BOARD OF TRUSTEES OF COMMUNITY COLLEGE DISTRICT NO. 508
COUNTY OF COOK AND STATE OF ILLINOIS

STOP LOSS INSURANCE PLAN
BLUE CROSS BLUE SHIELD OF ILLINOIS
OFFICE OF HUMAN RESOURCES AND STAFF DEVELOPMENT
DISTRICT WIDE
(RENEWAL)

THE CHANCELLOR RECOMMENDS:
that the Board of Trustees authorizes the Chair, upon final approval of the General Counsel of the legal form of such agreement, to execute an agreement with Health Care Service Corporation, a Mutual Legal Reserve Company, d/b/a Blue Cross Blue Shield of Illinois ("BCBS"), to provide Individual Specific Deductible Stop Loss Insurance for all BCBSIL PPO Medical Claims for the period commencing January 1, 2027, through December 31, 2027, at a total cost not to exceed $3,000,000.00.

VENDOR: Health Care Service Corporation d/b/a Blue Cross Blue Shield of Illinois
300 East Randolph Street
Chicago, Illinois 60601

USERS: All Eligible Employees, Retirees, and their Dependents enrolled in BCBS PPO medical plan.

ORIGINAL TERM:
In accordance with board report 35718, the original term of the agreement commenced on January 1, 2026, and will end on December 31, 2026, with an option to renew for two (2) additional one (1) year periods.

RENEWAL TERM:
The term of this agreement shall commence on January 1, 2027, and continue through December 31, 2027, with an option to renew for one (1) additional one (1) year period.

SCOPE OF SERVICES:
Stop-loss medical insurance coverage allows CCC to safeguard from excessive or unpredictable claim costs. Under this policy, BCBS would reimburse CCC when individual claims exceed the agreed upon $275,000 threshold.

This structure ensures financial protection and budget predictability for CCC while maintaining comprehensive healthcare benefits for employees, retirees, and their dependents. It also allows CCC to continue managing its self-funded plan responsibly while limiting exposure to high-cost medical events.

BENEFIT TO CITY COLLEGES OF CHICAGO:

The vendor as both the plan administrator and stop-loss carrier, Blue Cross Blue Shield of Illinois offers a fully integrated approach that enhances claims accuracy, reduces administrative redundancy, and ensures timely financial protection against catastrophic losses. This alignment provides the City Colleges of Chicago with greater cost efficiency, data transparency, and risk control than would be achieved through a separate stop-loss provider. Stop Loss Insurance provides an added layer of insurance protection against catastrophic claims and unpredictable losses.

VENDOR SELECTION CRITERIA:

The contract is being utilized as part of the joint purchasing agreement that has been advertised and was awarded in July 2020 in accordance with the joint procurement procedures of CCC, other sister City agencies and the City of Chicago (Specification No. CBO 2019-001). This agreement (Contract #233859 and PO #6078) has been extended through the City of Chicago as part of our joint procurement agreement.

MBE/WBE COMPLIANCE:

The Office of Procurement Services has reviewed the proposed compliance plan and determined the Vendor has complied with the Board Approved MBE/WBE Contract Participation Plan:

Vendor	MBE or WBE	%	Participation	Certifying Agency
Viva USA, Inc. 3601 Algonquin Rd., Suite 425 Rolling Meadows, IL 60008	MBE	15	Indirect	State of IL – CEI
Innovative Systems Group, Inc. 799 Roosevelt Rd., Bldg. 4-Ste. 109 Glen Ellyn, IL 60137	MBE	10	Indirect	State of IL - CEI
A&R Janitorial Service, Inc. 10127 W. Roosevelt Rd. Westchester, IL 60154	WBE	7	Indirect	State of IL - CEI

GENERAL CONDITIONS:

Inspector General – It shall be the duty of each party to the agreement to cooperate with the Inspector General for City Colleges of Chicago in any investigation conducted pursuant to the Inspector General's authority under Article 2, Section 2.7.4(b) of the Board Bylaws.

Ethics – It shall be the duty of each party to the agreement to comply with the applicable provisions of the Board's Ethics Policy adopted January 7, 1993, and as amended by the Board.

Contingent Liability – Pursuant to Section 7-14 of the Illinois Public Community College Act, all agreements authorized herein shall contain a clause that any expenditure beyond the current fiscal year is subject to appropriation in the subsequent fiscal year.

FINANCIAL:
Total: $3,000,000.00
Charge to: Office of Human Resources and Staff Development
Source of Funds: Education Fund
Budget Line: 520000-00003-0025006-80000

Respectfully submitted,

Juan Salgado
Chancellor

November 5, 2026 – Office of Human Resources and Staff Development