$30,600 \$400, then 90% After Ded \$500, then 50% After Ded 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded then \$300, then 100% 100% After Ded 100% After Ded Unlimited	
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,966.81	\$666.88 \$1,345.11 \$1,320.73 \$1,998.95	\$726.66 \$1,465.66 \$1,439.09 \$2,178.10
Monthly Premium		\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,605.94	\$4,343.85
Total Monthly Premium			\$36,618.72			\$34,587.94	
Total Annual Premium			\$439,424.64			\$415,055.28	
Percent Change by Year						-5.55%	
Premium Change from Previous						-\$24,369.36	

Enrollment from \$1000 PPO moved to \$500 BCO PPO

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$1000 PPO	7	2	4	3	16
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

1% Life Discount for renewing life
FINAL RATES FROM HEATHER 6/6
Alternate Plan

Presented By: Mike Wojcik

Carriers: Type of Plan	CURRENT BCBS				RENEWAL - Option 2 BCBS		
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emp) MIEE2041	HMO MIBAH2020	PPO MIBCO2000	HSA (Emp) MIEE2041
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250	\$500 \$1,500 80% \$2,500 \$7,500 \$150	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150	\$2,900 \$5,800 100% \$2,900 \$5,800 100% 100% 100%	\$0 \$0 100% \$1,500 \$3,000 \$250	\$2,900 \$5,800 100% \$2,900 \$5,800 100% 100% 100%
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$0 \$0 100% \$20 \$40 N/A Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% 100% 100%	\$0 \$0 100% \$20 \$40 N/A Unlimited	\$20 \$50 \$100 Unlimited
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$685.13 \$1,313.21 \$1,318.73 \$1,966.81	\$645.85 \$1,302.67 \$1,279.05 \$1,935.87	\$670.43 \$1,352.26 \$1,327.75 \$2,009.58
Monthly Premium		\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,605.94	\$18,737.27
Total Monthly Premium			\$36,618.72			\$34,687.06	
Total Annual Premium			\$439,424.64			\$416,244.72	
Percent Change by Year						-5.28%	
Premium Change from Previous						-\$23,179.92	

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

RENEGOTIATED 6/9/22

Alternate Plan

Presented By: Mike Wojcik

Type of Plan	CURRENT BCBS				RENEWAL - Option 3 BCBS				
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emb) MIEE2041	HMO MIBAH2020	PPO MIBCO2000	PPO MIBPP2040	HSA (Emb) MIEE2041	
Carriers:									
In Network Benefits	Individual Deductible Family Deductible Co-insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialists Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$8,800 100% After Ded 100% After Ded 100% After Ded	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	Tier 1 \$500 \$1,500 90% \$4,000 \$10,200 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/79/150/250 Non-preferred: \$10/20/55/95/150/250	Tier 2 \$1,500 \$4,500 70% \$5,600 \$10,200 \$400, then 90% \$500, then 70%	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,198.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,339.61	\$665.13 \$1,313.21 \$1,318.73 \$1,986.81	\$652.57 \$1,315.83 \$1,291.99 \$1,955.44	\$677.21 \$1,365.92 \$1,341.17 \$2,029.89	\$834.79 \$1,683.77 \$1,653.26 \$2,502.23	
Monthly Premium		\$110,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,723.23	\$1,341.17	\$21,677.54	
Total Monthly Premium			\$36,618.72			\$39,129.69			
Total Annual Premium			\$439,424.64			\$469,556.28			
Percent Change by Year						6.88%			
Premium Change from Previous						\$30,131.64			



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

RENEGOTIATED 6/3/22

Presented By: Mike Wojcik

Type of Plan	CURRENT BCBS				RENEWAL BCBS			
	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)
Carriers:	MIBAH2020	MIBPP2030	MIBPP2040	MIEE2041	MIBAH2000	MIBPP2030	MIBPP2040	MIEE2041
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialist Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$0 100% \$1,500 \$2,500 \$7,500 \$250 n/a \$0/10/50/100/150/250 2 x Retail Included in Med Included in Med	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded 2 x Retail Included in Med Included in Med	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded Subject to Ded and Consurance 100%	\$0 \$0 100% \$1,500 \$3,000 \$3,000 \$350 \$350/day x 5 Days \$0/10/35/75/150/250 2 x Retail Included in Med Included in Med	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded 2 x Retail Included in Med Included in Med	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded 2 x Retail Included in Med Included in Med	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded 100% After Ded Subject to Ded and Consurance 100%
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded 100% After Ded Unlimited	Unlimited Unlimited N/A 100% 100% Unlimited	Unlimited Unlimited 60% After Ded 60% After Ded Unlimited	Unlimited Unlimited 70% After Ded 70% After Ded Unlimited	Unlimited Unlimited \$0 \$40 \$40 Subject to Ded and Consurance 100%
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$769.18 \$1,558.12 \$1,564.66 \$2,333.61	\$666.13 \$1,313.21 \$1,318.73 \$1,966.81	\$647.23 \$1,305.45 \$1,281.79 \$1,940.01	\$828.77 \$1,671.61 \$1,641.32 \$2,482.17	\$834.79 \$1,683.77 \$1,653.26 \$2,502.23
Monthly Premium		\$11,555.53	\$20,335.31	\$3,950.87	\$11,530.75	\$1,641.32	\$21,677.54	\$4,387.75
Total Monthly Premium		\$36,618.72	\$439,424.64		\$39,337.36	\$472,048.32		\$7,42%
Total Annual Premium		\$439,424.64		\$32,623.68				
Premium Change by Year								

Alternate Plan

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2500 HSA	1	0	1	1	3
Total	12	2	6	8	28

1% Life Discount for renewing life
FINAL RATES FROM HEATHER 6/6

Presented By: Mike Wojcik

Alternate Plan

Type of Plan	CURRENT BCBS				RENEWAL BCBS			
	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)
In Network Benefits								
Individual Deductible	\$0	\$500	\$1,000	\$2,900	\$0	\$500	\$1,000	\$2,900
Family Deductible	\$0	\$1,500	\$3,000	\$5,800	\$0	\$1,500	\$3,000	\$5,800
Co-insurance	100%	80%	90%	100%	100%	80%	90%	100%
Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$2,900	\$1,500	\$2,500	\$2,000	\$2,900
Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$5,800	\$3,000	\$7,500	\$6,000	\$5,800
Emergency Room Co-pay	\$250	\$150	\$150	\$150	\$350	\$150	\$150	\$150
Hospital Inpatient Co-pay	n/a	\$150	\$150	100% After Ded	\$250/day x 5 Days	\$150	\$150	100% After Ded
Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	\$0/10/30/70/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded
Mail Order Rx Co-pay	2 x Retail	2 x Retail	2 x Retail	100% After Ded	2 x Retail	2 x Retail	2 x Retail	100% After Ded
Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	100% After Ded	Included in Med	Included in Med	Included in Med	100% After Ded
Family Rx Out of Pocket	Included in Med	Included in Med	Included in Med	100% After Ded	Included in Med	Included in Med	Included in Med	100% After Ded
Primary Physician Office Visit Co-pay	\$40	\$40	\$40	100% After Ded	\$60	\$40	\$40	100% After Ded
Specialists Office Visit Co-pay	\$40	\$40	\$40	Subject to Ded and Conspuance	\$40	\$40	\$40	Subject to Ded and Conspuance
Telemedicine	N/A	\$0	\$0	100%	N/A	\$0	\$0	100%
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out of Network Benefits								
Individual Deductible	\$1,000	\$2,000	\$2,000	\$5,800	\$1,000	\$2,000	\$2,000	\$5,800
Family Deductible	\$3,000	\$6,000	\$6,000	\$11,600	\$3,000	\$6,000	\$6,000	\$11,600
Co-insurance	60%	70%	70%	100%	60%	70%	70%	100%
Individual Out of Pocket	\$7,500	\$6,000	\$6,000	\$5,800	\$7,500	\$6,000	\$6,000	\$5,800
Family Out of Pocket	\$22,500	\$18,000	\$18,000	\$11,600	\$22,500	\$18,000	\$18,000	\$11,600
Emergency Co-pay	\$150	\$150	\$150	100% After Ded	\$150	\$150	\$150	100% After Ded
Hospital Inpatient Co-pay	\$300, then 60% After Ded	\$300, then 70% After Ded	\$300, then 70% After Ded	100% After Ded	\$300, then 60% After Ded	\$300, then 60% After Ded	\$300, then 70% After Ded	100% After Ded
Physician Office Visit Services	60% After Ded	70% After Ded	70% After Ded	100% After Ded	60% After Ded	70% After Ded	70% After Ded	100% After Ded
Preventative Services	60% After Ded	70% After Ded	70% After Ded	100% After Ded	60% After Ded	70% After Ded	70% After Ded	100% After Ded
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Medical Premium								
Employee	\$605.09	\$784.57	\$789.18	\$865.13	\$640.75	\$820.47	\$826.44	\$726.66
Employee + Spouse	\$1,194.68	\$1,549.33	\$1,548.12	\$1,313.21	\$1,292.38	\$1,554.89	\$1,666.92	\$1,465.66
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.66	\$1,318.73	\$1,288.96	\$1,524.90	\$1,636.71	\$1,439.69
Family	\$1,789.29	\$2,320.00	\$2,333.61	\$1,966.81	\$1,920.59	\$2,459.32	\$2,477.19	\$2,178.10
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,514.32	\$1,524.90	\$21,460.62	\$4,343.85
Total Monthly Premium								
Total Annual Premium								
Percent Change by Year								
Premium Change from Previous								



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

RENEGOTIATED 8/3/22
Alternate Plan

Carriers:	CURRENT BCBS				RENEWAL BCBS			
	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)
Type of Plan	MIBAH2020	MIBPP2030	MIBPP2040	MIEEB2041	MIBAH2020	MIBPP2030	MIBPP2030	MIEEB2041
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialists Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$1,500 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded	\$0 \$1,500 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$10,200 \$400 then 90% \$250 then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300 then 60% After Ded	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300 then 70% After Ded	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded 100% After Ded	Unlimited Unlimited N/A Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300 then 60% After Ded	\$25 \$50 \$25 \$50 \$100 \$25 Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded 100% After Ded
Medical Premium	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$794.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,968.81	\$652.37 \$1,315.83 \$1,291.99 \$1,955.44	\$928.77 \$1,671.61 \$1,641.32 \$2,482.17	\$673.62 \$1,358.70 \$1,334.08 \$2,019.15	\$734.00 \$1,480.47 \$1,453.64 \$2,200.11
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,723.23	\$1,641.32	\$17,492.43	\$4,387.75
Total Monthly Premium		\$36,618.72					\$35,244.73	
Total Annual Premium		\$439,424.64					\$422,936.76	
Percent Change by Year							-3.75%	
Premium Change from Previous							-\$16,487.88	

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

1% Life Discount for renewing life
FINAL RATES FROM HEATHER 616

Alternate Plan

Presented By: Mike Wojcik

Carriers: Type of Plan	CURRENT BCBS				RENEWAL BCBS				
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emb) MIEEE2041	HMO MIBAH2020	PPO MIBPP2030	PPO MIBCO2030	HSA (Emb) MIEEE2041	
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250 N/A	\$500 \$1,500 80% \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$250 N/A	\$0 \$0 100% \$1,500 \$3,000 \$250 N/A	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$10,200 \$400, then 90% \$250, then 90% Preferred: \$0/10/25/75/150/250 Non-preferred: \$10/20/55/95/150/250	\$2,900 \$5,800 100% \$2,900 \$5,800 \$10,200 \$400, then 90% \$500, then 70% 100% After Ded 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	100% Unlimited	
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,966.81	\$645.95 \$1,302.67 \$1,279.06 \$1,935.87	\$820.47 \$1,654.89 \$1,624.90 \$2,459.32	\$666.88 \$1,345.11 \$1,320.73 \$1,998.95	
Monthly Premium		\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,605.94	\$1,624.90	\$17,317.42	
Total Monthly Premium			\$36,618.72			\$34,892.11		\$418,705.32	
Total Annual Premium			\$439,424.64			\$418,705.32		\$4,729,443.84	
Premium Change from Previous						-\$20,719.32			



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Alternate Plan

RENEGOTIATED 6/3/22

Alternate Plan

Carriers:	CURRENT BCBS				RENEWAL BCBS										
	Type of Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan							
In Network Benefits	HMO	MIBAH2020	PPO	MIBPP2030	HSA (Emb)	MIEE2041	HMO	MIBAH2000	PPO	MIBPP2030	Tier 1	MIBCO2030	Tier 2	HSA (Emb)	MIEE2041
	Individual Deductible	\$0	\$500	\$1,000	\$2,900	\$5,800	\$0	\$0	\$1,000	\$2,500	\$1,000	\$2,500	\$2,500	\$2,900	
Family Deductible	\$0	\$1,500	\$3,000	\$5,800	\$11,600	\$3,000	\$0	\$0	\$3,000	\$7,500	\$3,000	\$7,500	\$5,800		
Co-insurance	100%	80%	90%	100%	100%	100%	100%	100%	90%	70%	90%	70%	100%		
Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$2,900	\$5,800	\$1,500	\$1,500	\$1,500	\$2,500	\$2,500	\$2,500	\$5,500	\$2,900		
Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$8,800	\$11,600	\$3,000	\$3,000	\$3,000	\$7,500	\$7,500	\$7,500	\$10,200	\$5,800		
Emergency Room Co-pay	\$250	\$150	\$150	\$150	\$150	\$150	\$350	\$350	\$150	\$150	\$400, then 90%	\$400, then 90%	\$400, then 90%		
Hospital Inpatient Co-pay	na	80% After Ded	90% After Ded	100% After Ded	100% After Ded	100% After Ded	80% After Ded	80% After Ded	100% After Ded	100% After Ded	100% After Ded	100% After Ded	100% After Ded		
Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	100% After Ded	\$250/day x 5 Days	\$0/10/35/75/150/250	\$0/10/50/100/150/250	2 x Retail	Included in Med	Included in Med	2 x Retail	100% After Ded	
Mail Order Rx Co-pay	2 x Retail	2 x Retail	2 x Retail	100% After Ded	100% After Ded	100% After Ded	2 x Retail	2 x Retail	2 x Retail	2 x Retail	Included in Med	2 x Retail	2 x Retail	100% After Ded	
Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	
Family Rx Out of Pocket	\$20	\$20	\$20	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	
Primary Physician Office Visit Co-pay	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	
Specialists Office Visit Co-pay	N/A	\$0	\$0	100% After Ded	100% After Ded	100% After Ded	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Telemedicine	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Preventative Services	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Out of Network Benefits	Individual Deductible	\$1,000	\$2,000	\$5,800	\$11,600	\$3,000	\$1,000	\$1,000	\$5,000	\$15,000	\$5,000	\$15,000	\$5,800		
Family Deductible	\$3,000	\$6,000	\$6,000	\$11,600	\$3,000	\$3,000	\$3,000	\$3,000	\$15,000	\$15,000	\$15,000	\$15,000	\$11,600		
Co-insurance	60%	70%	70%	100%	100%	100%	60%	60%	50%	50%	50%	50%	100%		
Individual Out of Pocket	\$7,500	\$6,000	\$6,000	\$5,800	\$11,600	\$7,500	\$7,500	\$7,500	\$16,500	\$16,500	\$16,500	\$16,500	\$5,800		
Family Out of Pocket	\$22,500	\$18,000	\$18,000	\$11,600	\$30,600	\$22,500	\$22,500	\$22,500	\$30,600	\$30,600	\$30,600	\$30,600	\$11,600		
Emergency Co-pay	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$400, then 90%	\$400, then 90%	\$400, then 90%	\$400, then 90%	\$400, then 90%		
Hospital Inpatient Co-pay	\$300, then 60% After Ded	\$300, then 60% After Ded	\$300, then 70% After Ded	\$300, then 100% After Ded	\$300, then 100% After Ded	\$300, then 100% After Ded	\$300, then 60% After Ded	\$300, then 60% After Ded	\$600, then 50% After Ded	\$600, then 50% After Ded	\$600, then 50% After Ded	\$600, then 50% After Ded	\$600, then 50% After Ded		
Physician Office Visit Services	60% After Ded	60% After Ded	70% After Ded	100% After Ded	100% After Ded	100% After Ded	60% After Ded	60% After Ded	70% After Ded	70% After Ded	70% After Ded	70% After Ded	100% After Ded		
Preventative Services	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited		
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited		
Medical Premium	\$605.09	\$784.57	\$789.18	\$665.13	\$828.77	\$673.62	\$673.62	\$673.62	\$828.77	\$828.77	\$828.77	\$828.77	\$734.00		
Employee + Spouse	\$1,194.68	\$1,549.03	\$1,558.12	\$1,313.21	\$1,671.61	\$1,358.70	\$1,358.70	\$1,358.70	\$1,671.61	\$1,671.61	\$1,671.61	\$1,671.61	\$1,480.47		
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.66	\$1,318.73	\$1,681.32	\$1,334.08	\$1,334.08	\$1,334.08	\$1,681.32	\$1,681.32	\$1,681.32	\$1,681.32	\$1,453.64		
Family	\$1,789.29	\$2,320.00	\$2,333.61	\$1,968.81	\$2,482.17	\$2,019.15	\$2,019.15	\$2,019.15	\$2,482.17	\$2,482.17	\$2,482.17	\$2,482.17	\$2,200.11		
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,630.75	\$17,492.43	\$17,492.43	\$17,492.43	\$11,630.75	\$11,630.75	\$11,630.75	\$11,630.75	\$4,387.75		
Total Monthly Premium		\$36,618.72				\$35,152.25									
Total Annual Premium		\$439,424.64				\$421,827.00									
Percent Change by Year						-4.00%									
Premium Change from Previous						-\$17,597.64									

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Carriers: Type of Plan	CURRENT BCBS				RENEWAL BCBS			
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emb) MIEEE2041	HMO MIBAH2000	PPO MIBPP2030	PPO MIBCO2030 Tier 1 Tier 2	HSA (Emb) MIEEE2041
In Network Benefits	Individual Deductible Family Deductible Coinsurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialist Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded	\$0 \$0 100% \$1,500 \$3,000 \$7,500 \$150 80% After Ded	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$7,500 \$400 then 90% \$250 then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$0/10/55/95/150/250	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Coinsurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded 100% After Ded Unlimited	\$0 \$0 100% \$40 \$60 N/A Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded 60% After Ded 60% After Ded Unlimited	Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited	\$5,800 \$11,600 100% \$16,500 \$50,000 \$15,000 \$115,000 \$5,000 \$15,000 \$115,000 \$11,600 \$11,600 100% After Ded 100% After Ded 100% After Ded Unlimited
Medical Premium	\$695.09 Employee Employee + Spouse Employee + Children Family	\$784.57 \$1,549.03 \$1,585.53 \$2,320.00	\$789.18 \$1,558.12 \$1,584.66 \$2,333.61	\$695.13 \$1,313.21 \$1,318.73 \$1,985.81	\$640.75 \$1,282.38 \$1,288.99 \$1,920.99	\$820.47 \$1,654.89 \$1,624.90 \$2,459.32	\$668.88 \$1,345.11 \$1,320.73 \$1,998.99	\$726.66 \$1,455.66 \$1,439.09 \$2,178.10
Monthly Premium	\$10,777.21	\$1,585.53	\$20,335.31	\$3,950.67	\$11,514.32	\$1,624.90	\$17,317.42	\$4,343.85
Total Monthly Premium			\$36,618.72				\$34,800.49	
Total Annual Premium			\$439,424.64				\$417,605.88	
Percent Change by Year							-4.97%	
Premium Change from Previous							-\$21,818.76	

Alternate Plan

1% Life Discount for renewing life FINAL RATES FROM HEATHER 6/6

Alternate Plan

Enrollment from \$1000 PPO moved to \$500 BCO PPO

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	7	2	4	3	16
\$1000 PPO	0	0	0	0	0
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Type of Plan	CURRENT BCBS				RENEWAL BCBS				
	HMO	PPO	PPO	HSA (Emb)	HMO	PPO	PPO	HSA (Emb)	
Carriers:	MIBAH2020	MIBPP2030	MIBPP2040	MIEE2041	MIBAH2000	MIBCO2000	MIBPP2040	MIEE2041	
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay Mail Order Rx Co-pay Individual Rx Out of Pocket Family Rx Out of Pocket Primary Physician Office Visit Co-pay Specialists Office Visit Co-pay Telemedicine Preventative Services Lifetime Maximum	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$150 100% After Ded	\$0 \$0 100% \$1,500 \$3,000 \$350 \$250/day x 5 Days	Tier 1 \$500 \$1,500 90% \$4,000 \$5,600 \$10,200 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$150 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded	\$5,800 \$11,600 100% \$5,800 \$11,600 \$100% Ded, then \$300, then 100% After Ded	\$3,000 \$9,000 50% \$16,800 \$30,600 \$300, then 90% After Ded \$800, then 50% After Ded	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded	\$5,800 \$11,600 100% \$5,800 \$11,600 \$100% Ded, then \$300, then 100% After Ded		
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$605.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,585.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,969.81	\$640.75 \$1,282.38 \$1,288.98 \$1,920.99	\$670.43 \$1,352.26 \$1,327.75 \$2,009.58	\$826.44 \$1,656.92 \$1,639.71 \$2,477.19	
Monthly Premium		\$10,777.21	\$1,595.53	\$20,335.31	\$3,950.67	\$11,514.32	\$18,737.27	\$4,343.85	
Total Monthly Premium			\$36,618.72			\$34,595.44			
Total Annual Premium			\$439,424.64			\$415,145.28			
Percent Change by Year						-5.53%			
Premium Change from Previous						-\$24,279.36			

Alternate Plan

Alternate Plan

1% Life Discount for renewing life FINAL RATES FROM HEATHER 6/6



Village of Palos Park
Health Review
August 1, 2022

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Carrier - Type of Plan	CURRENT BCBS				RENEWAL BCBS				
	MIBAH2020	MIBPP2030	MIBPP2040	HSA (Emb) MIEEZ041	MIBAH2000	MIBCO2000	MIBCO2030	HSA (Emb) MIEEZ041	
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded	\$0 \$0 100% \$1,500 \$3,000 \$350 \$250/day x 5 Days	Tier 1 \$500 \$1,500 90% \$4,000 \$10,200 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	\$2,900 \$5,800 100% \$2,900 \$5,800 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifestyle Maximum	Unlimited Unlimited Unlimited \$20 \$40 \$40 N/A 100% Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,900 \$150 300, then 60% After Ded 60% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 300, then 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 100% After Ded 100% After Ded Unlimited	Unlimited Unlimited Unlimited \$40 \$60 \$40 N/A 100% Unlimited	100% Unlimited Unlimited \$20 \$50 \$20 \$25 \$25 100% Unlimited	Unlimited Unlimited Unlimited \$25 \$50 \$25 \$25 \$25 100% Unlimited	\$5,800 \$11,600 100% \$16,500 \$5,800 \$11,600 100% After Ded 100% After Ded Unlimited
Medical Premium	Employee Employee + Spouse Employee + Children Family	\$805.09 \$1,194.68 \$1,199.69 \$1,789.29	\$784.57 \$1,549.03 \$1,555.53 \$2,320.00	\$789.18 \$1,558.12 \$1,564.66 \$2,333.61	\$665.13 \$1,313.21 \$1,318.73 \$1,966.81	\$647.23 \$1,305.45 \$1,281.79 \$1,940.01	\$677.21 \$1,365.92 \$1,341.17 \$2,029.89	\$673.62 \$1,358.70 \$1,334.08 \$2,019.15	\$734.00 \$1,480.47 \$1,453.64 \$2,200.11
Total Monthly Premium		\$1,555.53	\$20,335.31	\$3,950.67	\$11,630.75	\$1,341.17	\$17,492.43	\$4,387.75	
Total Annual Premium		\$36,618.72	\$439,424.64			\$34,852.10	\$418,225.20	\$44,825.20	
Percent Change by Year						-4.82%			
Premium Change from Previous						-\$21,199.44			

Alternate Plan

Alternate Plan

Alternate Plan

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

1% Life Discount for renewing life
FINAL RATES FROM HEALTHIER 616

Presented By: Mike Wojcik

Carriers: Type of Plan	CURRENT BCBS				RENEWAL BCBS					
	HMO MIBAH2020	PPO MIBPP2030	PPO MIBPP2040	HSA (Emb) MIEE2041	HMO MIBAH2000	PPO MIBCO2000	PPO MIBCO2030	HSA (Emb) MIEE2041		
In Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Medical Out of Pocket Family Medical Out of Pocket Emergency Room Co-pay Hospital Inpatient Co-pay Retail Rx Co-pay	\$0 \$0 100% \$1,500 \$3,000 \$250 n/a	\$500 \$1,500 80% \$2,500 \$7,500 \$150 80% After Ded	\$1,000 \$3,000 90% \$2,000 \$6,000 \$150 90% After Ded	\$2,900 \$5,800 100% \$2,900 \$5,800 \$350 100% After Ded 100% After Ded 100% After Ded	\$0 \$0 100% \$1,500 \$3,000 \$350 \$250/day x 5 Days	Tier 1 \$500 \$1,500 90% \$4,000 \$10,200 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	Tier 1 \$1,000 \$3,000 90% \$2,500 \$7,500 \$400, then 90% \$250, then 90% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	Tier 1 \$2,500 \$7,500 70% \$5,500 \$10,200 \$400, then 90% \$500, then 70% Preferred: \$0/10/35/75/150/250 Non-preferred: \$10/20/55/95/150/250	\$2,900 \$5,800 100% \$2,900 \$5,800 \$150 100% After Ded 100% After Ded 100% After Ded
Out of Network Benefits	Individual Deductible Family Deductible Co-Insurance Individual Out of Pocket Family Out of Pocket Emergency Co-pay Hospital Inpatient Co-pay Physician Office Visit Services Preventative Services Lifetime Maximum	Unlimited Unlimited 60% \$7,500 \$22,500 \$150 \$300, then 60% After Ded 60% After Ded 70% After Ded Unlimited	\$1,000 \$3,000 60% \$7,500 \$22,500 \$150 \$300, then 70% After Ded 70% After Ded 70% After Ded Unlimited	\$2,000 \$6,000 70% \$6,000 \$18,000 \$150 \$300, then 70% After Ded 70% After Ded 100% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 \$11,600 Ded, then 50% After Ded 100% 100% After Ded Unlimited	Unlimited Unlimited 50% \$16,800 \$30,600 \$600, then 50% After Ded 70% After Ded 70% After Ded Unlimited	Unlimited Unlimited 50% \$16,800 \$30,600 \$400, then 90% After Ded \$600, then 50% After Ded 70% After Ded 70% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 \$11,600 Ded, then 50% After Ded 100% 100% After Ded Unlimited	\$5,800 \$11,600 100% \$5,800 \$11,600 \$1,439.09 \$2,178.10 \$4,343.85	
Medical Premium	\$605.09 Employee \$1,194.68 Employee + Spouse \$1,199.69 Employee + Children \$1,789.29 Family	\$784.57 Employee \$1,549.03 Employee + Spouse \$1,555.53 Employee + Children \$2,320.00 Family	\$789.18 Employee \$1,558.12 Employee + Spouse \$1,564.66 Employee + Children \$2,333.61 Family	\$665.13 Employee \$1,313.21 Employee + Spouse \$1,318.73 Employee + Children \$1,966.81 Family	\$640.75 Employee \$1,282.38 Employee + Spouse \$1,288.96 Employee + Children \$1,920.59 Family	\$670.43 Employee \$1,352.26 Employee + Spouse \$1,327.75 Employee + Children \$2,009.58 Family	\$666.88 Employee \$1,345.11 Employee + Spouse \$1,320.73 Employee + Children \$1,998.95 Family	\$726.66 Employee \$1,465.66 Employee + Spouse \$1,439.09 Employee + Children \$2,178.10 Family		
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$11,514.32	\$1,327.75	\$17,317.42	\$4,343.85		
Total Monthly Premium		\$36,618.72				\$34,503.34				
Total Annual Premium		\$439,424.64				\$414,040.08				
Premium Change by Year						-5.78%				
Premium Change from Previous						-\$25,384.56				



Village of Palos Park
Health Review
August 1, 2022

Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$800 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Firm Underwritten Rates

Carrier - Type of Plan	CURRENT BCBS			OPTION UHC			
	MIBAH2020	MIBPP2030	MIBPP2040	HMO BP-C4 Navigate	PPO BD-S5 Core	PPO BD-S6 Core	HSA (Emb) BD-CZ Core
In Network Benefits							
Individual Deductible	\$0	\$500	\$1,000	\$0	\$500	\$1,000	\$2,800
Family Deductible	\$0	\$1,500	\$3,000	\$0	\$1,000	\$2,000	\$5,600
Co-insurance	100%	80%	90%	100%	80%	80%	100%
Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$1,500	\$3,500	\$4,000	\$3,500
Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$3,000	\$7,000	\$8,000	\$7,000
Emergency Room Co-pay	\$250	\$150	\$150	n/a	\$300	\$8,000	\$250, then 80%
Hospital Inpatient Co-pay	n/a	80% After Ded	90% After Ded	100% After Ded	80% After Ded	80% After Ded	100% After Ded
Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	n/a	\$40/35/60	\$10/35/60	Ded, then \$10/25/60
Mail Order Rx Co-pay	2 x Retail	2 x Retail	2 x Retail	\$10/35/60	2.5 x Retail	2.5 x Retail	Ded, then 2.5x Retail
Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med
Family Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med
Primary Physician Office Visit Co-pay	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Specialists Office Visit Co-pay	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Telemedicine	N/A	\$0	\$0	\$0	\$0	\$0	\$0
Preventative Services	100%	100%	100%	100%	100%	100%	100%
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out of Network Benefits							
Individual Deductible	\$1,000	\$2,000	\$2,000	\$5,800	\$5,000	\$5,000	\$5,000
Family Deductible	\$3,000	\$6,000	\$6,000	\$11,600	\$10,000	\$10,000	\$10,000
Co-insurance	60%	70%	70%	100%	60%	80%	80%
Individual Out of Pocket	\$7,500	\$6,000	\$6,000	\$5,800	\$10,000	\$10,000	\$10,000
Family Out of Pocket	\$22,500	\$18,000	\$18,000	\$11,600	\$20,000	\$20,000	\$20,000
Emergency Co-pay	\$150	\$150	\$150	100% After Ded	\$250, then 80%	\$250, then 80%	100% After Ded
Hospital Inpatient Co-pay	\$300, then 60% After	\$300, then 70% After	\$300, then 70% After	Ded, then \$300, then 100%	60% After Ded	60% After Ded	80% After Ded
Physician Office Visit Services	Ded	Ded	Ded	100% After Ded	60% After Ded	60% After Ded	80% After Ded
Preventative Services	60% After Ded	70% After Ded	70% After Ded	100% After Ded	60% After Ded	60% After Ded	80% After Ded
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Medical Premium							
Employee	\$605.09	\$784.57	\$789.18	\$665.13	\$991.23	\$985.65	\$872.12
Employee + Spouse	\$1,194.68	\$1,549.03	\$1,558.12	\$1,313.21	\$1,997.58	\$2,069.87	\$1,831.45
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.66	\$1,318.73	\$1,656.12	\$1,695.32	\$1,500.05
Family	\$1,789.29	\$2,320.00	\$2,333.61	\$1,966.81	\$2,872.71	\$2,976.66	\$2,633.80
Monthly Premium	\$10,777.21	\$14,555.53	\$20,335.31	\$3,950.67	\$16,931.88	\$25,055.23	\$5,005.97
Total Monthly Premium							
Total Annual Premium							
Percent Change by Year							
Premium Change from Previous							
		\$36,618.72	\$20,335.31	\$3,950.67	\$48,720.58	\$25,055.23	\$5,005.97
		\$439,424.64	\$439,424.64	\$439,424.64	\$584,646.96	\$584,646.96	\$584,646.96
					33.05%	33.05%	33.05%
					\$145,222.32	\$145,222.32	\$145,222.32



Village of Palos Park
Health Review
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Based on 2022 Renewal

	EE	ES	EC	FAM	Total
HMO	4	0	1	4	9
\$500 PPO	0	0	1	0	1
\$1000 PPO	7	2	3	3	15
\$2900 HSA	1	0	1	1	3
Total	12	2	6	8	28

Presented By: Mike Wojcik

Carriers:	CURRENT BCBS				OPTION HUMANA			
	HMO	PPO	PPO	HSA (Emp)	HMO	PPO	PPO	HSA (Emp)
In Network Benefits	MIBAH2020	MIBPP2030	MIBPP2040	MIEEE2041	Smppty HMO 20 Opt 1 Opt 11	IL PPO 16 Copay Opt 34	IL PPO 16 Copay Opt 31	IL EHDHP 16 NP0S Opt 13
Individual Deductible	\$0	\$500	\$1,000	\$2,900	n/a	\$500	\$1,500	\$3,000
Family Deductible	\$0	\$1,500	\$3,000	\$5,800	n/a	\$1,000	\$3,000	\$6,000
Co-Insurance	100%	80%	90%	100%	100%	80%	90%	100%
Individual Medical Out of Pocket	\$1,500	\$2,500	\$2,000	\$2,900	\$3,000	\$4,000	\$3,000	\$3,000
Family Medical Out of Pocket	\$3,000	\$7,500	\$6,000	\$5,800	\$6,000	\$8,000	\$6,000	\$6,000
Emergency/Room Co-pay	\$250	\$150	\$150	\$150	\$350	\$350	\$350	\$350
Hospital Inpatient Co-pay	n/a	80% After Ded	90% After Ded	100% After Ded	\$500	80% After Ded	90% After Ded	100% After Ded
Retail Rx Co-pay	\$0/10/50/100/150/250	\$0/10/50/100/150/250	\$0/10/50/100/150/250	100% After Ded	\$515/575/150/500	\$1040/60/25%/35%	\$1035/55/25%/35%	100% After Ded
Mail Order Rx Co-pay	2 x Retail	2 x Retail	2 x Retail	100% After Ded	2.5 x Retail	2.5 x Retail	2.5 x Retail	100% After Ded
Individual Rx Out of Pocket	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med	Included in Med
Family Rx Out of Pocket	Included in Med	Included in Med	Included in Med	100% After Ded	Included in Med	Included in Med	Included in Med	100% After Ded
Primary Physician Office Visit Co-pay	\$20	\$20	\$20	\$40	\$35	\$25	\$25	\$25
Specialists Office Visit Co-pay	\$40	\$40	\$40	100% After Ded	\$75	\$40	\$50	100% After Ded
Telemedicine	N/A	\$0	\$0	Subject to Ded and Consurance	N/A	\$25	\$25	Subject to Ded and Consurance
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out of Network Benefits								
Individual Deductible		\$1,000	\$2,000	\$5,800		\$1,500	\$4,500	\$9,000
Family Deductible		\$3,000	\$6,000	\$11,600		\$3,000	\$9,000	\$18,000
Co-Insurance		60%	70%	100%		50%	60%	70%
Individual Out of Pocket		\$7,500	\$6,000	\$5,800		\$12,000	\$9,000	\$11,500
Family Out of Pocket		\$22,500	\$18,000	\$11,600		\$24,000	\$18,000	\$23,000
Emergency Co-pay		\$150	\$150	\$150		\$350	\$350	\$350
Hospital Inpatient Co-pay		\$300, then 60% After Ded	\$300, then 70% After Ded	100% After Ded then \$300, then 100%		50% After Ded	60% After Ded	100% After Ded
Physician Office Visit Services		60% After Ded	70% After Ded	100% After Ded		50% After Ded	60% After Ded	70% After Ded
Preventative Services		60% After Ded	70% After Ded	100% After Ded		50% After Ded	60% After Ded	70% After Ded
Lifetime Maximum		Unlimited	Unlimited	Unlimited		Unlimited	Unlimited	Unlimited
Medical Premium								
Employee	\$605.09	\$794.57	\$789.18	\$665.13	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$1,194.68	\$1,549.03	\$1,558.12	\$1,313.21	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Children	\$1,199.69	\$1,555.53	\$1,564.65	\$1,318.73	\$0.00	\$0.00	\$0.00	\$0.00
Family	\$1,799.29	\$2,320.00	\$2,333.61	\$1,966.81	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Premium	\$10,777.21	\$1,555.53	\$20,335.31	\$3,950.67	\$0.00	\$0.00	\$0.00	\$0.00
Total Monthly Premium								
Total Annual Premium		\$36,618.72	\$239,944.64	\$47,416.04		\$0.00	\$0.00	\$0.00
Percent Change by Year		\$439,424.64				-100.00%		
Premium Change from Previous						-\$439,424.64		

Horton Benefit Solutions Disclaimer Notice

Compensation

The Horton Group ("Horton") receives compensation for its services which may include one or a combination of standard agent and contingent/supplemental/bonus commissions paid by insurance companies and fees paid by clients.

Commissions: Horton receives commissions from insurance companies for placing insurance with them and the continued service of clients' insurance needs. Typically commissions are calculated as a percentage of earned policy premium. Each insurance company establishes the commission percentages that it pays on certain lines of insurance. Horton's commission is included in the insurance premium paid by clients.

Contingency, Supplemental and Bonus Commissions: Horton may receive additional compensation in the forms of, including but not limited to, contingent commission, supplemental commission or bonus commission. Contingent, supplemental or bonus commission is paid by the insurance companies based on a number of factors, all of which are determined by the insurance company. These factors include, but are not limited to: 1) the overall business Horton has placed with an insurance company, which could include factors for retained business, growth or new business, and 2) the profitability of that business. The commission paid depends on the size and performance of an entire group of accounts, as opposed to the profitability or placement of any particular policy. Horton has agency agreements with insurance companies that pay contingent, supplemental or bonus commission that outline the calculation for such contingent, supplemental or bonus commission payments. During the past five years, Horton's contingent, supplemental and bonus income has averaged less than 1% of total premiums.

Fee Based Income and Supplement Income

Horton may also receive compensation in the form of fees paid by clients. Under fee-based arrangements, clients agree to pay a fee to Horton net of, or in addition to, commission income. Horton fully discloses all fees in the form of a Fee Agreement. These fees may cover policy services, loss control services, safety consulting and/or claims administration. At times Horton will also provide clients with access to preferred vendors for services that relate to Horton's placement of insurance for its clients. These vendors pay supplemental income to Horton that relates to Horton's referral of the service to its clients.

Exposure Evaluation

All terms of this proposal are based on the evaluation of material provided by you or your employees. Horton expressly disclaims all liability for the content of such evaluation material, including but not limited to, any errors or omissions contained therein or arising therefrom. The terms of this proposal are subject to change if you provide new or revised evaluation material to Horton.

Coverage Terms & Conditions

All coverage terms and conditions in the preceding pages are intended as a reference only. Actual policies will contain full coverage exclusions or limitations, terms and conditions, and other wordings that are not summarized herein.

Other

Horton does not provide investment services or financial advisory services to clients, and Horton disclaims any and all liability to clients arising out of investment services or financial advisory services.

Insurance / Risk Advisory / Employee Benefits
HORTON

The Horton Group's
Marketing Proposal
Additional Lines Coverage

Prepared for: **Village of Palos Park**
August 2022

Presented By:
Michael E. Wojcik
mike.wojcik@thehortongroup.com
Phone: 708-845-3126 / Cell: 708-650-1557



Client Profile

Group Name	
Address	Village of Palos Park 8999 W. 123rd Street Palos Park, IL 60464
Broker Name/Producer Name	Horton / Mike Wojcik
Account Manager/ RFP Contact	Bill Blake
Lines of Coverage	Dental, Vision, Basic Life/AD&D, and Voluntary Life AD&D
Number of Eligible Lives	36
Effective Date	8/1/2022

Carrier Financial Ratings

Carrier	S&P	A.M. Best	Moody's
Lincoln Financial	AA-	A+	A1
MetLife	AA-	A+	Aa3
Guardian	AA+	A++	Aa2
Principal	A+	A+	A1
The Standard	A+	A	A1

Carrier Response

Carrier	Dental	Vision	Basic Life	Voluntary Life
Lincoln			DTQ	
MetLife			DTQ	
Guardian	X	X		DTQ
Principal			DTQ	
The Standard	X	X	X	X
Delta Dental	X	X		Not Offered
EyeMed	Not Offered	X		Not Offered

Carrier Notes

Carrier	Notes
Delta Dental	<ul style="list-style-type: none"> *Additional PPO Dental plan with Delta Dental's To Go feature, which allows members to carry over the unused portion of their annual maximum. *DHMO Dental proposal provided for consideration; see proposal for rates and coverage. *Dental plans include Enhanced Benefits Program, which provides additional cleanings and/or application of topical fluoride to people with specific health conditions that put them at risk for oral health disease. *Delta Dental small group does not offer any subsidies or reimburse at 90% for out of network providers. Delta is unique in it's out of network reimbursement and users MPA (Maximum Plan Allowance). *A 2% discount will be applied to the Dental rates if a Dental and Vision plan are purchased together. *These Dental proposals do not meet the pediatric oral EHB requirement. *If group is taking Vision only (no Dental), minimum enrollment is 10. *Unable to offer any Tech Credits due to group size (being in Delta Dental's "pooled" groups).
EyeMed	<ul style="list-style-type: none"> *Tech Credits are not able to be offered due to the group size and low premium. *Proposal includes Eye360: Members will have an extra \$50 towards any frame and a \$0 exam copay at Value Plus providers. *Ability to use the frame and contact lens allowances in the same benefit year. *Lask and Hearing Aid discounts included with proposal.
Guardian	<ul style="list-style-type: none"> *Dental proposal includes International Dental Travel Assistance. *Additional Vision plan with Davis network provided for consideration; see proposal for rates and coverages. *Vision is sold with Dental. *The rates are based on a packaged sale. *Declined to quote Basic Life and Voluntary Life due to not having the occupations of employee's.
Principal	<ul style="list-style-type: none"> *Declined to quote due to being uncompetitive.
MetLife	<ul style="list-style-type: none"> *Declined to quote due to being uncompetitive.
The Standard	<ul style="list-style-type: none"> *Laser Vision Care discount included with Vision plan. *Basic Life/AD&D proposal includes Travel Assistance and Life Services Toolkit.
Lincoln	<ul style="list-style-type: none"> *Declined to quote Basic Life/AD&D and Voluntary Life/AD&D due to not having occupations. *Declined to quote Dental and Vision due to being uncompetitive.

Compensation, Subsidies, Credits

Delta Dental				
Coverage	Inforce Commissions	Requested Commissions	Quoted Commissions	Tech, Implementation Credits
Fully Insured Dental	Flat 10%	Flat 10%	Flat 10%	N/A
Fully Insured Vision	Flat 10%	Flat 10%	Flat 10%	
Base Life/AD&D	Flat 15%	Flat 15%		Not Offered
Voluntary Life/AD&D	Flat 15%	Flat 15%		

EyeMed				
Coverage	Inforce Commissions	Requested Commissions	Quoted Commissions	Tech, Implementation Credits
Fully Insured Dental	Flat 10%	Flat 10%		Not Offered
Fully Insured Vision	Flat 10%	Flat 10%	Flat 10%	Not Included
Base Life/AD&D	Flat 15%	Flat 15%		Not Offered
Voluntary Life/AD&D	Flat 15%	Flat 15%		

Guardian				
Coverage	Inforce Commissions	Requested Commissions	Quoted Commissions	Tech, Implementation Credits
Fully Insured Dental	Flat 10%	Flat 10%	Graded 10%	Not Included
Fully Insured Vision	Flat 10%	Flat 10%	Graded 10%	
Base Life/AD&D	Flat 15%	Flat 15%		DTQ
Voluntary Life/AD&D	Flat 15%	Flat 15%		

The Standard				
Coverage	Inforce Commissions	Requested Commissions	Quoted Commissions	Tech, Implementation Credits
Fully Insured Dental	Flat 10%	Flat 10%	Flat 10%	Not Included
Fully Insured Vision	Flat 10%	Flat 10%	Flat 10%	
Base Life/AD&D	Flat 15%	Flat 15%	Flat 15%	Not Included
Voluntary Life/AD&D	Flat 15%	Flat 15%	Flat 15%	

Financial Summary

	Incumbent - MetLife Current	Incumbent - MetLife Renewal	Delta Dental	EyeMed	Guardian	The Standard
Dental PPO						
Annual Premium	\$26,815	\$28,693	\$32,539	Not Offered	\$30,750	\$30,341
Variance to current/renewal		7%	21% 13%		15% 7%	13% 6%
Vision						
Annual Premium	\$3,632	\$3,632	\$4,089	\$3,811	\$4,381	\$4,204
Variance to current/renewal		0%	13% 13%	5% 5%	21% 21%	16% 16%
Basic Life/AD&D						
Annual Premium	\$4,465	\$4,857	Delta Dental	EyeMed	Guardian	The Standard
Variance to current/renewal		9%	Not Offered	Not Offered	DTQ	\$7,400 52%
Voluntary Life/AD&D						
Annual Premium	\$3,600	\$3,600	Delta Dental	EyeMed	Guardian	The Standard
Variance to current/renewal		0%	Not Offered	Not Offered	DTQ	\$3,600 0%
Total	Incumbent - Current	Incumbent - Renewal	Delta Dental	EyeMed	Guardian	The Standard
Total Annual Premium	\$38,512	\$40,782	\$45,085	\$40,962	\$43,589	\$45,545
Variance to current/renewal		6%	17% 11%	6% 0%	13% 7%	18% 12%

*Totals include renewal premium from current carrier for all lines that are inforce.

Dental PPO

Carrier Name	Current - MetLife		Delta Dental		Guardian		The Standard		
	In Network	Out of Network	In Network	Premier Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Individual Deductible	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family Deductible	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Valued for Preventive	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Deductible - Calendar Year or Lifetime	Calendar Year		Calendar Year		Calendar Year		Calendar Year		
Annual Maximum	\$1,500		\$1,500		\$1,500		\$1,500		
Preventive - Type 1	100%	100%	100%	100%	100%	100%	100%	100%	
Basic - Type 2	80%	80%	80%	80%	80%	80%	80%	80%	
Major - Type 3	50%	50%	50%	50%	50%	50%	50%	50%	
Ortho - Type 4	50%	50%	50%	50%	50%	50%	50%	50%	
Ortho Age Limit	Children Only - Age 19		Children Only - Age 19		Children Only - Age 19		Children Only - Age 19		
Ortho Maximum	\$1,500		\$1,500		\$1,500		\$1,500		
Oral Exams	Preventive		Preventive		Preventive		Preventive		
Oral Exam Frequency	1 in 6 months		2 in 12 months		2 in 12 months		2 in 12 months		
Cleaning Frequency	1 in 6 months		2 in 12 months		2 in 12 months		2 in 12 months		
Full Mouth X-rays	Preventive		Preventive		Preventive		Preventive		
Full Mouth X-rays Frequency	1 per 60 mo.		1 per 5 years		1 per 60 mo.		1 per 5 years		
Sealants	Preventive		Preventive		Preventive		Preventive		
Space Maintainers	Preventive		Preventive		Preventive		Preventive		
Amalgam (Silver) Fillings	Basic		Basic		Basic		Basic		
Composite (White) Fillings	Basic		Basic (Including Posterior)		Basic (Including Posterior)		Basic		
Simple Extractions	Basic		Basic		Basic		Basic		
Endodontics	Basic		Basic		Basic		Basic		
Periodontics - Non-Surgical	Basic		Basic		Basic		Basic		
Periodontics - Surgical	Basic		Basic		Basic		Basic		
Oral Surgery	Basic		Basic		Basic		Basic		
Implants	Major		Not Included		Not Included		Major		
Out-of-Network Reimbursement	90th UCR		MPA		90th UCR		90th UCR		
Maximum Rollover	Not Offered		Not Included		Included		Included		
Waiting Periods	None		None		None		None		
Eligibility Hours	30 hours		30 hours		30 hours		30 hours		
Employer Contribution	Contributory		Contributory		Contributory		Employer Determines		
Participation Requirement	Assumes current		50% of eligible employees		50% of eligible employees		Greater of 60% of eligible or 10 lives		
Rate Guarantee/Rate Caps	1 year		1 year		2 years		2 years		
Rate Summary									
	Current	Renewal							
Employee Only	\$72.98	\$40.64	\$43.76	\$41.05	\$41.05	\$40.61	\$40.61	\$40.61	\$40.61
Employee & Spouse	\$77.48	\$82.90	\$90.15	\$83.33	\$83.33	\$82.88	\$82.88	\$82.88	\$82.88
Employee & Child	\$89.24	\$95.49	\$119.41	\$107.35	\$107.35	\$112.58	\$112.58	\$112.58	\$112.58
Full Family	\$138.24	\$147.97	\$166.24	\$159.82	\$159.82	\$154.85	\$154.85	\$154.85	\$154.85
Monthly Premium	\$2,235	\$2,391	\$2,712	\$2,562	\$2,562	\$2,528	\$2,528	\$2,528	\$2,528
Annual Premium	\$26,815	\$28,693	\$32,539	\$30,750	\$30,750	\$30,341	\$30,341	\$30,341	\$30,341

Variance to current 7% 21% 15% 13%
 Variance to renewal 13% 7% 6%

*Enrollment taken from census.

Basic Life & AD&D

Carrier Name	Current - BCBS	UHC	The Standard
Eligibility / Class Description	All Active Full-Time Employees	Active Full-Time Employees	All Active Eligible Employees
Eligibility Hours	30 hours	20 hours	30 hours
Benefit Amount	\$50,000	Flat \$50,000	Flat \$50,000
Guarantee Issue	\$50,000	\$100,000	\$50,000
Age Reduction Schedule	35% at age 55 50% at age 70	35% at age 55 50% at age 70	35% at age 55 50% at age 70
Earnings Definition	Base Salary	N/A	N/A
Accelerated Death	75% to \$50,000	50% to \$50,000	75% to \$500,000
Conversion	Included	Included	Included
Portability (with or w/o EOI)	Not included	Not included	Included w/ EOI
Waiver of Premium - Eligibility	Age 60	Age 60	Age 60
Waiver of Premium - Elimination Pd.	9 months	9 months	180 days
Waiver of Premium - Duration	Age 65	Age 65	Age 65
Air Bag	5% of employee coverage amount to a	Included	Included
Common Carrier	Not Disclosed	Included	Up to \$200,000
Reparations	Up to \$5,000	Not included	Included
Seat Belt	10% of employee	Included	Included
Employer Contribution	100% Employer-Paid	100% Employer-Paid	100% Employer-Paid
Rate Guarantee	1 year	2 years	3 years
Rate Summary			
	Current		
Number of Participants	36	36	36
Insured Volume	\$1,722,500	\$1,722,500	\$1,722,500
Life Rate per \$1,000	\$0.191	\$0.400	\$0.333
AD&D Rate per \$1,000	\$0.025	\$0.020	\$0.025
Monthly Premium	\$372	\$723	\$617
Annual Premium	\$4,465	\$8,681	\$7,400

Variance to current

94%

66%

Variance to renewal

79%

52%

*Volume taken from census.

Voluntary Life & AD&D

Carrier Name	Current - BCBS	The Standard
Eligibility / Class Description	All Active Full-Time Employees	All Active Eligible Employees
Eligibility Hours	30 hours	30 hours
Benefit Description - EE	\$10,000 increments	\$10,000 increments
Benefit Maximum - EE	\$200,000	\$500,000
Guarantee Issue - EE	\$100,000	\$100,000
Age Reductions	35% at age 65 50% at age 70	35% at age 65 50% at age 70
Benefit Description - SP	\$5,000 increments	\$5,000 increments
Benefit Maximum - SP	\$150,000	\$150,000
Amount Not To Exceed	50% of EE Amount	50% of EE Amount
Guarantee Issue - SP	\$25,000	\$50,000
Reductions - SP	35% at age 65 50% at age 70	35% at age 65 50% at age 70
Benefit Description & Age - CI	Live birth to 15 days: 50 15 days to 6 months: \$100 6 months to 25 years (if FT student): \$10,000	Live birth through age 25: Flat \$10,000
Student Status Requirements	Included	Not Disclosed
Benefit Maximum - CI	\$10,000	\$10,000
Amount Not To Exceed	Not Disclosed	Not Disclosed
Earning Definition	Base Salary	N/A
Accelerated Death	75% to \$100,000	75% to \$100,000
Conversion	Included	Included
Portability	Not Disclosed	Included w/ EOI
Waiver of Premium - Eligibility	Age 60	Age 60
Waiver of Premium - Elimination Pd.	9 months	180 days
Waiver of Premium - Diversion	Age 65	Age 65
AD&D Included	Included	Included
AD&D Tied to Vol Life Election	Yes	Yes
At Risk	5% of employee coverage amount to a maximum of \$5,000	Included
Common Carrier	Not Disclosed	Included
Reparation	Up to \$5,000	Not Included
Participation Requirements	10% of employee coverage, to a maximum of \$25,000	Included
Open Enrollment	Annual	Greater of 20% of eligible or 10 lives
Risk Guarantees	1 year	Included
3 years		
Risk Summary		
Number of Participants	9	
Age	Employee	Spouse
420	50,088	50,088
70-74	50,088	50,088
75-79	50,088	50,088
80-84	50,088	50,088
85-89	50,088	50,088
90-94	50,088	50,088
95-99	50,088	50,088
100	50,088	50,088
105	50,088	50,088
110	50,088	50,088
115	50,088	50,088
120	50,088	50,088
125	50,088	50,088
130	50,088	50,088
135	50,088	50,088
140	50,088	50,088
145	50,088	50,088
150	50,088	50,088
155	50,088	50,088
160	50,088	50,088
165	50,088	50,088
170	50,088	50,088
175	50,088	50,088
180	50,088	50,088
185	50,088	50,088
190	50,088	50,088
195	50,088	50,088
200	50,088	50,088
205	50,088	50,088
210	50,088	50,088
215	50,088	50,088
220	50,088	50,088
225	50,088	50,088
230	50,088	50,088
235	50,088	50,088
240	50,088	50,088
245	50,088	50,088
250	50,088	50,088
255	50,088	50,088
260	50,088	50,088
265	50,088	50,088
270	50,088	50,088
275	50,088	50,088
280	50,088	50,088
285	50,088	50,088
290	50,088	50,088
295	50,088	50,088
300	50,088	50,088
305	50,088	50,088
310	50,088	50,088
315	50,088	50,088
320	50,088	50,088
325	50,088	50,088
330	50,088	50,088
335	50,088	50,088
340	50,088	50,088
345	50,088	50,088
350	50,088	50,088
355	50,088	50,088
360	50,088	50,088
365	50,088	50,088
370	50,088	50,088
375	50,088	50,088
380	50,088	50,088
385	50,088	50,088
390	50,088	50,088
395	50,088	50,088
400	50,088	50,088
405	50,088	50,088
410	50,088	50,088
415	50,088	50,088
420	50,088	50,088
425	50,088	50,088
430	50,088	50,088
435	50,088	50,088
440	50,088	50,088
445	50,088	50,088
450	50,088	50,088
455	50,088	50,088
460	50,088	50,088
465	50,088	50,088
470	50,088	50,088
475	50,088	50,088
480	50,088	50,088
485	50,088	50,088
490	50,088	50,088
495	50,088	50,088
500	50,088	50,088
505	50,088	50,088
510	50,088	50,088
515	50,088	50,088
520	50,088	50,088
525	50,088	50,088
530	50,088	50,088
535	50,088	50,088
540	50,088	50,088
545	50,088	50,088
550	50,088	50,088
555	50,088	50,088
560	50,088	50,088
565	50,088	50,088
570	50,088	50,088
575	50,088	50,088
580	50,088	50,088
585	50,088	50,088
590	50,088	50,088
595	50,088	50,088
600	50,088	50,088
605	50,088	50,088
610	50,088	50,088
615	50,088	50,088
620	50,088	50,088
625	50,088	50,088
630	50,088	50,088
635	50,088	50,088
640	50,088	50,088
645	50,088	50,088
650	50,088	50,088
655	50,088	50,088
660	50,088	50,088
665	50,088	50,088
670	50,088	50,088
675	50,088	50,088
680	50,088	50,088
685	50,088	50,088
690	50,088	50,088
695	50,088	50,088
700	50,088	50,088
705	50,088	50,088
710	50,088	50,088
715	50,088	50,088
720	50,088	50,088
725	50,088	50,088
730	50,088	50,088
735	50,088	50,088
740	50,088	50,088
745	50,088	50,088
750	50,088	50,088
755	50,088	50,088
760	50,088	50,088
765	50,088	50,088
770	50,088	50,088
775	50,088	50,088
780	50,088	50,088
785	50,088	50,088
790	50,088	50,088
795	50,088	50,088
800	50,088	50,088
805	50,088	50,088
810	50,088	50,088
815	50,088	50,088
820	50,088	50,088
825	50,088	50,088
830	50,088	50,088
835	50,088	50,088
840	50,088	50,088
845	50,088	50,088
850	50,088	50,088
855	50,088	50,088
860	50,088	50,088
865	50,088	50,088
870	50,088	50,088
875	50,088	50,088
880	50,088	50,088
885	50,088	50,088
890	50,088	50,088
895	50,088	50,088
900	50,088	50,088
905	50,088	50,088
910	50,088	50,088
915	50,088	50,088
920	50,088	50,088
925	50,088	50,088
930	50,088	50,088
935	50,088	50,088
940	50,088	50,088
945	50,088	50,088
950	50,088	50,088
955	50,088	50,088
960	50,088	50,088
965	50,088	50,088
970	50,088	50,088
975	50,088	50,088
980	50,088	50,088
985	50,088	50,088
990	50,088	50,088
995	50,088	50,088
1000	50,088	50,088
1005	50,088	50,088
1010	50,088	50,088
1015	50,088	50,088
1020	50,088	50,088
1025	50,088	50,088
1030	50,088	50,088
1035	50,088	50,088
1040	50,088	50,088
1045	50,088	50,088
1050	50,088	50,088
1055	50,088	50,088
1060	50,088	50,088
1065	50,088	50,088
1070	50,088	50,088
1075	50,088	50,088
1080	50,088	50,088
1085	50,088	50,088
1090	50,088	50,088
1095	50,088	50,088
1100	50,088	50,088
1105	50,088	50,088
1110	50,088	50,088
1115	50,088	50,088
1120	50,088	50,088
1125	50,088	50,088
1130	50,088	50,088
1135	50,088	50,088
1140	50,088	50,088
1145	50,088	50,088
1150	50,088	50,088
1155	50,088	50,088
1160	50,088	50,088
1165	50,088	50,088
1170	50,088	50,088
1175	50,088	50,088
1180	50,088	50,088
1185	50,088	50,088
1190	50,088	50,088
1195	50,088	50,088
1200	50,088	50,088
1205	50,088	50,088
1210	50,088	50,088
1215	50,088	50,088
1220	50,088	50,088
1225	50,088	50,088
1230	50,088	50,088
1235	50,088	50,088
1240	50,088	50,088
1245	50,088	50,088
1250	50,088	50,088
1255	50,088	50,088
1260	50,088	50,088
1265	50,088	50,088
1270	50,088	50,088
1275	50,088	50,088
1280	50,088	50,088
1285	50,088	50,088
1290	50,088	50,088
1295	50,088	50,088
1300	50,088	50,088
1305	50,088	50,088
1310	50,088	50,088
1315	50,088	50,088
1320	50,088	50,088
1325	50,088	50,088
1330	50,088	50,088
1335	50,088	50,088
1340	50,088	50,088
1345	50,088	50,088
1350	50,088	50,088
1355	50,088	50,088
1360	50,088	50,088
1365	50,088	50,088
1370	50,088	50,088
1375	50,088	50,088
1380	50,088	50,088
1385	50,088	50,088
1390	50,088	50,088
1395	50,088	50,088
1400	50,088	50,088
1405	50,088	50,088
1410	50,0	

Horton Benefit Solutions Disclaimer Notice

Exposure Evaluation

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