



Wheaton Park District

**Wheaton Park District Board of Commissioners
SUBCOMITTEE MEETING
Wednesday November 5, 2025
DuPage County Historical
Museum
102 E. Wesley Street, Wheaton, IL 60187
5:00 pm**

CALL TO ORDER

President Vires called the meeting to order at 5:00 p.m., Commissioner Barrett, Commissioner Frey, and Commissioner Mee Commissioner Pecharich, Welker were present.

Commissioner Kelly, was absent

Staff Present included: Executive Director Benard, Executive Assistant Siciliano, Superintendent of Planning Hinchee, Director of Arrowhead Operations Novak, Director of Finance Simpson, Assistant Director of Finance Meger, Human Resources Manager Jay, Director of Recreation Beyer, Director of Parks and Planning Kimbrough, and Assistant Director of Parks and Planning Pickett.

COMMUNITY INPUT

None

PRESENTATIONS

Lee Rivera, Project Engineer & Steve Travia, Director DuPage County Division of Transportation

Steve Travia stated that this is Phase 1 of the project. They are hoping for design approval this winter and anticipate construction to begin in 2028. The goal of the project is to reduce congestion and accidents.

Lee Rivera explained that a temporary easement will be needed at Rotary Park. The project requires five feet of district property to accommodate a future bike path. There will not be bike paths included in this phase, but they are planned as a future phase.

Executive Director Benard asked about the existing right of way. Rivera stated it is currently 150 feet, and they will be adding five feet. Rivera noted they have received

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positive public comments, especially regarding the proposed bike path and Washington Street upgrades.

Benard asked when the temporary easement agreements and documents would be expected. Rivera said likely in the later part of 2026.

Commissioner Mee asked about the duration of the project. Rivera said they are hoping to complete it within one construction season, from early spring through October. All utilities will need to be relocated prior to construction.

Benard requested that the hardscape be restored to its prior state, minus the five feet being used for the project. Benard also asked whether the city's monument sign would be relocated. Rivera stated that if the sign can be salvaged, it will be reused; if not, the city will be compensated.

Commissioner Welker asked if the construction would limit access to parking lots. Rivera said access will not be completely blocked but access may be reduced during construction.

Dave Meyer, President, CFM Insurance

2026 Health Insurance Renewal

Renewal Backdrop

Dave Meyer, President. CFM Insurance stated that the 2026 renewal proved to be challenging, not just for the District, but also for the industry. Employers Expect 2026 Health Insurance Cost increases to be the largest in 15 Years.

What It Means: Employers expect to offer more health plan choices to help provide lower-cost options to employees. For example, an emerging trend is to provide plans with a broad network of doctors but with differing out-of-pocket costs based on the provider (Tiered Network Products).

BCBS initially issued a 27.1% renewal increase for 01/01/26. Through negotiations we were able to get this down to a 16.2% increase. With optional plan design changes, we were able to build a path to a 9.9% overall increase (if approved).

The District's increase was a result of industry factors (Chronic Health Conditions affecting millions of Americans, Catastrophic High Cost Claim, Health Care Labor Costs), along with 8 active large ongoing claimants within the group.

Rate Relief Efforts

This resulted in an 11% to 17% reduction of the original renewal increase of 27%. This was accomplished through three primary channels

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1. Direct Carrier Negotiations Efforts (rate relief)
2. Re-marketing Efforts – 5 Carriers: Aetna, BCBS, Cigna, PDRMA, UHC.
2. Plan Design Alternatives (lower cost plan designs)

Comments on the Market:

We received lower cost quotes from both Cigna and UHC. The spread ends up at a 2-6% savings (\$34,000 to \$128,000 annually) depending on whether the lower cost plan design options are factor in with BCBS or not.

First year savings on fully- insured plans are always immature, meaning first year pricing is discounted to account for normal claim lag (10 months of claims, not 12). This will always be adjusted at first renewal.

There are many factors in considering a carrier change:

- Network Disruption
- Plan Changes (typically higher out-of-pocket limits for employees)
- Prescription Formulary Changes (including prior authorizations)
- Tighter Managed Care Programs such as high-tech imaging, etc.

Bottom line: We assess renewing with BCBS is the best overall value on investment when taking into consideration the adverse disruption challenges and employee attraction and retention challenges.

Summary:

1. Recommend renewing with BCBS with option A or B
 - a. Maintaining current plans or
 - b. Elect lower cost alternative plans (optional plan changes).
 - c. BCBS continues to offer plans at \$193,000 savings over PDRMA (no plan changes), or \$292,513 savings over PDRMA (with recommended plan design changes).
 - d. To date, BCBS has saved the district more than \$2.4M since 2019.
2. Recommend adding lower cost HDHP Option (triple option) – 17% savings over PPO

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3. Recommend continuing contribution strategy

HMO: 95% Employer / 5% Employee

PPO: 85% Employer / 15% Employee

HDHP: 90% Employer / 10% Employee

4. Additional organizational savings can be found in:

a. Consider eligibility changes to combat any “anti-selection” if additional cost savings are needed

i. Increasing Waiver Credit Incentive to incentivize spouses to take plans that might be available to them through their employers.

ii. Amend Eligibility to include “Working Spouse Rule” or “Spousal Surcharge Rule”

How it works:

Eligibility exclusion: A spouse is deemed ineligible for coverage under the employee's plan if they can get their own employer-sponsored health insurance.

Spousal surcharge: Some plans may not exclude the spouse entirely, but will charge a higher premium (a surcharge) if the spouse declines their own employer's plan but the employee's plan requires them to have it

b. Consider changing employer contribution strategy (shift more cost to employees, but mostly in the dependents tiers)

c. Consider 10% employee contribution on dental (\$15,000)

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Benefits Discussion Summary

Topics Discussed:

1. Spousal Coverage Policy
 - Idea: Restrict spousal coverage if the spouse has access to their own employer's health plan.
 - Benard: Does not recommend this restriction.
 - Meyer: Noted an increase in non-employed spouses using the district's health plan.
 - Possible Alternative: Implement a spousal surcharge if a spouse chooses the district's plan despite having other coverage options.
 - Vires: Suggested exploring options to increase employee pay if the spouse declines district coverage.
2. Dental Plan Contributions
 - Proposal to implement a 10% employee contribution toward the dental plan.
 - Estimated to generate approximately \$15,000 in revenue.
 - The board was not in favor of this since it is a small savings.
3. Plan Structure and Pricing
 - Commissioner Pecharich: Asked if "employee + child" and "employee + children" are priced differently.
 - Dave Meyer: Confirmed they are priced the same—no difference in cost regardless of the number of children.
 - Commissioner Welker: Asked whether other park districts use similar structures.
 - Dave Meyer: Confirmed this approach is common among park districts.
4. Competitiveness and Compensation
 - Dave Meyer: Stated that government employers typically offer stronger benefits, while the private sector focuses more on salary.
 - President Vires: Suggested exploring a model where employees are paid more if their spouse does not take the district's insurance, or where contributions vary based on family size.
 - Commissioner Pecharich: Noted that most employers require employees to attest if a spouse has other coverage—often on the honor system.
5. Contribution Structures
 - Commissioner Welker: Asked if contribution rates are flat across classes.
 - Response: Executive Director Benard stated Yes, currently flat.
 - HR Manager Matt Jay: Mentioned that in his experience with three government entities, he has never seen tiered contribution rates by class.
 - Executive Director Benard is recommending keeping the employee contribution rates the same as they are currently. HMO 5%, PPO 15%, and for the new HDHP plan, 10%

The Board requested a summary with estimated cost savings related to the different contribution scenarios discussed.

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DISCUSSION ITEMS

Finance and Administration

Discussion Items

1. **Insurance Renewal Quotes and Premium Contribution Strategy for 2026 / Health, Dental, Vision, Group Term Life and EAP** – Review of insurance rates for 2026
Discussed during Dave Meyer presentation.
2. **Wheaton Park District Strategic Plan 2026-2028** – Review of the 2026-2028 Strategic Plan Initiatives for the Wheaton Park District.

Executive Director Benard was pleased to present the final draft of the strategic plan for board review and consideration. This plan includes four primary themes with initiatives under each theme to be accomplished over the next three years. Commissioner Mee appreciated the work by staff to produce this plan. There were no questions or requests for follow up from the Board.

3. **Notice of Public Hearing Concerning the Intent of the Board of Commissioners of the Wheaton Park District, DuPage County Illinois, to Adopt a Budget and Appropriation Ordinance for the Period Beginning January 1, 2026 and Ending December 31, 2026** – Review of Public Notice for the November 19 Hearing and Draft Ordinance No.2025-07

Benard stated that the Public Notice appeared in the paper today and the hearing will be conducted prior to the Regular Board Meeting on November 19.

4. **Estimate of the 2025 Tax Levy for the Wheaton Park District** – Review of Estimate
President Vires asked Benard to show the board how a 3.5% levy will impact the district. It gives an opportunity for property to increase faster than our levy. Commissioner Mee asked Benard if he can confirm the impact on the homeowner is \$1.00-\$3.00 a year on whether the levy is 3.5 or 3.7% Benard said that was correct. Vires stated that he realizes we have a lot of expenses going up and doesn't want to put the park district in a situation where they must go to referendum for an operating rate increase. Vires is in favor of higher new construction rather than a higher CPI. The board consensus was 3.5%. Commissioner Pecharich said that because we take bond issuance and have money in the bank, we need to keep tax increases lower, keep ours to a minimum, she would like to see it at 3%. There was consensus by the majority of the Board for staff to prepare a levy at a 3.5% increase.

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5. **General Obligation Limited Tax Park Bonds Series 2025** – Online competitive sale of bonds taking place November 18, 2025
The competitive sale will take place on Tuesday, November 18 with the final bond ordinance available at the November 19th regular meeting for adoption. Benard said that all bond proceeds will support capital projects and expenses.
6. **2026 Independence Day Fireworks & Drone Show** – Review of Proposal
Benard stated that the proposal for the July 3rd celebration in honor of the 250th anniversary of our Nations birth includes a \$50,000 Drone Show and a \$50,000 Firework Display that will be integrated. The City of Wheaton provides funding to assist in covering the total cost of July 3 and 4 activities. The 2025 celebration was the same format on a smaller scale for a combined cost of \$60,000. The increase for 2026 is to honor the Nation's Semi-Quincentennial Anniversary. It was noted that this could be the final year for fireworks at this site due to future county projects / expansion on this property. We will continue communication with county on the plans and timing of their project and plan accordingly for future July 3^{rd/4th} celebrations for 2027 and beyond.
7. **Arrowhead Golf Club** – Review of Proposed 2026 Green Fees
Benard stated that he supports increasing weekday greens fees by \$1.00 for 9 holes and \$2.00 of 18 holes and the change in time for senior rates being effective on Fridays after 1pm. No discussion.
8. **2026 Fee Proposal Rice Pool / Waterpark and Northside Pool** – Review of 2026 Proposed Rates for Season Passes, Daily Rates and Coupon Books
Benard supports the recommendation for increasing the daily fees of \$.50 for all rate categories with corresponding increases to the guest pass coupon program. No discussion
9. **Disposal and Sale of Personal Property Owned by the Wheaton Park District** – Review of Ordinance 2025-05
No discussion
10. **Annual Meeting of the Illinois Association of Park Districts 1/31/26** – Review of Credentials Certificate and Identification of Delegate
The board was agreeable with Executive Director Benard being the delegate.
11. **Illinois Association of Park Districts & Illinois Park and Recreation Association 2026 Educational Conference and Exposition** – Review of Possible Commissioner Attendance.
Commissioner Barrett was interested in attending. This will be on November 19th regular meeting for approval.

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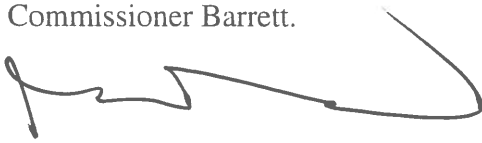
Buildings and Grounds

Discussion Items

1. **Ray Morrill Community Center Phase 3** – Review of Williams Architects Furniture and Signage Proposal.
No discussion
2. **855 Prairie Painting Project** – Review of Bid Results
The painting will take place in 2025
3. **855 Prairie Carpeting Project** – Review of Bid Results
The carpeting will be replaced in 2026
4. **Cosley Hale Family Education Pavillion & Duck Enclosure** – Review of Change Order # 10
No discussion
5. **Tree and Bench Commemorative Program** – Review of Pricing Proposal
Benard stated that we are increasing prices to cover cost of materials. As sights fill, we will promote other parks. Arrowhead, Cosley Zoo and The Sensory Garden are not in this program as memorial projects are negotiated.
6. **Triangle Park Basketball Court** – Review a time extension with Chicagoland Paving to complete the remaining work by May 29, 2026.
Benard said we need to push the sealcoating portion of the project to spring.

ADJOURNMENT

At 6:10 p.m. Commissioner Mee moved to adjourn the meeting. Seconded by Commissioner Barrett.



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