The premier health benefit option for Illinois local governments

IPBC Intergovernmental Personnel Benefit Cooperative

Timeline for Open Enrollment for January 1, 2026

IPBC has worked with the IPBC vendors to develop the timeline for the January 1, 2026, open enrollment. To ensure those making open enrollment changes have ID cards by the effective date, and that PlanSource is updated with plan and/or rate changes prior to the open enrollment window opening, the following deadlines are ***mandatory***.

Action	Deadline
Underwriting Requests (1) • New ASO Medical/Dental & Current Plan Design Changes • Rate Tier Changes (i.e., 2 tier to 4 tier)	7/31/25
Confirmation of (1) • New ASO Plans & Plan Design Changes • New fully insured plans (i.e., new vision plan etc.), EAP, ID Theft • Rate Tier Changes (i.e., 2 tier to 4 tier) • Population Additions (i.e., separate cost population breakout for non-union, union etc.) Encircle RX form due (attached)	9/12/25
Confirmation of utilization of Employee Self Service (ESS) for OE (1)	9/19/25
Annual Enrollment Request Form Due (2)	9/19/25
1/1/26 Rate Sheets Provided to Members (3) Groups that did not request underwriting Groups that requested new plans/plan changes	 8/29/25 9/26/25
Member returns rate sheets with rate splits & copy of current payroll calendar (3)	Within 5 business days of receipt of rate sheet
Guided Renewal Process Completed in PlanSource (4) Rate Changes Only New Plans/Changes	 9/2/25-10/24/25 9/15/25-10/25/25
Member completes testing and provides feedback of open enrollment – allow time of corrections and retesting (5)	Testing Completed by 10/31/25
Data Rollover (3)	11/7/25
OE Window will open/close – ESS (3) OE Window will open/close – Admin (3)	11/10/25-11/23/25 11/10/25-12/3/25
OE WEX EDI file transmission (3)	11/27/25
OE EDI file transmission for all other carriers (3)	12/4/25

(1) Submit to your IPBC Service Team Rep in writing. Please note UW requests may take 2-3 weeks.
(2) Attached form should be returned to IPBC Service Team Rep.
(3) Please see the next page for important information.
(4) Guided renewal process will be completed by IPBC Service Team.
(5) IPBC Service Team Rep will let member group know when system is ready for testing. Testing feedback should be submitted to ipbcsupport@plansource.com with the subject line "OE Testing Feedback – Member Name". Please note that testing feedback provided after the deadline is not guaranteed to be in place by the start of Annual Enrollment.

Rate Sheets & Payroll Calendar

The rate sheet for 1/1/26 to 12/31/26 will be provided to the IPBC member group no later than the date listed on the chart on the previous page. Upon receipt of the rate sheet, IPBC member groups need to return it to their Service Team Representative within 5 business days with the appropriate splits. Instructions on how to include the splits will be given along with the rate sheet.

A 2026 Payroll Calendar that Pay Period Start/End Date and Pay Date should also be included as well.

Data Rollover

Data will be rolled over from the current plan year to the new plan year on 11/7/25. ***All pending transactions need to be either completed or terminated prior to the data rollover date. Otherwise, your employees data will not rollover into the next plan year.***

Once the data rolls over, dual enrollment will be required for any life events during the time period between the rollover date and the end of the current plan year (so you will need to enter an enrollment for 2025 plan year and then repeat that for the 2026 plan year). When you go into PlanSource to complete a life event for the current plan year, it will prompt you to also complete an enrollment for the upcoming plan year. This will be required until the open enrollment EDI file transmits (please see notes below).

Processing Open Enrollment Changes

All open enrollment changes **MUST** be processed within the window noted on the previous page. IPBC Member Groups need to plan accordingly to be able to enter any open enrollment changes within the timeframe noted on the previous page. The one exception is WEX. For groups that have a connection between PlanSource and WEX, all WEX transactions must be entered by 11/26/25. The EDI file for WEX will transmit on 11/27/25. In order to ensure that debit cards are sent in time, WEX is requiring their EDI transmission on 11/27/25 (we do acknowledge that is the Thanksgiving holiday, but we must work within the carrier requirements).

EDI File Transmission/Black Out Period

WEX EDI Transmission: As noted above, the WEX EDI file must transmit on 11/27/25. The last WEX file with 2025 data will transmit on 11/20/25.

The last EDI file with 2025 data for the other carriers will be transmitted on 11/27/24. The open Enrollment EDI file will be transmitted on 12/4/25.

Once the carriers receive the file with the open enrollment elections for the plan year starting on 1/1/26, they will no longer accept any files with changes with effective dates prior to 1/1/26.

Therefore, there will be a black-out period from 11/27/25 until the start of the new plan year. In order to enroll new employees, terminate employees, or process life events (birth/marriage etc.) with a 2025 effective date, you must complete the carrier's haste enrollment process. Haste enrollment directions are available on the applicable carrier page on the IPBC website. At the same time, enter any changes you submit via the haste enrollment process into PlanSource.

PlanSource ACA & COBRA Services

To Add PlanSource ACA & COBRA Services: To add ACA or COBRA a request will need to be sent to IPBCsupport@plansource.com 90 days prior to the effective date. Please copy your Benefit Consultant.

To Terminate PlanSource ACA & COBRA Services: Any IPBC Member that wishes to terminate ACA or COBRA services will need to send a termination letter on their government letterhead to IPBCsupport@plansource.com . The notices are due 90 days prior to the termination effective date. All terminations are processed based on the terms and conditions of the contract.

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www.ipbchealth.org

EnCircleRx Election Form

Entity Name: _____
OE Date: _____

☐ **Option #1:** No Change (Plan remains as is with Weight Management Care Value Program)

☐ **Option #2:** Remove GLP-1 Usage for Weight Loss (expected average decrease is 3.5%, *underwriting is required* – underwriting request needs to be submitted, see below)

☐ **Option #3:** Implement EnCircleRx Program (-1% rate adjustment, no underwriting required)

☐ **Option #4:** Implement EnCircleRx Program with Continuation of Treatment (-.5% rate adjustment, no underwriting required)

This Form Needs to be Signed by the IPBC Delegate or Management Personnel:

Signature: _____ Date: _____
Title: _____

This form needs to be returned to the IPBC Service Team Representative.

Please Note the Following:

IPBC Member Groups that are a 1/1 Open Enrollment:

- For option #2, the Member Group needs to submit their underwriting request to their Service Team Representative by 7/31/25. Form will need to be returned by 9/12/25.
- For options 1, 3 or 4, this form needs to be returned to your Service Team Representative by 9/12/25.

IPBC Member Groups that use a 7/1 Open Enrollment:

- 7/1 Groups may implement with a 1/1/26 effective date. If that is the decision of the 7/1 IPBC Member Group:
  - For option #2, the Member Group needs to submit their underwriting request to their Service Team Representative by 7/31/25. Form needs to be returned by 9/12/25
  - For options 1, 3 or 4, this form needs to be returned to your Service Team Representative by 9/12/25.
  - Rates will be adjusted on 1/1/26 for options 2,3 or 4. It is up to the member group to decide to change the employee contribution effective on 1/1/26 or not.
- 7/1 Groups may wait until 7/1/26 to make a decision. The underwriting date and form return date will be part of the 7/1/26 OE Process (timeline TBD – but usually released in December)

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OPEN ENROLLMENT REQUEST FORM

Entity Name: _____
Main Contact: _____
Phone: _____
E-mail: _____

Are you having an employee benefit fair? ☐ Yes ☐ No

Are you having employee presentations? ☐ Yes ☐ No

Please indicate the type of presentation(s): ☐ Virtual ☐ In-person

Do you like your IPBC Benefit Consultant to attend*? ☐ Yes ☐ No

Do you need carriers to attend*? ☐ Yes ☐ No

If yes, which carriers:

Please include details: dates/times of meetings, estimated # of attendees etc*.

Type of Meeting	Date & Time	Location	Estimated # of Attendees

30-day notice required. Benefit consultants/carriers may not be able to attend all requested meetings, please plan accordingly. Priority will be given to member entities making significant plan changes. IPBC reserves the right to require a minimum number of attendees per session for on-site attendance by benefit consultant and/or carriers.

If you are not adding any new benefits/offerings, please consider a "passive" open enrollment. Multiple meeting requests onsite will need to guarantee employee attendance.

Please note that form must be submitted to Benefit Consultant by date listed on Open Enrollment Timeline.

PRINTED MATERIALS REQUEST

If you need printed materials from any of the IPBC programs your entity participates in, please indicate below. Please remember electronic versions of most documents are also available on the IPBChealth.org website as well.

Items	Quantity
Benefit Summary	
Medical Enrollment Kits/Enrollment Guides - HMO	
Medical Enrollment Kits/Enrollment Guides - PPO	
Express Scripts Forms	
Dental Enrollment Kits/Enrollment Guides (if applicable)	
Vision Plan Information (if applicable)	
Basic Life Insurance/Supplemental Life Insurance (if applicable)	
FSA (if applicable)	
EAP Wallet Cards/Posters – please use form on IPBC website	IPBC - EAP - ComPsych (ipbchealth.org)
Supplemental Health and/or ID Theft (if applicable)	
Additional Items/Giveaways	

Requested Delivery Date of Materials:

Ship To:

Please note that form must be submitted to Benefit Consultant by date listed on Open Enrollment Timeline.