



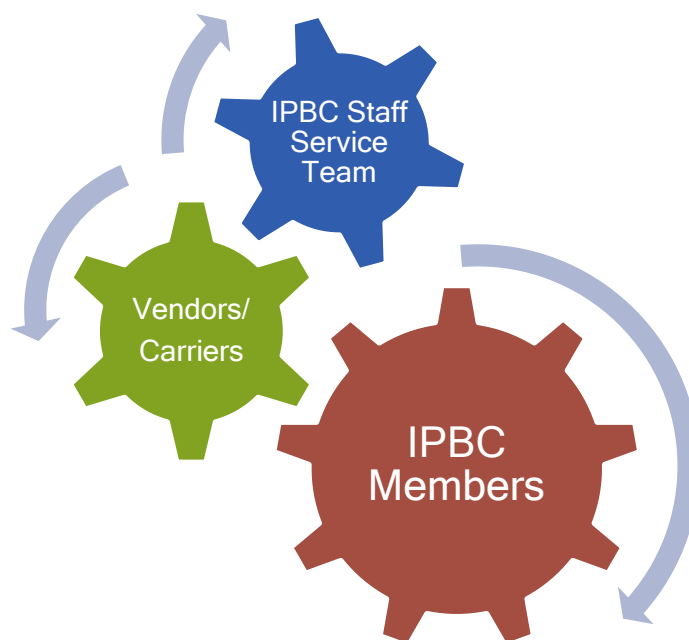
# IPBC Member Responsibilities

A Summary of Obligations of IPBC Membership  
2025 Edition

# IPBC Membership

The Intergovernmental Personnel Benefit Cooperative (IPBC) is an intergovernmental agency created under Illinois statutes, which allows units of local government to band together for the purposes of insurance and is open to municipalities, counties, special districts and intergovernmental agencies.

What is a cooperative? Per the Merriam Webster dictionary, the definition of cooperative is “an enterprise or organization owned and operated for the benefit of those using its services”. What does that mean? It means that IPBC members must work together for the success of the cooperative.



IPBC Member organizations have obligations as part of their membership in the cooperative. The purpose of this document is to summarize those obligations. It is the responsibility of IPBC member organizations to review the document and to ensure that all staff members that have responsibility for benefit administration in the organization are familiar with its contents.

# IPBC Member Organization Responsibilities

## IPBC Governance

IPBC is an intergovernmental agency and is governed by its member organizations. IPBC member groups have a responsibility to:



- Participate in IPBC governance meetings.
- Review meeting packets before the meetings.
- Review and understand the IPBC policies that IPBC members are subject to:

[IPBC By-Laws, Policies & Guidelines - IPBC Members](#)

## IPBC Financials

Personnel costs make up a significant portion of any governmental entity's budget. The purpose of the IPBC is to provide economies of scale and risk pooling that will allow IPBC member organizations more financial stability than offered by the commercial insurance market. To assist in maintaining the financial stability of IPBC, member group organizations must:

- Review the IPBC Monthly Financial Reports – available here:
  - [Monthly Claim Reports - IPBC Members](#)
- Review their individual monthly reports - available here:
- [Financial Summary by Member - IPBC Members](#)
- Review the Annual Financial Report - available here: [Annual Reports - IPBC](#)



And most importantly, IPBC member organizations **MUST** review their monthly invoices/ACH report and make any necessary corrections in a timely manner .

What needs to be reviewed?

- Active employees and retirees are covered in the appropriate plans.
- Terminated employees have been terminated in the benefit administration platform.
- You can find the most recent Billing Overview here: [Benefits Administration - Plan Source - IPBC Members](#)

## IPBC Benefit Administration Platform

IPBC utilizes the benefit administration platform, PlanSource, to manage enrollment, eligibility and billing. IPBC Member organizations have a responsibility to:

- Designate certain employees as “PlanSource Administrator(s)”. PlanSource Administrators should know how to manage the member groups employee population within the platform. Member Group Administrators should review the training videos available on the IPBC website: [Benefits Administration - Plan Source - IPBC Members](#) and within PlanSource University.
- The day-to-day PlanSource responsibilities include:
  - Maintaining data in the platform including but not limited to (please note that transaction should be completed in most cases within 31 days of the event):
    - Adding new employees
    - Terminating employees in a timely manner.
    - Adding new dependents per the established rules.
    - Approving supplemental life requests.
    - Update salary and other demographic information
    - Please see benefits administration FAQ on the webpage noted above
- The annual PlanSource responsibilities include:
  - Annual Renewal
    - Return rate splits per the established timeframe.
    - Complete testing per the established timeframe.
    - Follow the established process/timeframe during the black-out period during the annual renewal.
  - Complete ACA responsibilities per the established timeframe (if utilizing PlanSource for ACA reporting).
- A Transaction Quick Guide is available on the website above and questions should be directed to [ipbcsupport@plansource.com](mailto:ipbcsupport@plansource.com) (copy your Service Team Representative on questions).



Again, we must stress that it is the responsibility of IPBC member organizations to review their data in the PlanSource system and examine their monthly invoices and make any necessary corrections in a timely manner. What needs to be reviewed?

- Active employees and retirees are covered in the appropriate plans.
- Terminated employees have been terminated in the benefit administration platform.
- If errors are found, they must be corrected within 90 days of the event (no financial adjustments can be made beyond the 90 days). IPBC members should be processing transactions in PlanSource within 31 days of the event in most circumstances (i.e., new hire, termination, marriage etc.). The 90-day grace period exists for extenuating circumstances. Therefore, please note that IPBC members may need to justify the reasons that they were unable to process the transaction in a timely manner.

## IPBC Communications/Contact Updates

IPBC communicates with its members through a variety of channels, including but not limited to:



to:

- IPBC Monthly Newsletter - this is the main channel that IPBC shares information with its membership. IPBC member organizations should review the newsletter every month.
- Email blasts – IPBC will send out blasts to the membership on topics of importance that cannot wait until the next newsletter. IPBC member groups should read the email blasts and take any necessary action.
- IPBC website – [www.ipbchealth.org](http://www.ipbchealth.org) has a wealth of information. IPBC members should use and review the information available on the website.
- Confidential information – IPBC members should only share PHI with their assigned Service Team Representative via secure email. If an member organization does not have access to secure email, they should ask for a secure email from their representative.

IPBC members need to make sure they can receive communications from IPBC's email vendor (whitelisting may be required). Member Groups need to update contacts on a regular basis via: <https://forms.office.com/r/7FdsCDnprU>.

## Carrier Administration

The responsibility of the IPBC member groups with regards to carrier administration includes the following:

- Claim Questions
  - IPBC member groups should instruct the employee/retiree to first contact the appropriate carrier.
  - The IPBC Service Team should be contacted for claim issues that require escalation.
- Employee Educational Materials/Flyers
  - IPBC member groups should share with employees the information about the various program offerings available through the carriers. Through IPBC membership, IPBC member groups have access to a variety of carrier programs

that wouldn't be available on a direct contract basis. Additional information is available on the IPBC website: [Carrier/Vendor - IPBC Members](#).

- Haste Enrollments
  - IPBC member groups should complete the haste enrollment process when necessary and during any blackout period associated with annual enrollment. Instructions are on the IPBC website.

## Wellness Program Administration

### [IPBC Wellness Program - IPBC Members](#)

IPBC members that have a wellness program for their employees and wish to qualify for reimbursements/incentives per the IPBC wellness program need to:

- Be familiar with the IPBC Wellness Program
- Return necessary information for payment of biometric screenings invoices within five (5) business days of receiving it from IPBC Staff and/or Service Team.
- Submit requirements for possible Wellness Incentives by June 15<sup>th</sup> to the appropriate Service Team member.



## Underwriting Requests/Plan Changes

When IPBC members are considering making changes to their plans, IPBC members need to:

- Submit the underwriting request to their Service Team member within the timeframe listed in the Open Enrollment calendar.
- If going to make a plan change, IPBC member groups need to submit the plan change request by the deadline listed in the Open Enrollment calendar.

### [Meeting Calendars and Timelines - IPBC Members](#)

## Compliance

IPBC members must make sure that their entity is completing its compliance requirements.

Benefit Administration compliance activities include:

- Providing Employee Notices/Posting (New Hire/Annual)
- Employee Separation Notifications
  - COBRA (can outsource)
  - State continuation rights
- ACA Reporting (can outsource)

Toolkits, examples and other documents are available here: [Compliance - IPBC Members](#)

IPBC Members must comply by the requirements of the Dependent Audit Policy. More information is available here: [Dependent Audit Requirement - IPBC Members](#)

IPBC has AleraHR available to the membership as a compliance resource. More information is available here: [Compliance - IPBC Members](#)

## Employee Engagement

It is the responsibility of the IPBC member groups to engage with their employees. IPBC Staff and/or Service Team are not able to engage directly with employees. Employer groups must notify their employees about open enrollment, timeframes associated with adding/removing dependents and various carrier programs.

## Questions?

If you have any questions and you are not sure who to direct your questions to, please review the Q&A document: [Contacts - IPBC Members](#)

*Thank you for taking the time to review this important document. It will be shared with the membership on an annual basis and always be available on the IPBC website.*