



City of Wheaton, Illinois

City of Wheaton  
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## Actuarial Services

### *Request for Proposal Amendment #2*

*The following changes / clarifications / additions have been added to the Invitation to Bid project specifications and plans:*

1. **QUESTION:** Page 6, the insurance cost is reported as a single number. Might you be able to tell me whether this monthly cost represents HMO, PPO or some blend between them?  
**ANSWER:** *The monthly premium cost is the City's current PPO premium + 3.0%.*
2. **QUESTION:** Are the OPEB beneficiaries given the option to choose between more than one insurance coverage (for example, are they forced to take the HMO coverage, or may they opt for the PPO or even some different HMO coverage)?  
**ANSWER:** *Yes, the OPEB beneficiaries may choose HMO or PPO coverage for themselves and eligible dependents.*
3. **QUESTION:** The Summary of plan provisions on page 8 is taken from the IMRF text. Are Police or Firefighters or Administrators or any other group of employees entitled to any kind of different plan provisions from what the IMRF would provide its retirees?  
**ANSWER:** *No. The City provides continued health insurance coverage at the active employer rate to all eligible employees in accordance with Illinois statutes. To be eligible for benefits, an employee must qualify for retirement under one of the City's retirement plans (IMRF, Police Pension and Fire Pension). Upon a retiree reaching age 65, Medicare becomes the primary insurer.*

**Attachments:** none

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