

**A Study of the Public  
Safety Employee Benefits  
Act Pursuant to  
P.A. 98-0561**



**Commission on Government  
Forecasting and Accountability**

**June, 2014**

# Commission on Government Forecasting and Accountability

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**June, 2014**

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## EXECUTIVE SUMMARY

The Public Safety Employee Benefits Act (hereinafter referred to as “PSEBA”) was enacted by Public Act 90-0535 in 1997. The PSEBA statute grants special health insurance to public safety employees who are catastrophically injured in the line of duty.<sup>1</sup> This insurance is above and beyond that which is commonly provided to public safety employees and retirees. Once awarded, the recipient, his or her spouse, and their dependent children receive health insurance, the premium of which is paid for by the employing municipality.

The PSEBA Reporting Act, enacted by Public Act 98-0561, tasks the Commission on Government Forecasting and Accountability (CGFA) with analyzing the application of PSEBA throughout Illinois. Specifically, CGFA is charged with analyzing the characteristics of the individuals and employers<sup>2</sup> participating in the Act. In addition, CGFA has been tasked with analyzing the monetary expenditures involved in the administration of this program on the part of the municipalities/counties participating in the Act. For the purposes of this report, CGFA’s analysis will consist of two main components.

The first section of this report will summarize the results of the surveys received from individual PSEBA participants and their municipalities. This section will detail how CGFA acquired the data. The second section of this report will analyze the individual and municipal data in the aggregate and discuss the allocation of money in regards to insurance services provided by PSEBA.

It is necessary to note that all the information utilized in this report was derived from the individuals and municipalities surveyed. In some cases, individuals and municipalities failed to submit forms that included all of the required information. Therefore, certain information has been excluded due to the incomplete nature of the responses.

This report does not seek to make a public policy judgment regarding the costs of providing health insurance to PSEBA participants. Rather, pursuant to P.A. 98-0561, this report only details the costs involved for the municipalities that provide benefits to PSEBA recipients. As a result of the information provided by these municipalities and participants, a number of inferences can be made. PSEBA is a program that is prevalent in numerous municipalities across Illinois and comprises a variety of participants today. Currently, 456 individual responses have been gathered, along with 126 municipal responses as of the end of State Fiscal Year 2013. It is necessary to note that municipalities have differing fiscal years from the State of Illinois (July 1 – June 30). Therefore, considerations were made to ensure that data from similar timeframes was analyzed between municipalities. This is discussed in further detail later in this report. As of this writing (May 2014), the City of Chicago has not submitted any complete PSEBA employee or employer forms, as required under P.A. 98-0561.

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<sup>1</sup> P.A. 90-535 defines “public safety employees” as full-time police, firefighters, or officers in the Department of Corrections.

<sup>2</sup> An employer can be any of the following: a town, city, village, county, or fire protection district.

## **METHODOLOGY**

PSEBA has not been studied in any detail before the passage of P.A. 98-0561 which requires CGFA to amass the requisite information for performing this analysis. To cover each and every employer of public safety personnel affected by this Act, P.A. 98-0561 required CGFA to send out inquiries to all employers subject to the PSEBA Act. The Reporting Act prescribed the exact content of two separate survey forms: an individual form to be filled out by the PSEBA recipient themselves and a municipality-specific form to be filled out by the municipal employee with knowledge of PSEBA benefits.

### PSEBA Recipient Reporting Form

In the case of PSEBA Recipient Reporting Forms, P.A. 98-0561 mandated the exact content of a form for PSEBA Recipients that their municipalities then sent out and directed them to return to the municipality in a timely manner. This form requested various data points from the PSEBA recipients, which included age, date of application, area of injury, current employment/insurance status and spousal employment/insurance status (when applicable). In most cases, this form was returned fully completed to CGFA. However, in some cases, the individual forms were only partially filled out. Fortunately, enough data was collected in this initial survey of PSEBA participants to provide the basis for valid comparisons and analyses.

The following analyses, charts and graphs are a product of the forms prescribed by P.A. 98-0561 and received from municipalities and individual PSEBA participants. While some of the forms received were incomplete, all had enough data to help provide a picture of the status of the PSEBA recipient and the insurance situation of municipalities and individual participants. In future years, this process should become more streamlined, allowing for more useful data and cleaner analysis.

### Employer Subject to PSEBA Reporting Form

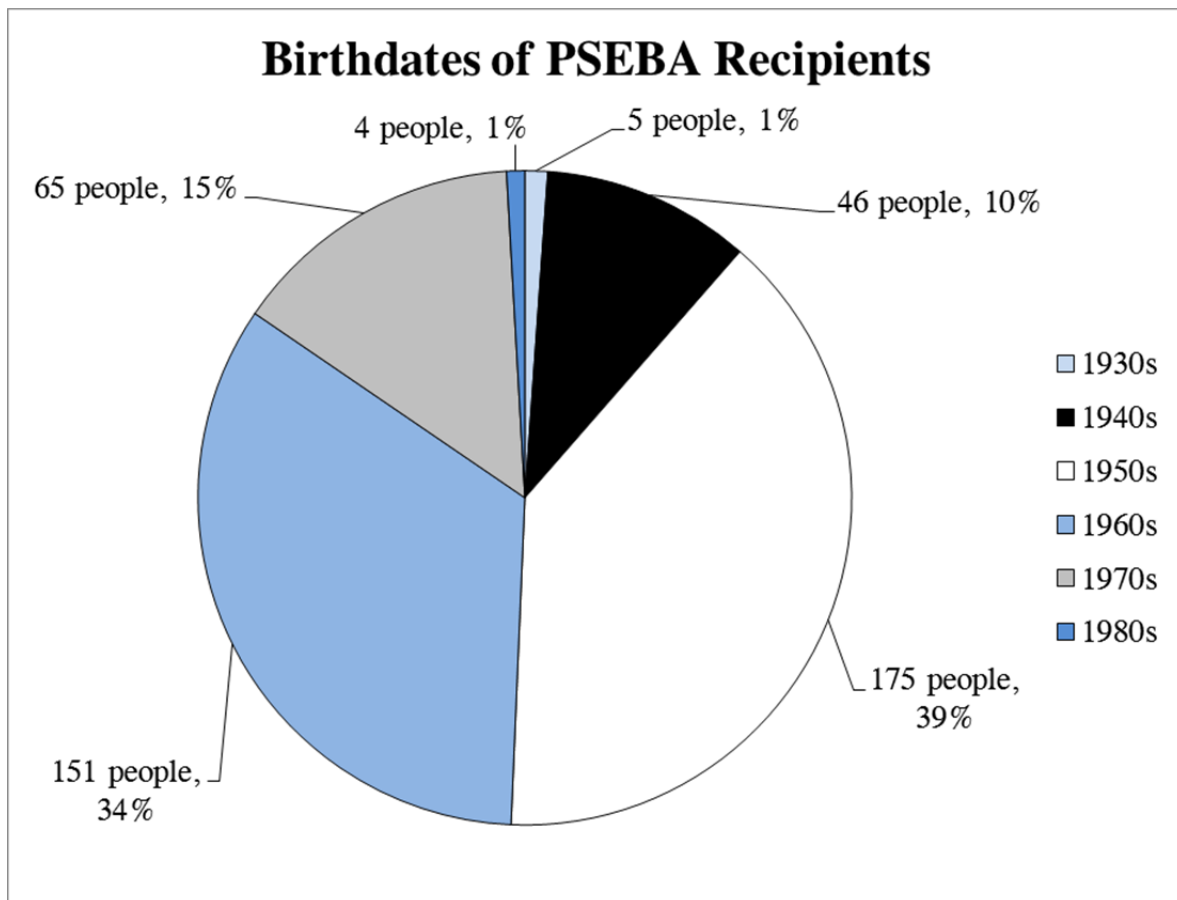
The Employer Subject to PSEBA Reporting Form requested information about all of the PSEBA recipients from that municipality. The information requested in this form included the application date of each individual, their insurance premiums and the details of their insurance. However, some problems arose in the case of various municipalities who had personnel shortages, recently/newly hired staff, and/or misplaced forms. This necessitated a follow-up round of e-mail and phone inquiries to ensure that the forms were returned to CGFA in a timely manner. Given this concern, future research and inquiries by municipalities will need to be made in a more-timely manner inasmuch as the PSEBA reporting requirements under P.A. 98-0561 requires CGFA to prepare a bi-annual report.

## PSEBA RECIPIENT FORM RESPONSES

As previously mentioned, CGFA received 456 fully completed or partially completed individual responses to the PSEBA Recipient Form. These individual responses captured data from individual PSEBA participants themselves as well as their dependents.<sup>3</sup> It is necessary to note that the 456 individual forms received are more than the individuals noted on forms received from municipalities. This indicates that some recipient forms were collected from municipalities who did not submit their own forms.

In terms of age, the largest cohort of PSEBA recipients tends to be older, with an average age of 54 years. The oldest current recipient is 82 years of age. The ages of recipients are shown in the following graphs.<sup>4</sup>

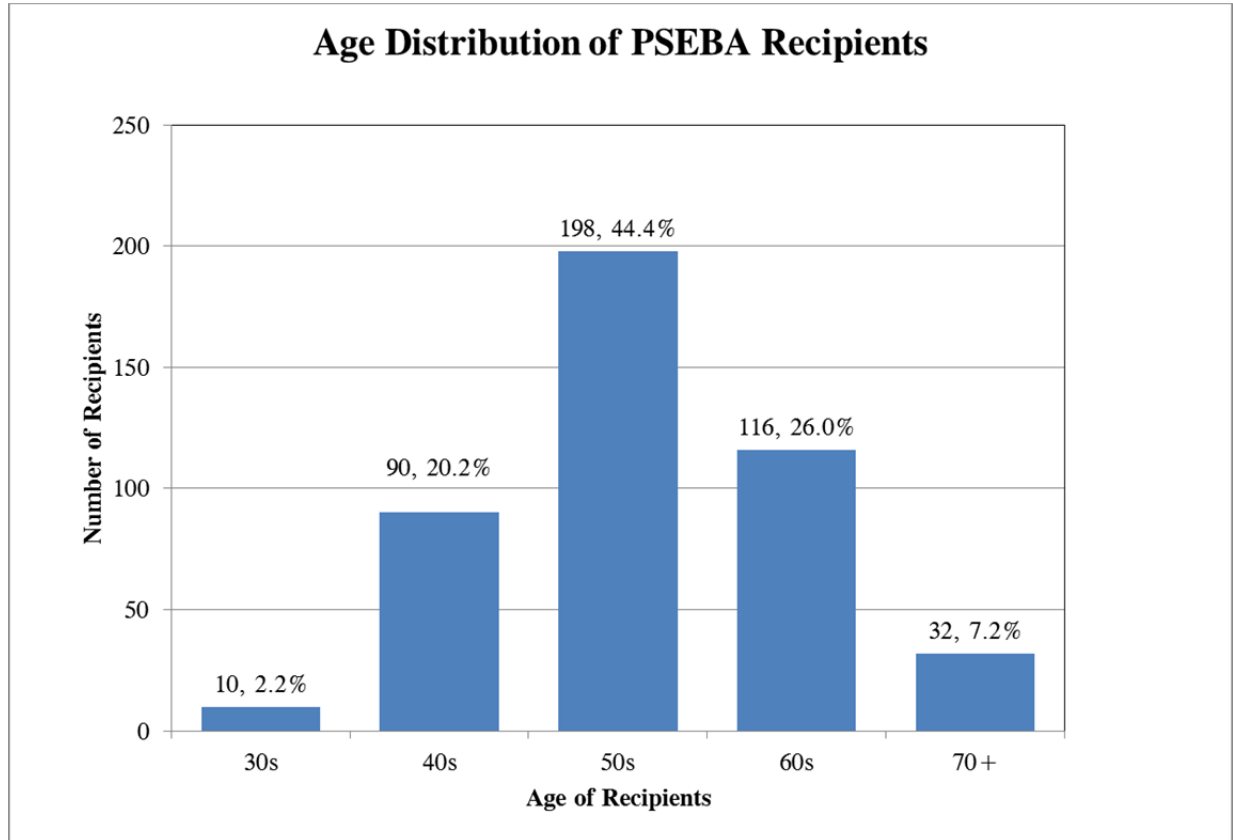
**CHART 1: Birthdates of PSEBA Recipients**



<sup>3</sup> In very few cases (less than 10), survivors of deceased recipients filled out the individual forms in place of the original deceased recipient, though under PSEBA, survivors are able to access benefits after the original recipient is deceased. These cases are not included in the following charts.

<sup>4</sup> The following graph consists of 446 individuals (instead of 456) due to incomplete forms.

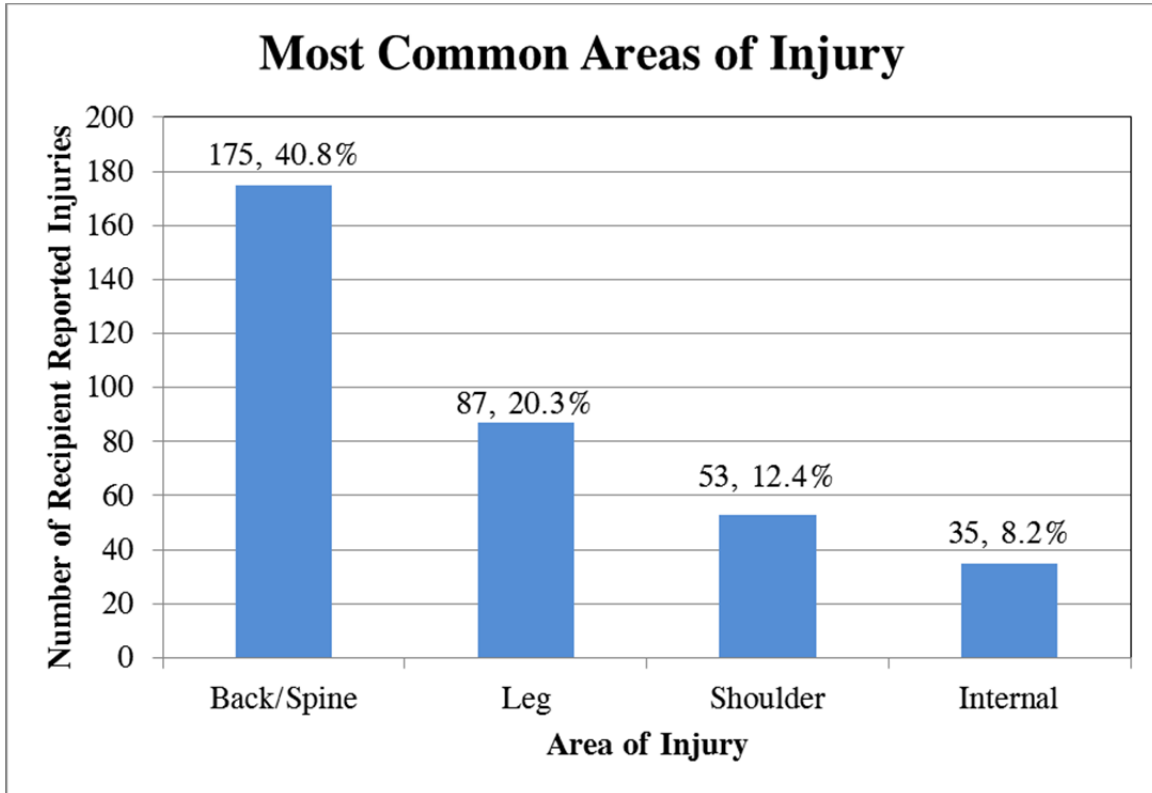
**CHART 2: Age Distribution of PSEBA Recipients**



As shown in the preceding graph, the ages of PSEBA recipients have some variance, but are mostly clustered between the ages of 40 and 60.

While recipients had a variety of qualifying injuries for PSEBA participation, in terms of the commonality of their injuries, certain data points are available. The majority of PSEBA recipients (40.8%) noted injuries to their back/spine area, with 175 out of 429 responses. These responses include individuals who listed other areas of injury in addition to the back/spine. Leg, shoulder, and internal injuries were the next most prevalent, with 87, 53, and 35 out of 429 responses respectively (20.3%, 12.4%, 8.2%). It is necessary to note that in many cases, individuals have reported PSEBA qualifying injuries to multiple areas of their bodies, which causes some of the aforementioned results to overlap. The most common areas of reported injury are shown in the following graph.

**CHART 3: Most Common Areas of Injury**



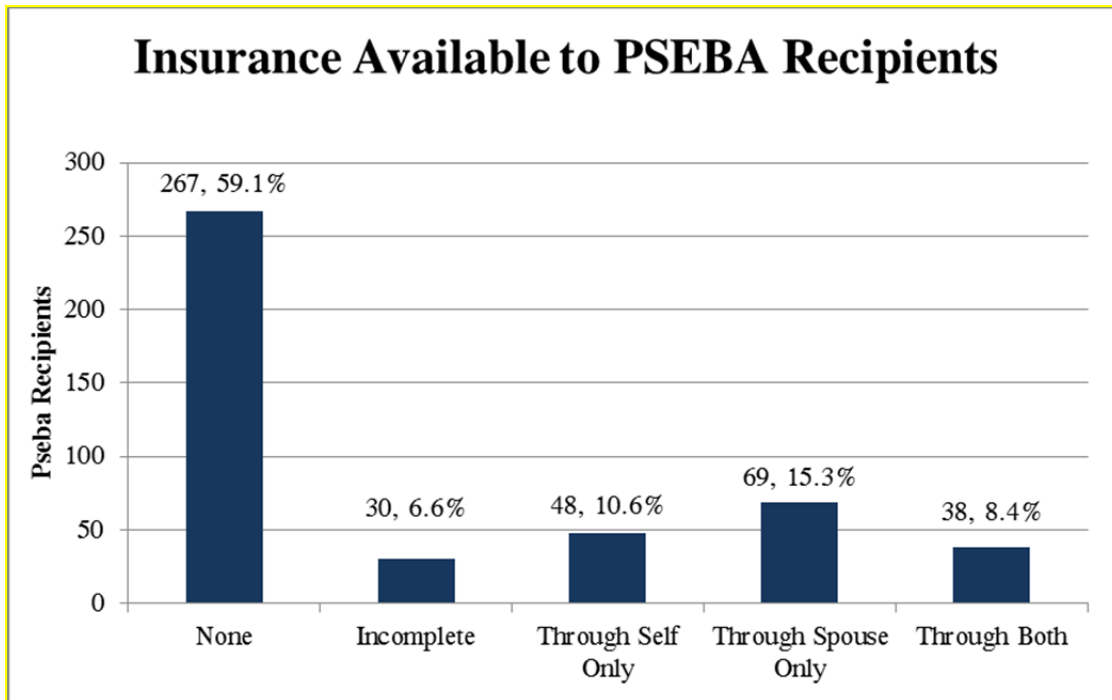
Overall, recipients of PSEBA benefits have undergone a variety of qualifying injuries with back and spinal injuries the most common area of injury in PSEBA recipients.

The individuals under PSEBA are a varied group in many aspects, but many still list themselves as employed. Of the responses that noted employment status, 169 (37.2%) listed themselves as employed versus 285 (62.8%) who listed themselves as not employed. It is necessary to note that many who listed themselves as employed noted that they were employed in part-time, seasonal, or otherwise not full-time positions.

In terms of health plans, most PSEBA participants have stated that they do not have health insurance available or offered through their current occupations or through their spouse's employer or outside sources. 267 out of 452 completed responses to this question (59.1%) for individuals stated that they did not have insurance available/offered through any source. 48 responses (10.6%) indicated that they had insurance available/offered through their current employer or another source only. 69 responses (15.3%) indicated that they had insurance available/offered through their spouse's employer or another source only. 38 responses (8.4%) indicated that they had insurance available/offered through their current employer, their spouse's employer, or another source entirely. 30 responses (6.6%) were incomplete and not used for this analysis. This information is shown on the following chart. In total, 155 PSEBA recipients currently have insurance available or offered through either their employer, their spouse's employer, or both employers.



**CHART 4: Insurance Available to PSEBA Recipients**

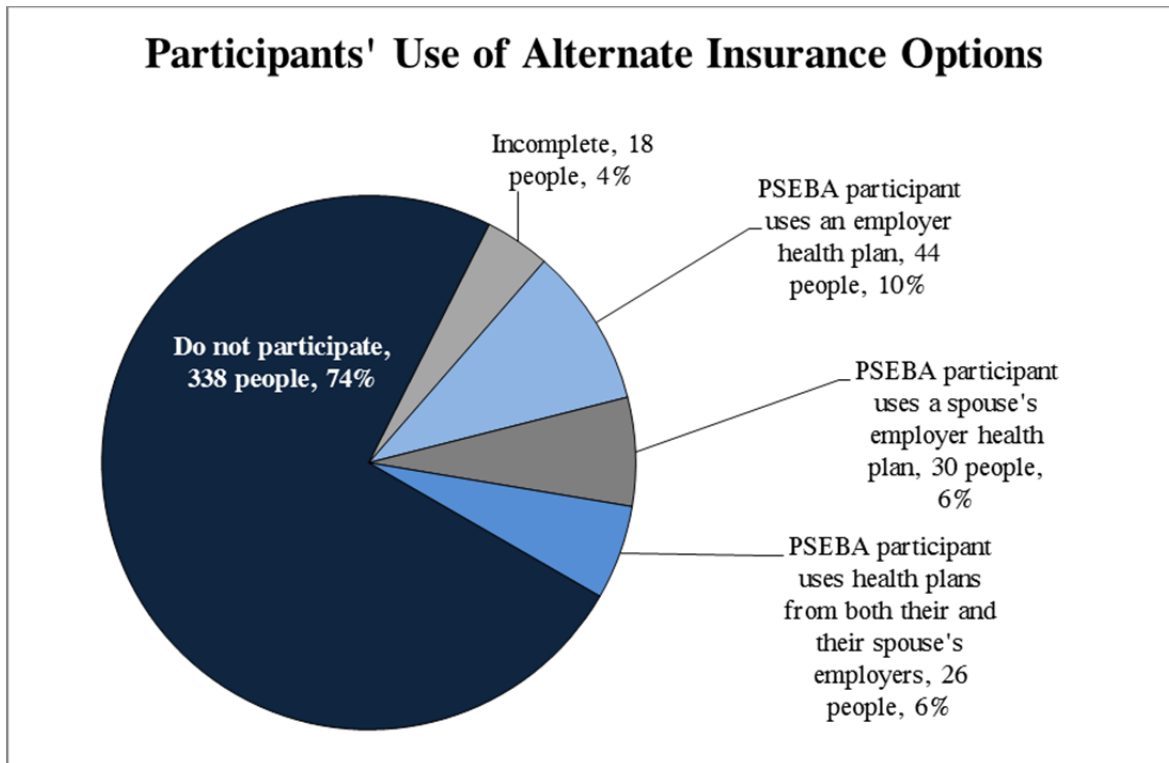


As mentioned, “Through Self Only” incorporates insurance available/offered through the PSEBA recipient’s occupation or an outside source only. “Through Spouse Only” incorporates insurance available/offered through the PSEBA recipient spouse’s occupation or an outside source only. “Through Both” incorporates insurance available/offered to the PSEBA recipient from their and their spouse’s occupations or through an outside source.

Most of the PSEBA participants do not participate in a health plan other than PSEBA or the disability plan offered by their municipality. 338 PSEBA participants reported that they do not participate in a separate health plan through their (or their spouse’s) employer. Due to incomplete responses, 18 participant responses were removed from this analysis. Of the remaining responses, 44 participants utilize an outside health plan through their employer, 30 participants utilize an outside health plan through their spouse’s employer, and 26 participants utilize health plans through their own and their spouse’s employers.<sup>5</sup> This information is shown in the chart on the following page.

<sup>5</sup> Of the 44 participants listed through their employer, 5 had partially incomplete results such that they may also utilize a health plan through their spouse’s employer. For the purposes of categorization, however, they were allocated to the PSEBA participant’s employer.

**CHART 5: PSEBA Participants' Use of Outside Insurance Options**



As shown above, most PSEBA participants do not use an outside health plan. However, a total of 100 participants use at least one outside health plan in addition to receiving PSEBA benefits. This means that out of the 155 PSEBA participants eligible to obtain health benefits outside of PSEBA, 100 choose to do so while 55 have stayed with PSEBA as their only source of health insurance.

## MUNICIPALITIES AND PSEBA

As per P.A. 98-0561, CGFA notified 819 employers of the PSEBA Reporting Act (see Appendix V). Of the municipal governments, county governments, and fire protection districts surveyed, 54.8%<sup>6</sup> returned complete employer forms. These forms ranged from being filled out with “0’s” to having comprehensive data detailing the cost of each recipient’s insurance premiums for each fiscal year since the inception of the PSEBA in 1997. Out of the 449 responses, 126 employer forms provided all of the requested data, 4 employer forms showed only PSEBA applicants who were not awarded benefits, and 319 had no PSEBA recipients to report. In addition, the City of Chicago failed to submit a completed employer form, making a significant amount of data unable to be analyzed.

One obstacle to tallying these numbers was that every municipality in Illinois has its own Fiscal Year schedule. Since the PSEBA Reporting Act established a cut-off reporting date of “the fiscal year ending on or prior to June 30<sup>th</sup>, 2013,” it was decided that the data for any municipal Fiscal Year ending within the State Fiscal Year would be adjusted and compared to one another on “Reporting Year” basis. The 110 municipalities that had a final FY of 2013 will be matched up with the 14 that had 2012 listed as the final year, and all will be labelled as Reporting Year 2013. The adoption of this methodology avoids a misleading drop off in all categories for the final reporting year.

For the purposes of this report, insurance premiums for surviving children and surviving/separated spouses are attributed to the original recipient. Although this arrangement inflates the per-person average premium, it acknowledges that the recipient’s family is included in the benefit and covers the total potential for liability associated with any one employee’s injury.

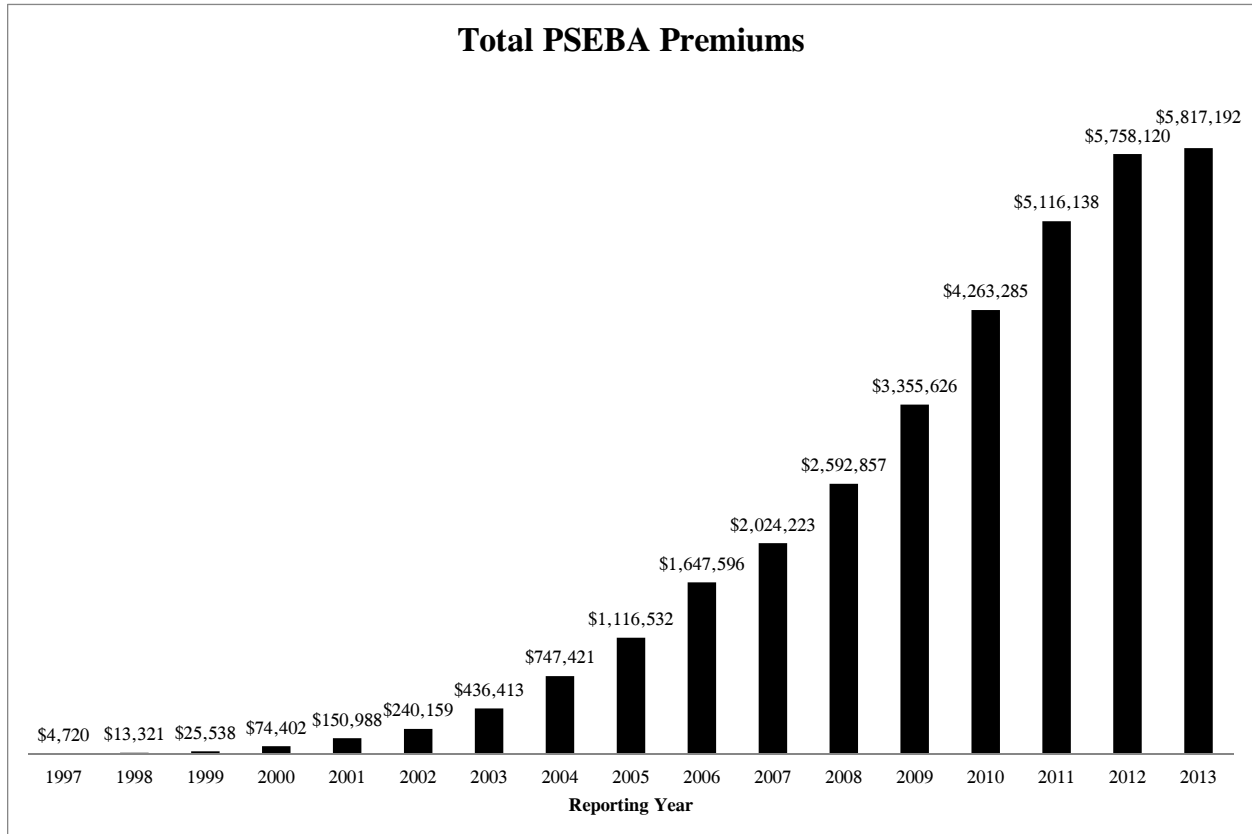
It’s imperative to note that not only can the number of PSEBA recipients be counted with the recipient forms, but also with the employer forms. Although there are 456 individual forms, the employer forms have premiums for 422 people. This discrepancy proposes that some municipalities either failed to disperse or failed to collect the individual forms from their respective PSEBA recipients.

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<sup>6</sup> CGFA believes that the majority of the 370 employers that didn’t respond to the survey must have determined they were not an “Employer Subject to PSEBA,” due to size or lack of employing a full-time officer/firefighter, and thus need not respond. Especially considering 319 of the 449 employers that did respond had no PSEBA recipient or had never even heard of the program prior to this survey.

### CHART 6: Total PSEBA Premiums

Of the responses received across the entirety of the State of Illinois, 124 municipalities paid \$5.82 million in insurance premiums to 419 PSEBA recipients in Reporting Year 2013. Insurance under PSEBA was first granted in 1997 when only a single municipality paid \$4,720 in premiums.

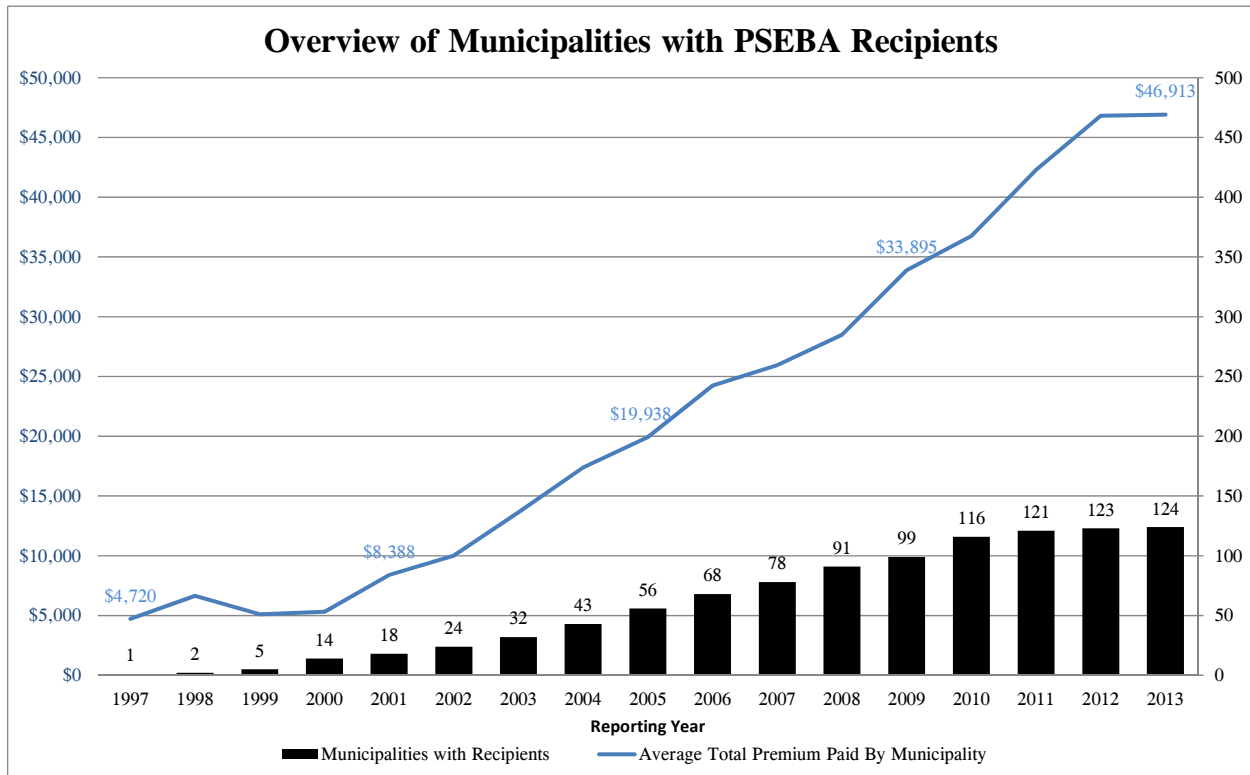


Since the enactment of the PSEBA law, total premiums across all municipalities grew exponentially but have levelled off in Reporting Year 2012 and Reporting Year 2013. This exponential growth is explained by the confluence of both increasing premiums and increasing PSEBA headcount.

The lack of implementation guidelines in P.A. 90-0535 resulted in some municipalities granting back pay to their respective recipients, which is included in the graphed data.

### CHART 7: Overview of Municipalities with PSEBA Recipients

The following bar chart and line graph depict the number of Illinois municipalities with at least one PSEBA recipient while also denoting the average paid out in insurance premiums. For ease of comparison, this graph has the same scale as the Recipient Headcount and Average Premium graph. As of Reporting Year 2013, 124 municipalities paid over \$46,900 in premiums, on average. Both average premiums and number of PSEBA municipalities increased at a relatively steady pace over the duration of the study.

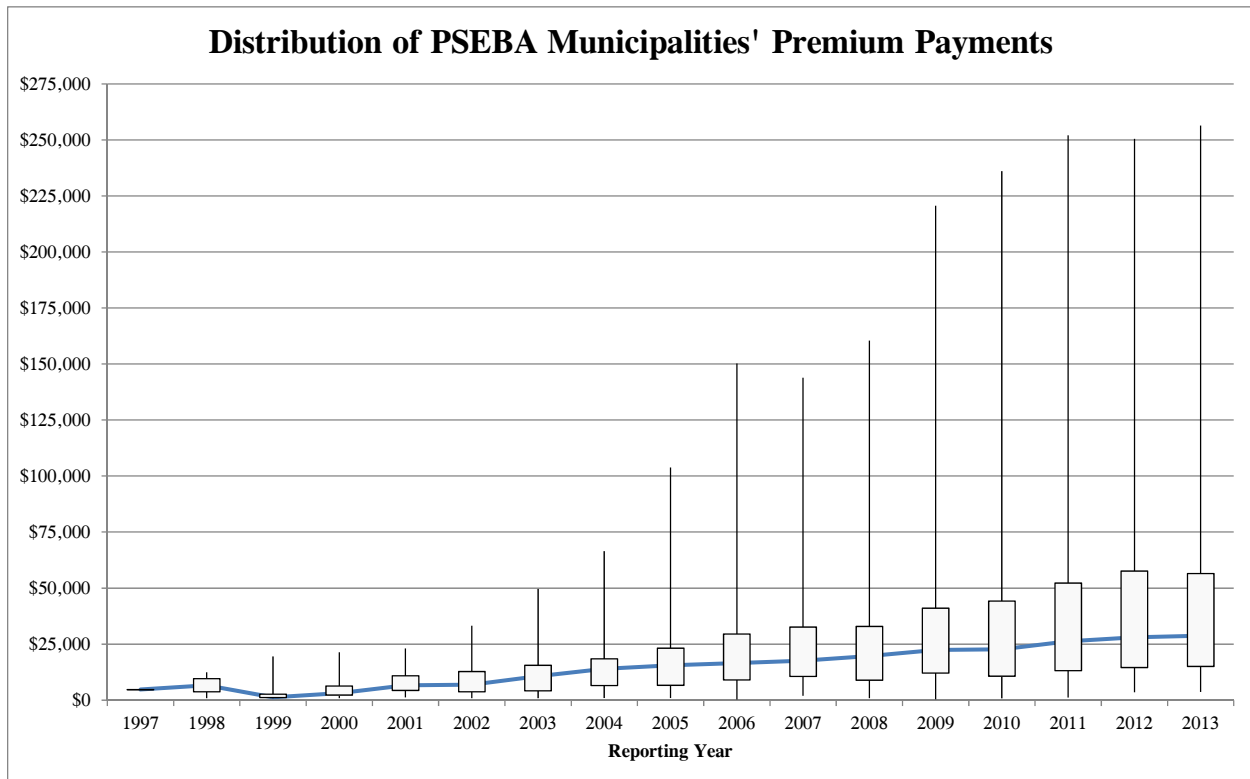


Although not readily apparent, it should be noted that some municipalities had problems retrieving old insurance data. A combination of poor bookkeeping and employee turnover led a handful of municipalities to report incomplete data for certain periods.

Less than half a dozen municipalities were self-insured, and therefore, did not have a premium readily available to report. To overcome this obstacle, these employers were instructed to provide their “COBRA equivalent rate.” It should be noted that this is a blended rate that, when applied to the catastrophically-injured recipients of PSEBA, is a very conservative estimate.

## CHART 8: Distribution of total Municipal Premiums

The following graph includes box-and-whisker plots showing the premiums paid by municipalities for each year. The line portion of the graph is the median, which in this case shows the middle-ranked municipality. The box-and-whisker plot displays a statistical measure known as the interquartile range<sup>7</sup>. Of the 124 municipalities in Reporting Year 2013, half paid in the range of \$15,000 to \$56,000, with 31 below and another 31 above that range.



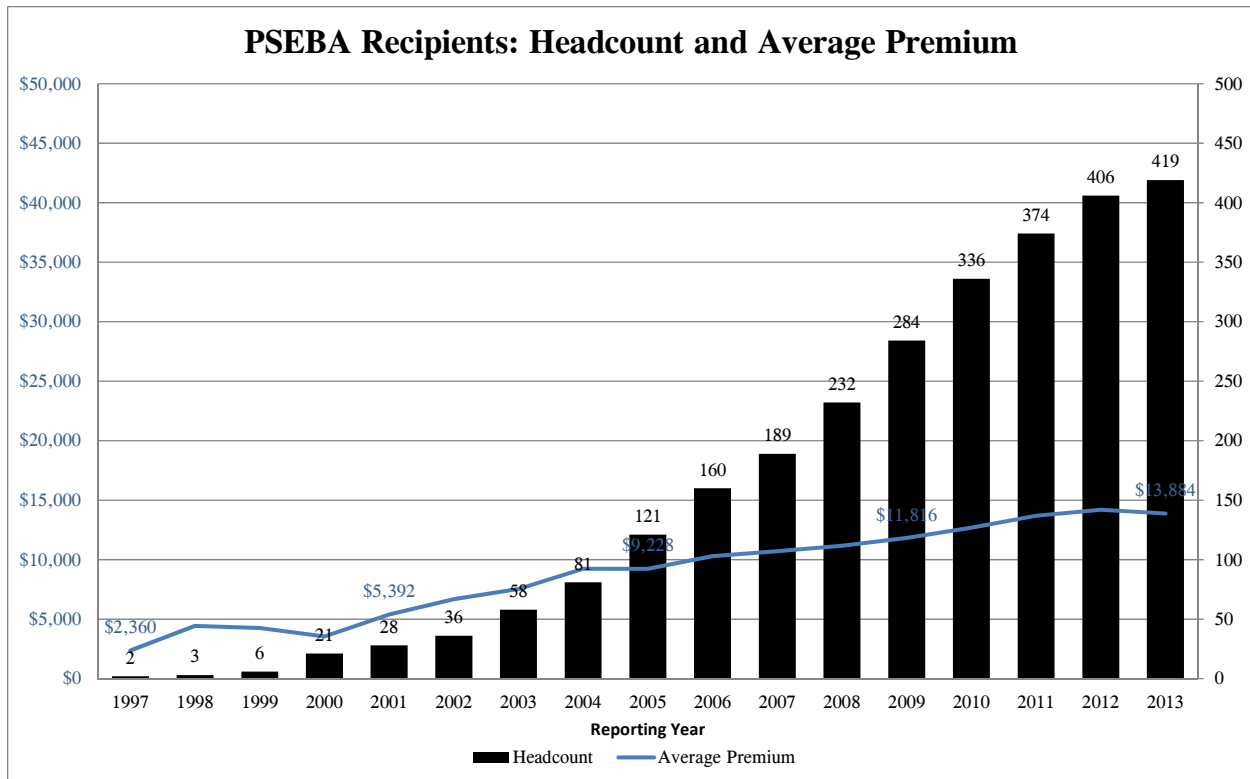
For any given year, the majority of municipalities (75%) never paid more than \$58,000 in total to PSEBA. The median total of insurance premiums was \$28,600, which means 62 of the surveyed municipalities paid no more than that amount.

The box-and-whisker plots in this graph are heavily skewed in all surveyed years, meaning that the few at the top end of the spectrum dwarf the majority of municipalities. In Reporting Year 2013, 12 of the 124 municipalities (as detailed in the following table) paid at least twice as much in annual premiums than the 93 at the bottom of the distribution. This variability is what makes the average premium of \$46,913 so much greater than the median premium of \$28,600.

<sup>7</sup> Interquartile range, or IQR, is a statistical measure of spread or variability and is represented as a single value. The value is calculated by finding the difference between the 25<sup>th</sup> and 75<sup>th</sup> percentiles of the distribution, thus eliminating the influence of outlying (abnormally high or low) data points. Since the IQR is a single value, it is often paired with a box-and-whisker plot that uses the same data to provide a clearer graphical snapshot of the distribution as a whole. The box portion of the plot highlights the middle 50%, while the whisker portions acknowledge the upper and lower 25%'s of the distribution.

## CHART 9: PESBA Recipients: Headcount and Average Premium

The following bar chart and line graph details the increasing enrollment of catastrophically-injured safety personnel receiving PSEBA while also describing the average premium. Headcount began modestly with 2 people in Reporting Year 1997, grew to 21 in Reporting Year 2000, broke 100 in Reporting Year 2005, surpassed 200 in Reporting Year 2008, and continued that pace until reaching 419 in Reporting Year 2013. Headcount never experienced a drop from one year to another. The average recipient premium began at \$2,360 in Reporting Year 1997 and climbed steadily to \$13,884 in Reporting Year 2013.

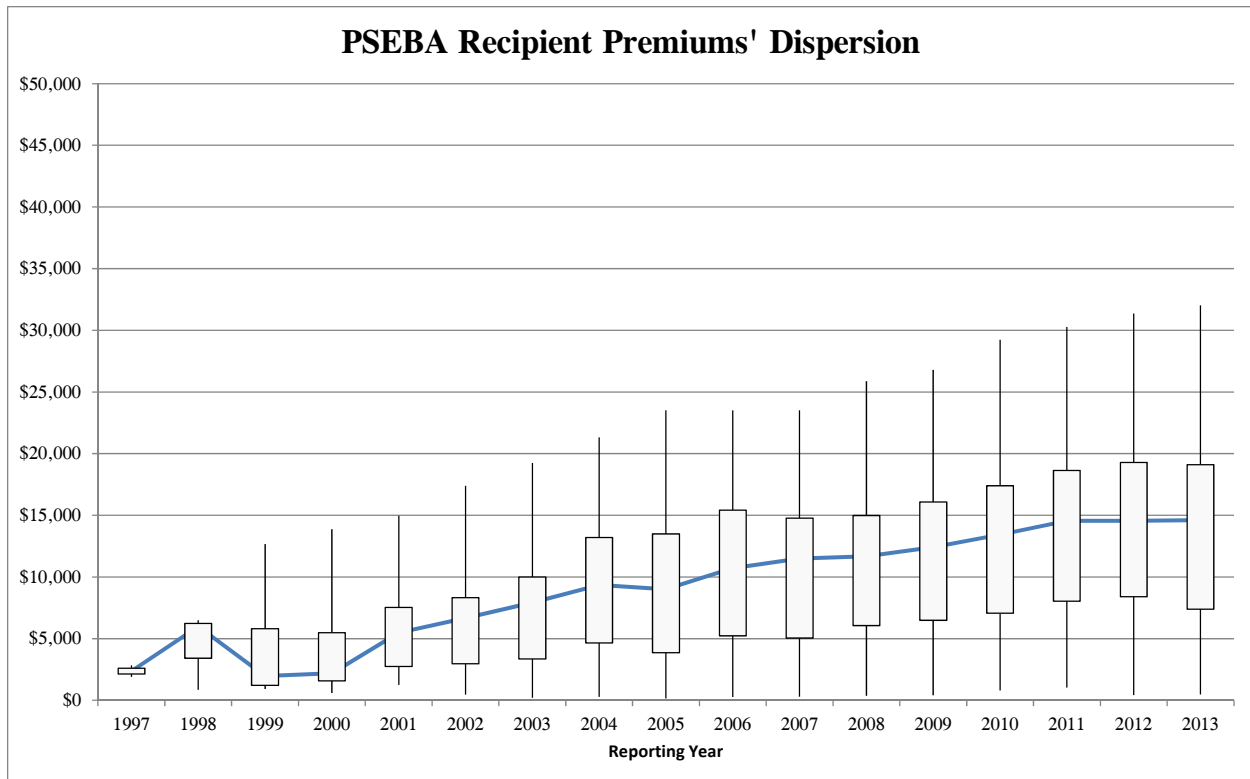


Only three PSEBA recipients have opted out of receiving benefits as of Reporting Year 2013; two of which occurred in Reporting Year 2007, and one in Reporting Year 2011. Otherwise, there has been a steady increase in enrollment numbers. The headcount tally is only complicated by one factor: it counts the number of public-safety personnel that have earned the benefit, and not the number of people, including dependents, currently receiving benefits.

Average premiums increased at a consistent rate over the years surveyed. However in Reporting Year 2000, the average appeared to dip. The explanation being that the prescribed employer form asked for the application date and the Fiscal Years in which premiums were paid for each recipient but not the exact date benefits began. Municipalities typically paid only a couple of monthly premiums and thus their resulting first “annual premium” was deceptively small. Given that 15 of the 21 recipients received their benefit for the first time in Reporting Year 2000, their partial annual premiums may have pulled down the average.

## CHART 10: PSEBA Recipient Premiums' Dispersion

The following chart describes how recipient premiums vary between one another in a given year. Again, the blue line is the median total of premiums paid, the box highlights the middle 50% of the population, and the vertical lines acknowledge the upper and lower quarters of the distribution. In Reporting Year 2013, premiums for all 419 recipients ranged from \$472 to \$32,038, but 210 recipients had annual premiums between \$7,390 and \$19,098. The Reporting Year 2013 median shows that 50% of recipients had premiums at or under \$14,604. The median premium follows the average premium from the previous graph, for the most part.



Low PSEBA headcount in years prior to Reporting Year 2004 led to extremely-skewed box-and-whisker plots. Once the sample size grew over 80 people in Reporting Year 2004, the spread becomes more normally distributed, and can be attributed to the anomalies described in a previous section regarding atypical insurance premiums for a given recipient: first-year premiums for anyone may be abnormally low, but recipients with families or survivors will have multiple premiums counted as belonging to one person. The influx of new recipients in Reporting Year 1999 and Reporting Year 2000 “pulled down” both the median and the interquartile range, suggesting that 75% of recipients’ premiums were around or significantly below \$5000. With a headcount of 6 people in 1999, 4 recipients had premiums at or beneath that level. In Reporting Year 2000, 15 out of 21 recipients had premiums in that range. In each year, the remaining recipients (2 and 6, respectively) had premiums up to twice as high.



**TABLE 1: 15 Largest Annual Premiums**

This table shows the 15 municipalities that have paid well over \$100,000 per year at some point during this survey.

Municipality	Reporting Year	Annual Premium	Headcount	Average
Peoria	2013	\$256,446	19	\$13,497
Belleville	2012	\$242,607	12	\$20,217
Niles	2013	\$236,564	11	\$21,506
Marion	2013	\$214,439	14	\$15,317
Schaumburg	2012	\$212,234	13	\$16,326
Rockford	2013	\$210,600	12	\$17,550
Aurora	2013	\$176,805	8	\$22,101
Hoffman Estates	2013	\$174,865	9	\$19,429
Zion	2012	\$171,960	8	\$21,495
Arlington Heights	2013	\$150,024	10	\$15,002
Harvey	2013	\$149,039	11	\$13,549
Glenview	2013	\$135,309	8	\$16,914
Danville	2013	\$111,860	7	\$15,980
Elgin	2011	\$109,246	12	\$9,104
Batavia	2013	\$106,020	5	\$21,204

**TABLE 2: 15 Largest Cumulative PSEBA Premiums**

Over the course of the entire survey, Reporting Year 1997-2013, the following municipalities have paid the most in PSEBA insurance premiums.

Municipality	Cumulative Premiums
Peoria	\$1,915,718.67
Rockford	\$1,493,446.76
Belleville	\$1,306,081.65
Niles	\$1,151,294.77
Zion	\$1,050,188.00
Hoffman Estates	\$1,042,447.77
Glenview	\$960,436.82
Schaumburg	\$795,225.00
Aurora	\$770,078.42
River Forest	\$765,527.00
Northlake FPD	\$760,422.01
Orland FPD	\$723,480.00
Danville	\$670,130.00
Harvey	\$667,564.28
Arlington Heights	\$645,116.00

**TABLE 3: Municipal Breakdown (Addison<sup>8</sup> – Glenview)**

Total Premiums Municipality	RY				
	2009	2010	2011	2012	2013
Addison	\$26,906	\$28,916	\$33,303	\$36,272	\$36,685
Addison FPD		\$3,262	\$7,772	\$8,383	\$4,469
Algonquin	\$9,109	\$9,524	\$12,609	\$13,629	\$4,826
Algonquin Lake FPD	\$1,157	\$8,020	\$9,086	\$9,631	\$10,217
Antioch			\$4,614	\$14,340	\$14,777
Arlington Heights	\$53,688	\$65,921	\$113,703	\$128,883	\$150,024
Aurora	\$69,527	\$96,699	\$117,074	\$141,311	\$176,805
Barrington	\$9,546	\$21,033	\$38,352	\$54,167	\$56,085
Bartlett FPD			\$60,102	\$59,869	\$64,530
Batavia	\$57,459	\$66,529	\$65,895	\$99,110	\$106,020
Beardstown	\$18,537	\$20,152	\$21,921	\$24,481	\$29,079
Belleville	\$130,212	\$162,835	\$179,202	\$242,607	\$241,783
Bellwood		\$9,802	\$15,132	\$14,120	\$15,683
Belvidere	\$22,389	\$35,665	\$40,790	\$26,419	\$31,709
Bensenville	\$37,095	\$41,765	\$58,072	\$61,871	\$31,599
Buffalo Grove	\$21,964	\$22,090	\$26,000	\$26,669	\$42,195
Burbank	\$40,083	\$44,440	\$45,395	\$49,077	\$69,535
Carmi	\$23,416	\$19,808	\$21,789	\$21,789	\$22,661
Charleston	\$49,983	\$58,224	\$69,960	\$72,274	\$77,246
Chicago Ridge	\$33,211	\$34,621	\$36,369	\$37,029	\$37,223
Cook County	\$13,303	\$20,292	\$31,239	\$44,238	\$46,966
Countryside FPD		\$8,984	\$10,856	\$11,276	\$11,978
Crystal Lake	\$18,634	\$24,753	\$46,206	\$69,150	\$87,800
Danville	\$55,971	\$77,841	\$78,912	\$76,176	\$111,860
Darien-Woodridge FPD		\$1,251	\$1,195		
Decatur	\$58,188	\$58,676	\$69,619	\$63,815	\$54,329
Deerfield			\$11,217	\$22,877	\$23,524
Des Plaines	\$24,321	\$37,146	\$63,535	\$65,254	\$89,921
East Moline	\$4,156	\$5,368	\$5,818	\$6,276	\$6,794
Effingham			\$1,115	\$9,872	\$20,035
Elgin	\$73,929	\$79,086	\$109,246	\$92,663	\$106,869
Elk Grove		\$2,239	\$41,255	\$43,871	\$48,273
Elmwood Park	\$20,262	\$20,690	\$26,853	\$28,074	\$26,876
Flora		\$3,662	\$12,641	\$15,033	\$17,752
Forest Park	\$23,366	\$25,530	\$26,332	\$27,415	\$31,414
Forest View		\$5,851	\$6,877	\$6,885	\$7,107
Franklin Park		\$16,371	\$41,388	\$43,831	\$22,366
Freeburg		\$4,460	\$9,039	\$8,965	\$8,620
Freeport	\$42,896	\$65,017	\$87,433	\$98,331	\$33,200
Galesburg	\$4,092	\$6,530	\$6,530	\$8,148	\$8,148
Glencoe	\$33,143	\$34,327	\$34,327	\$34,011	\$35,679
Glenview	\$85,833	\$92,716	\$99,295	\$122,535	\$135,309

<sup>8</sup> Note that some municipalities only employ police officers while receiving fire protection services from a larger, communal Fire Protection District (FPD). Addison is but one example of this employment structure.

**TABLE 4: Municipal Breakdown (Granite City – Oakbrook Terrace)**

Total Premiums Municipality	RY				
	2009	2010	2011	2012	2013
Granite City		\$11,712	\$17,781	\$25,738	\$25,575
Grayslake FPD		\$797	\$9,881	\$10,910	\$14,936
Gurnee	\$42,041	\$44,143	\$46,792	\$48,663	\$15,751
Harvey	\$98,140	\$120,821	\$146,711	\$144,582	\$149,039
Hickory Hills				\$3,669	\$4,801
Hoffman Estates	\$115,371	\$139,254	\$144,196	\$172,292	\$174,865
Indian Head Park	\$414	\$5,497	\$6,076	\$6,563	\$6,828
Jacksonville	\$5,760	\$5,940	\$6,000	\$11,210	\$12,600
Kankakee County	\$29,746	\$34,117	\$24,608	\$41,686	\$48,031
Kildeer				\$3,546	\$25,734
LaGrange Park	\$14,478	\$24,758	\$36,058	\$38,835	\$40,333
Lake Bluff		\$2,578	\$14,679	\$15,084	\$17,975
Lake Forest	\$21,999	\$23,486	\$19,484	\$9,519	\$9,764
Lake In The Hills	\$3,461	\$4,329	\$5,260	\$5,382	\$6,073
Lansing	\$16,985	\$17,867	\$18,778	\$19,008	\$6,338
Libertyville	\$1,522	\$1,634	\$21,650	\$37,937	\$41,078
Lisle-Woodridge FPD	\$25,077	\$33,462	\$42,555	\$48,582	\$57,553
Loves Park	\$25,724	\$27,949	\$25,606	\$28,268	\$27,215
Marengo	\$19,857	\$22,709	\$15,802	\$15,784	\$15,589
Marion		\$102,976	\$140,148	\$179,175	\$214,439
Mascoutah	\$10,503	\$12,285	\$14,039	\$14,425	\$15,338
Mattoon	\$16,809	\$20,299	\$20,946	\$22,452	\$25,540
Metropolis					\$3,643
Montgomery	\$2,810	\$4,085	\$5,181	\$5,193	\$5,389
Mount Prospect	\$55,135	\$67,691	\$78,409	\$84,292	\$90,419
Mount Vernon	\$13,776	\$22,639	\$34,291	\$49,379	\$15,801
Mundelein	\$18,780	\$16,968	\$14,616	\$14,616	\$16,164
Murphysboro	\$11,791	\$44,004	\$48,420	\$52,176	\$65,808
New Lennox	\$8,244	\$8,771	\$9,475	\$9,026	\$7,840
Niles	\$93,765	\$181,786	\$213,968	\$223,434	\$236,564
Normal	\$28,879	\$32,507	\$26,280	\$26,280	\$26,280
North Maine FPD	\$30,000	\$36,000	\$41,500	\$41,800	\$45,000
Northbrook	\$48,708	\$51,226	\$58,449	\$57,714	\$26,766
Northfield	\$24,102	\$18,187	\$17,926	\$16,129	\$12,261
Northlake FPD	\$76,448	\$89,073	\$99,986	\$86,343	\$92,196
Norwood Park FPD	\$18,747	\$23,707	\$17,615	\$15,611	\$11,793
Oak Brook	\$27,832	\$28,146	\$30,600	\$31,260	\$38,172
Oak Forest	\$29,219	\$44,957	\$59,169	\$68,132	\$70,163
Oak Lawn	\$30,693	\$50,657	\$57,306	\$65,939	\$75,522
Oakbrook Terrace	\$6,659	\$10,410	\$9,380	\$10,212	\$8,925

**TABLE 5: Municipal Breakdown (Olympia Fields – Zion)**

Total Premiums Municipality	RY				
	2009	2010	2011	2012	2013
Olympia Fields	\$7,480	\$7,574	\$9,180	\$25,731	\$26,434
Orland FPD	\$67,580	\$74,715	\$78,145	\$76,771	\$91,955
Orland Park	\$21,360	\$22,470	\$27,954	\$31,364	\$32,038
Palatine	\$10,600	\$13,104	\$13,104	\$21,294	\$33,734
Palos Heights FPD	\$27,461	\$28,605	\$29,797	\$31,039	\$32,332
Park Forest	\$44,888	\$50,263	\$52,196	\$48,922	\$49,870
Peoria	\$220,578	\$236,091	\$252,059	\$250,429	\$256,446
Plano	\$17,200	\$19,697	\$22,101	\$22,880	\$23,259
Princeton	\$22,064	\$28,688	\$26,140	\$30,743	\$41,412
Prospect Heights		\$10,810	\$18,085	\$19,432	\$6,546
Quincy	\$25,740	\$28,792	\$33,738	\$57,536	\$30,832
Rantoul	\$9,737	\$11,354	\$23,625	\$26,766	\$29,208
River Forest	\$89,959	\$83,012	\$75,282	\$61,124	\$31,746
Rockford	\$160,200	\$152,880	\$174,070	\$210,600	\$210,600
Rolling Meadows	\$7,520	\$18,958	\$20,485	\$21,481	\$22,178
Roscoe	\$4,432	\$13,306	\$13,140	\$11,530	\$18,984
Round Lake Beach	\$18,351	\$18,962	\$20,624	\$13,150	\$13,135
Schaumburg	\$62,453	\$87,455	\$152,361	\$212,234	\$84,180
Shelby County	\$9,764	\$10,034	\$9,184	\$9,790	\$8,505
Skokie	\$18,410	\$22,475	\$35,585	\$42,038	\$58,355
South Elgin	\$12,336	\$13,353	\$15,050	\$13,744	\$28,296
South Holland	\$6,406	\$6,354	\$5,864	\$5,918	\$6,069
Springfield	\$26,938	\$37,605	\$31,033	\$34,056	\$36,946
St. Charles	\$19,993	\$24,718	\$27,258	\$29,823	\$30,289
St. Clair County	\$15,982	\$17,173	\$18,234	\$18,618	\$25,257
State of Illinois	\$34,608	\$35,012	\$37,677	\$36,786	\$60,023
Stickney	\$27,744	\$27,624	\$28,908	\$31,740	\$33,660
Streamwood	\$24,705	\$52,745	\$65,462	\$68,003	\$69,988
Streator				\$15,244	\$21,871
Sugar Grove		\$2,958	\$4,869	\$17,998	\$22,935
Sycamore		\$29,238	\$30,263	\$30,416	\$29,313
Tinley Park			\$6,830	\$25,875	\$12,938
Tri-Township FPD	\$11,580	\$13,382	\$19,923	\$18,782	\$20,279
University Park	\$13,962	\$13,992	\$14,247	\$15,128	\$15,041
Urbana	\$13,536	\$5,832	\$6,264	\$7,080	\$3,960
Vermillion County	\$5,754	\$6,216	\$6,000	\$6,160	\$6,738
Villa Park	\$24,989	\$37,466	\$37,466	\$54,890	\$42,378
Westchester	\$3,729	\$7,951	\$8,389	\$8,421	\$8,546
Wheaton	\$6,732	\$6,798	\$6,927	\$7,515	\$8,322
Wheeling	\$59,236	\$60,861	\$62,979	\$78,795	\$90,465
Wooddale		\$18,799	\$19,510	\$18,711	\$20,544
Woodstock	\$13,860	\$14,712	\$14,712	\$16,128	\$17,868
Zion	\$151,909	\$163,728	\$163,728	\$171,960	\$141,648
Total Premiums	\$3,355,626	\$4,263,285	\$5,116,138	\$5,758,120	\$5,817,192

## CONCLUSION

As a result of Public Act 98-0561, the Commission on Government Forecasting and Accountability (CGFA) has analyzed the Public Safety Employee Benefits Act (PSEBA) and the individuals/municipalities/counties participating in the Act. The results of that analysis have a number of relevant points. The 456 individuals collecting benefits under the PSEBA since its inception in 1997 have all served their municipalities/counties and have been injured in the course of their service. They vary significantly in age and type of injury and at least some of them have insurance from their current employer or their spouse's employer.

Across 422 PSEBA recipients, individuals' insurance premiums varied greatly, as some amounted to less than \$1000 in the 2013 Reporting Year while others were over \$30,000. Also, the municipalities and counties covered under the PSEBA have vastly different premium costs. While premium payments in some municipalities were lower than \$10,000, other municipalities paid over \$250,000 in Reporting Year 2013. There is a disparity in premium costs, though the median paid out for premiums is less than \$29,000 per year. While 75% of municipalities pay less than \$58,000 per year, there are some outliers that pay much more.

It is necessary to note that certain data was unable to be collected and/or analyzed. Public Act 98-0561 required CGFA to use a specific form detailed in the Act to collect information for analysis. However, the statutorily-required form's inquiries do not answer certain other questions posed by the Act regarding individual health insurance plans. Furthermore, answering said questions would require first surveying hundreds of employers, public and private alike, and potentially thousands of individual and group plans offered by these companies. CGFA has neither the personnel nor the resources necessary for a comprehensive analysis and comparison of insurance plans. In order to make a determination as to the associated costs and benefit levels of health insurance provided to PSEBA recipients and their spouses from a current employer as set forth in subsection C of P.A. 98-0561, CGFA would need guidance from a competent legal authority as to whether the data collection requirements of subsection C comport with and are allowable under the Health Insurance Portability and Accountability Act (HIPAA).

It is hoped that results could be submitted to CGFA more quickly in the future. For example, the City of Chicago, accounting for over 1/3 of Illinois residents, did not submit the information requested by CGFA in the allotted timeframe and has not as of the date of this report. With additional information, CGFA could make more-comprehensive analyses of this important issue.

Despite the difficulties detailed above, CGFA has strived to provide a thorough analysis of the PSEBA program and the individuals/municipalities/counties involved. It is apparent that despite the similarities between individuals within the program, the health premiums encountered on the part of municipalities/counties are significantly different. This difference is shown in municipalities across the state, regardless of location or population. The causes of the differing premiums are unknown, but are worth researching, given rising health costs from year to year.

# APPENDIX I

Public Act 098-0561

SB1245 Enrolled

LRB098 00197 KTG 30200 b

AN ACT concerning employment.

**Be it enacted by the People of the State of Illinois,  
represented in the General Assembly:**

Section 5. The Public Safety Employee Benefits Act is amended by adding Section 17 as follows:

(820 ILCS 320/17 new)

Sec. 17. Reporting forms.

(a) A person who qualified for benefits under subsections (a) and (b) of Section 10 of this Act (hereinafter referred to as "PSEBA recipient") shall be required to file a form with his or her employer as prescribed in this Section. The Commission on Government Forecasting and Accountability (COGFA) shall use the form created in this Act and prescribe the content of the report in cooperation with one statewide labor organization representing police, one statewide law enforcement organization, one statewide labor organization representing firefighters employed by at least 100 municipalities in this State that is affiliated with the Illinois State Federation of Labor, one statewide labor organization representing correctional officers and parole agents that is affiliated with the Illinois State Federation of Labor, one statewide organization representing municipalities, and one regional organization representing municipalities. COGFA may accept comment from any source, but shall not be required to solicit public comment. Within 60 days after the effective date of this amendatory Act of the 98th General Assembly, COGFA shall remit a copy of the form contained in this subsection to all employers subject to this Act and shall make a copy available on its website.

"PSEBA RECIPIENT REPORTING FORM:

Under Section 17 of the Public Safety Employee Benefits Act (820 ILCS 320/17), the Commission on Government Forecasting and Accountability (COGFA) is charged with creating and submitting a report to the Governor and the General Assembly setting forth information regarding recipients and benefits payable under the Public Safety Employee Benefits Act (Act). The Act requires employers providing PSEBA benefits to distribute this form to any former peace officer, firefighter, or correctional officer currently in receipt of PSEBA benefits.

The responses to the questions below will be used by COGFA to compile information regarding the PSEBA benefit for its report. The Act prohibits the release of any personal information concerning the PSEBA recipient and exempts the reported information from the requirements of the Freedom of Information Act (FOIA).

The Act requires the PSEBA recipient to complete this

form and submit it to the employer providing PSEBA benefits within 60 days of receipt. If the PSEBA recipient fails to submit this form within 60 days of receipt, the employer is required to notify the PSEBA recipient of non-compliance and provide an additional 30 days to submit the required form. Failure to submit the form in a timely manner will result in the PSEBA recipient incurring responsibility for reimbursing the employer for premiums paid during the period the form is due and not filed.

(1) PSEBA recipient's name:

(2) PSEBA recipient's date of birth:

(3) Name of the employer providing PSEBA benefits:

(4) Date the PSEBA benefit first became payable:

(5) What was the medical diagnosis of the injury that qualified you for the PSEBA benefit?

(6) Are you currently employed with compensation?

(7) If so, what is the name(s) of your current employer(s)?

(8) Are you or your spouse enrolled in a health insurance plan provided by your current employer or another source?

(9) Have you or your spouse been offered or provided access to health insurance from your current employer(s)?

If you answered yes to question 8 or 9, please provide the name of the employer, the name of the insurance provider(s), and a general description of the type(s) of insurance offered (HMO, PPO, HSA, etc.):

(10) Are you or your spouse enrolled in a health insurance plan provided by a current employer of your spouse?

(11) Have you or your spouse been offered or provided access to health insurance provided by a current employer of your spouse?

If you answered yes to question 10 or 11, please provide the name of the employer, the name of the insurance provider, and a general description of the type of insurance offered (HMO, PPO, HSA, etc.) by an employer of your spouse:"

COGFA shall notify an employer of its obligation to notify any PSEBA recipient receiving benefits under this Act of that recipient's obligation to file a report under this Section. A PSEBA recipient receiving benefits under this Act must complete and return this form to the employer within 60 days of receipt of such form. Any PSEBA recipient who has been given notice as provided under this Section and who fails to timely file a report under this Section within 60 days after receipt of this form shall be notified by the employer that he or she has 30 days to submit the report or risk incurring the cost of his or her benefits provided under this Act. An employer may seek reimbursement for premium payments for a PSEBA recipient who fails to file this report with the employer 30 days after receiving this notice. The PSEBA recipient is responsible for reimbursing the employer for premiums paid during the period the report is due and not filed. Employers shall return this form to COGFA within 30 days after receiving the form from the PSEBA recipient.

Any information collected by the employer under this Section shall be exempt from the requirements of the Freedom of

Information Act except for data collected in the aggregate that does not reveal any personal information concerning the PSEBA recipient.

By July 1 of every odd-numbered year, beginning in 2015, employers subject to this Act must send the form contained in this subsection to all PSEBA recipients eligible for benefits under this Act. The PSEBA recipient must complete and return this form by September 1 of that year. Any PSEBA recipient who has been given notice as provided under this Section and who fails to timely file a completed form under this Section within 60 days after receipt of this form shall be notified by the employer that he or she has 30 days to submit the form or risk incurring the costs of his or her benefits provided under this Act. The PSEBA recipient is responsible for reimbursing the employer for premiums paid during the period the report is due and not filed. The employer shall resume premium payments upon receipt of the completed form. Employers shall return this form to COGFA within 30 days after receiving the form from the PSEBA recipient.

(b) An employer subject to this Act shall complete and file the form contained in this subsection.

"EMPLOYER SUBJECT TO PSEBA REPORTING FORM:

Under Section 17 of the Public Safety Employee Benefits Act (820 ILCS 320/17), the Commission on Government Forecasting and Accountability (COGFA) is charged with creating and submitting a report to the Governor and General Assembly setting forth information regarding recipients and benefits payable under the Public Safety Employee Benefits Act (Act).

The responses to the questions below will be used by COGFA to compile information regarding the PSEBA benefit for its report.

The Act requires all employers subject to the PSEBA Act to submit the following information within 120 days after receipt of this form.

(1) Name of the employer:

(2) The number of PSEBA benefit applications filed under the Act during the reporting period provided in the aggregate and listed individually by name of applicant and date of application:

(3) The number of PSEBA benefits and names of PSEBA recipients receiving benefits awarded under the Act during the reporting period provided in the aggregate and listed individually by name of applicant and date of application:

(4) The cost of the health insurance premiums paid due to PSEBA benefits awarded under the Act during the reporting period provided in the aggregate and listed individually by name of PSEBA recipient:

(5) The number of PSEBA benefit applications filed under the Act since the inception of the Act provided in the aggregate and listed individually by name of applicant and date of application:

(6) The number of PSEBA benefits awarded under the Act since the inception of the Act provided in the aggregate and listed individually by name of applicant and date of application:

(7) The cost of health insurance premiums paid due to PSEBA benefits awarded under the Act since the



inception of the Act provided in the aggregate and listed individually by name of PSEBA recipient:

(8) The current annual cost of health insurance premiums paid for PSEBA benefits awarded under the Act provided in the aggregate and listed individually by name of PSEBA recipient:

(9) The annual cost of health insurance premiums paid for PSEBA benefits awarded under the Act listed by year since the inception of the Act provided in annual aggregate amounts and listed individually by name of PSEBA recipient:

(10) A description of health insurance benefit levels currently provided by the employer to the PSEBA recipient:

(11) The total cost of the monthly health insurance premium currently provided to the PSEBA recipient:

(12) The other costs of the health insurance benefit currently provided to the PSEBA recipient including, but not limited to:

(i) the co-pay requirements of the health insurance policy provided to the PSEBA recipient;

(ii) the out-of-pocket deductibles of the health insurance policy provided to the PSEBA recipient;

(iii) any pharmaceutical benefits and co-pays provided in the insurance policy; and

(iv) any policy limits of the health insurance policy provided to the PSEBA recipient."

An employer covered under this Act shall file copies of the PSEBA Recipient Reporting Form and the Employer Subject to the PSEBA Act Reporting Form with COGFA within 120 days after receipt of the Employer Subject to the PSEBA Act Reporting Form.

The first form filed with COGFA under this Section shall contain all information required by this Section. All forms filed by the employer thereafter shall set forth the required information for the 24-month period ending on June 30 preceding the deadline date for filing the report.

Whenever possible, communication between COGFA and employers as required by this Act shall be through electronic means.

(c) For the purpose of creating the report required under subsection (d), upon receipt of each PSEBA Benefit Recipient Form, or as soon as reasonably practicable, COGFA shall make a determination of whether the PSEBA benefit recipient or the PSEBA benefit recipient's spouse meets one of the following criteria:

(1) the PSEBA benefit recipient or the PSEBA benefit recipient's spouse is receiving health insurance from a current employer, a current employer of his or her spouse, or another source;

(2) the PSEBA benefit recipient or the PSEBA benefit recipient's spouse has been offered or provided access to health insurance from a current employer or employers.

If one or both of the criteria are met, COGFA shall make the following determinations of the associated costs and benefit levels of health insurance provided or offered to the PSEBA benefit recipient or the PSEBA benefit recipient's spouse:

(A) a description of health insurance benefit levels offered to or received by the PSEBA benefit recipient or the PSEBA benefit recipient's spouse from a current employer or a current employer of the PSEBA benefit recipient's spouse;

(B) the monthly premium cost of health insurance benefits offered to or received by the PSEBA benefit recipient or the PSEBA benefit recipient's spouse from a current employer or a current employer of the PSEBA benefit recipient's spouse including, but not limited to:

(i) the total monthly cost of the health insurance premium;

(ii) the monthly amount of the health insurance premium to be paid by the employer;

(iii) the monthly amount of the health insurance premium to be paid by the PSEBA benefit recipient or the PSEBA benefit recipient's spouse;

(iv) the co-pay requirements of the health insurance policy;

(v) the out-of-pocket deductibles of the health insurance policy;

(vi) any pharmaceutical benefits and co-pays provided in the insurance policy;

(vii) any policy limits of the health insurance policy.

COGFA shall summarize the related costs and benefit levels of health insurance provided or available to the PSEBA benefit recipient or the PSEBA benefit recipient's spouse and contrast the results to the cost and benefit levels of health insurance currently provided by the employer subject to this Act. This information shall be included in the report required in subsection (d).

(d) By June 1, 2014, and by January 1 of every even-numbered year thereafter beginning in 2016, COGFA shall submit a report to the Governor and the General Assembly setting forth the information received under subsections (a) and (b). The report shall aggregate data in such a way as to not reveal the identity of any single beneficiary. The requirement for reporting to the General Assembly shall be satisfied by filing copies of the report with the Speaker, Minority Leader, and Clerk of the House of Representatives, the President, Minority Leader, and Secretary of the Senate, the Legislative Research Unit as required under Section 3.1 of the General Assembly Organization Act, and the State Government Report Distribution Center for the General Assembly as required under paragraph (t) of Section 7 of the State Library Act. COGFA shall make this report available electronically on a publicly accessible website.

Section 99. Effective date. This Act takes effect upon becoming law.

**Effective Date: 8/27/2013**

## APPENDIX II

### State of Illinois Public Acts 90th General Assembly

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#### Public Act 90-0535

HB1347 Enrolled

LRB9003884JSgc

AN ACT concerning benefits for certain public safety officers.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

Section 1. Short title. This Act may be cited as the Public Safety Employee Benefits Act.

Section 5. Declaration of State interest. The General Assembly determines and declares that the provisions of this Act fulfill an important State interest.

Section 10. Required health coverage benefits.

(a) An employer who employs a full-time law enforcement, correctional or correctional probation officer, or firefighter, who, on or after the effective date of this Act suffers a catastrophic injury or is killed in the line of duty shall pay the entire premium of the employer's health insurance plan for the injured employee, the injured employee's spouse, and for each dependent child of the injured employee until the child reaches the age of majority or until the end of the calendar year in which the child reaches the age of 25 if the child continues to be dependent for support or the child is a full-time or part-time student and is dependent for support. The term "health insurance plan" does not include supplemental benefits that are not part of the basic group health insurance plan. If the injured employee subsequently dies, the employer shall continue to pay the entire health insurance premium for the surviving spouse until remarried and for the dependent children under the conditions established in this Section. However:

(1) Health insurance benefits payable from any other source shall reduce benefits payable under this Section.

(2) It is unlawful for a person to willfully and knowingly make, or cause to be made, or to assist, conspire with, or urge another to make, or cause to be made, any false, fraudulent, or misleading oral or written statement to obtain health insurance coverage as provided under this Section. A violation of this item is a Class A misdemeanor.

(3) Upon conviction for a violation described in item (2), a law enforcement, correctional or correctional probation officer, or other beneficiary who receives or

seeks to receive health insurance benefits under this Section shall forfeit the right to receive health insurance benefits and shall reimburse the employer for all benefits paid due to the fraud or other prohibited activity. For purposes of this item, "conviction" means a determination of guilt that is the result of a plea or trial, regardless of whether adjudication is withheld.

(b) In order for the law enforcement, correctional or correctional probation officer, firefighter, spouse, or dependent children to be eligible for insurance coverage under this Act, the injury or death must have occurred as the result of the officer's response to fresh pursuit, the officer or firefighter's response to what is reasonably believed to be an emergency, an unlawful act perpetrated by another, or during the investigation of a criminal act. Nothing in this Section shall be construed to limit health insurance coverage or pension benefits for which the officer, firefighter, spouse, or dependent children may otherwise be eligible.

Section 15. Required educational benefits. If a firefighter, law enforcement, or correctional or correctional probation officer is accidentally or unlawfully and intentionally killed as specified in subsection (b) of Section 5 on or after July 1, 1980, the State shall waive certain educational expenses which children of the deceased incur while obtaining a vocational-technical certificate or an undergraduate education at a State supported institution. The amount waived by the State shall be an amount equal to the cost of tuition and matriculation and registration fees for a total of 120 credit hours. The child may attend a State vocational-technical school, a public community college, or a State university. The child may attend any or all of the institutions specified in this Section, on either a full-time or part-time basis. The benefits provided under this Section shall continue to the child until the child's 25th birthday.

(1) Upon failure of any child benefited by the provisions of this Section to comply with the ordinary and minimum requirements of the institution attended, both as to discipline and scholarship, the benefits shall be withdrawn as to the child and no further moneys may be expended for the child's benefits so long as the failure or delinquency continues.

(2) Only a student in good standing in his or her respective institution may receive the benefits under this Section.

(3) A child receiving benefits under this Section must be enrolled according to the customary rules and requirements of the institution attended.

Section 20. Home rule. An employer, including a home rule unit, that employs a full-time law enforcement, correctional or correctional probation officer, or firefighter may not provide benefits to persons covered under this Act in a manner inconsistent with the requirements of this Act. This Act is a limitation under subsection (i) of Section 6 of Article VII of the Illinois Constitution on the concurrent exercise of powers and functions exercised by the State.

Section 95. The State Mandates Act is amended by adding Section 8.21 as follows:

(30 ILCS 805/8.21 new)

Sec. 8.21. Exempt mandate. Notwithstanding Sections 6 and 8 of this Act, no reimbursement by the State is required for the implementation of any mandate created by this amendatory Act of 1997.

Section 99. Effective date. This Act takes effect upon becoming law.

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## APPENDIX III

### PSEBA RECIPIENT REPORTING FORM

Under Section 17 of the Public Safety Employee Benefits Act (820 ILCS 320/17), the Commission on Government Forecasting and Accountability (COGFA) is charged with creating and submitting a report to the Governor and the General Assembly setting forth information regarding recipients and benefits payable under the Public Safety Employee Benefits Act (Act). The Act requires employers providing PSEBA benefits to distribute this form to any former peace officer, firefighter, or correctional officer currently in receipt of PSEBA benefit.

The responses to the questions below will be used by COGFA to compile information regarding the PSEBA benefit for its report. The Act prohibits the release of any personal information concerning the PSEBA recipient and exempts the reported information from the requirements of the Freedom of Information Act (FOIA). The Act requires the PSEBA recipient to complete this form and submit it to the employer providing PSEBA benefits within 60 days of receipt. If the PSEBA recipient fails to submit this form within 60 days of receipt, the employer is required to notify the PSEBA recipient of non-compliance and provide an additional 30 days to submit the required form. Failure to submit the form in a timely manner will result in the PSEBA recipient incurring responsibility for reimbursing the employer for premiums paid during the period the form is due and not filed.

To move through the form, either use your mouse or the "Tab" key. Final instructions for the completed form are at the end of the form in blue.

(1) PSEBA recipient's name:

(2) PSEBA recipient's date of birth:

mm/dd/yyyy

(3) Name of the employer providing PSEBA benefits:

(4) Date the PSEBA benefit first became payable:

mm/dd/yyyy

(5) What was the medical diagnosis of the injury that qualified you for the PSEBA benefit? (brief synopsis of your official medical diagnosis)

(6) Are you currently employed with compensation?

Yes  No

(7) If so, what is the name(s) of your current employer(s)?

(8) Are you or your spouse enrolled in a health insurance plan provided by your current employer or another source?

Yes  No

(9) Have you or your spouse been offered or provided access to health insurance from your current employer(s)?

Yes  No

If you answered yes to question 8 or 9, please provide:

a) Name of the employer:

b) Name of the insurance provider(s):

c) A general description of the type(s) of insurance offered (HMO, PPO, etc.):

(10) Are you or your spouse enrolled in a health insurance plan provided by a current employer of your spouse?

Yes  No

(11) Have you or your spouse been offered or provided access to health insurance provided by a current employer of your spouse?

Yes  No

If you answered yes to question 10 or 11, please provide:

a) Name of the employer:

b) Name of the insurance provider(s):

c) A general description of the type(s) of insurance offered (HMO, PPO, etc. Please see Health Insurance Plan Descriptions below):

#### Health Insurance Plan Descriptions

**HMO (Health Maintenance Organization)** - Under this plan, participants must seek doctors, hospitals and all other providers that are covered by the HMO network to get insurance coverage or claim compensation. If a participant goes to a doctor or health provider outside their specific HMO network, they may be responsible for the cost of any services provided. Any visits to a specialist must have a referral from their primary care doctor.

**EPO (Exclusive Provider Organization)** - This plan functions must like traditional HMOs, but feature a nationwide network, instead of the regional HMO network. Also, many plans do not require referrals for participants to consult with specialists.

**PPO (Preferred Provider Organization)** - Under this plan, participants can seek doctors, hospitals and other health providers either in the PPO network or outside the network. Out-of-network health providers will cost more to the participant than in-network providers, but they are at least partially covered. A referral is not required to see a specialist.

**HD(H)P (High Deductible Health Plan)** - Under this plan, participants pay lower premiums in exchange for higher deductibles when services are required. Once the deductible is met, coverage applies to 100% of additional costs. These plans can provide access to regional/national networks of health providers or a network of almost all possible providers, depending on the health plan chosen by a participant.

**Catastrophic Health Insurance Plan** - Under this plan, participants have low premiums and receive coverage for "essential health benefits." However, deductibles for this and similar plans are typically high and "essential health benefits" usually do not cover prescription drugs or immunizations, among other items of interest to participants.

**OAP (Open Access Plan)** - These plans typically function similar to PPOs and HMOs, in that multiple levels of coverage can be accessed by participants depending on if a health provider is in a particular tier of coverage. A provider in the first tier of coverage may be covered 100%, similar to a HMO, while a provider far away may only be covered in the second or third tier of coverage, at 80% or less for services rendered to participants. Referrals for consultation with specialists are often not required, depending on the plan.

After all questions are answered to the best of your ability, please save this form and send via e-mail to your employer. To save the completed form, choose "File", "Save as". In the "File name" portion of the "Save as" window, please add your full name to the rest of the file name to aid your employer in identifying your file. If unable to save and e-mail form, please print out the form with your responses and return it to your employer.

Clear Form

# APPENDIX IV

## EMPLOYER SUBJECT TO PSEBA REPORTING FORM

Pursuant to P.A. 98-0561 (SB 1245), this form is being sent to all units of government throughout Illinois which fall under the purview of the Public Safety Employee Benefits Act (820 ILCS 320/1) (hereinafter referred to as "PSEBA.") Under P.A. 98-0561, the Commission on Government Forecasting and Accountability (hereinafter referred to as "COGFA") is required to collect certain data pertaining to the cost of health insurance under PSEBA. Under Section 17 of PSEBA, COGFA is charged with creating and submitting a report to the Governor and General Assembly setting forth information regarding recipients and benefits payable under the Public Safety Employee Benefits Act (Act).

The responses to the questions below will be used by COGFA to compile information regarding the PSEBA benefit for its report.

The Act requires all employers subject to the PSEBA Act to submit the following information to COGFA within 120 days after receipt of this form.

Please read carefully the following instructions for completing this form:

1. Unless otherwise specified, all references made hereinafter to "the reporting period" mean the two most recently-completed fiscal years ending on or prior to June 30, 2013. "Fiscal year" does not necessarily mean the State of Illinois fiscal year which runs from July 1<sup>st</sup> through June 30<sup>th</sup> of the following calendar year, but rather the fiscal year that you as an employer adhere to and use for your own budgetary purposes.
2. Where this form makes references to "the inception of this Act," this means November 14<sup>th</sup>, 1997, the effective date of P.A. 90-0535, which created PSEBA.
3. If any questions should arise in the completion of this form, or if you encounter any difficulties, please contact Matthew Scott Dragoo at COGFA at 217-785-3118, or via e-mail at [MattD@ilga.gov](mailto:MattD@ilga.gov), during the hours of 9:00 AM to 4:30 PM, Monday through Friday.
4. This is a pdf Form. For additional rows in a table use the "+" sign. To move through the form, either use your mouse or the "Tab" key. Final instructions for the completed form are at the end of the form in blue.

(1) Name of the employer:

(2) The number of PSEBA benefit applications filed under the Act during the reporting period provided in the aggregate:

Please list all PSEBA benefit applicants that filed under the Act during the reporting period by name and date of application:

Add/ Delete Rows	Name of Applicant	Date of Application
+		mm/dd/yyyy
-		
+		mm/dd/yyyy
-		

(3) The number of PSEBA benefits awarded under the Act during the reporting period by name and date of application:

Please list all PSEBA benefit recipients receiving benefits under the Act during the reporting period by name and date of application:



Add/ Delete Rows	Name of Recipient	Date of Application
<input type="checkbox"/> + <input type="checkbox"/> -		mm/dd/yyyy
<input type="checkbox"/> + <input type="checkbox"/> -		mm/dd/yyyy

(4) The cost of the health insurance premiums paid due to PSEBA benefits awarded under the Act during the reporting period provided in the aggregate:

Please list the cost of the health insurance premiums paid due to PSEBA benefits awarded under the ACT during the reporting period individually by name of PSEBA recipient:

Add/ Delete Rows	Name of Recipient	Health Insurance Premiums Paid
<input type="checkbox"/> + <input type="checkbox"/> -		
<input type="checkbox"/> + <input type="checkbox"/> -		

(5) The number of PSEBA benefit applications filed under the Act since the inception of the Act provided in the aggregate: (Note - if one individual has filed more than one application for PSEBA benefits since the inception of the Act, please count each application from that person as a separate application. For example, Tom Smith applied for PSEBA benefits in 1998 and was denied. Mr. Smith applied again for PSEBA benefits in 1999, and was denied a second time. Finally, in 2000, Mr. Smith applied a third time and his PSEBA application was approved and he was awarded PSEBA benefits under The Act. For purposes of responding to this Question #5, please count Mr. Smith's 3 applications separately).

Please list all PSEBA benefit applicants that filed under the ACT since the inception of the Act by name and date of application:

Add/ Delete Rows	Name of Applicant	Date of Application
<input type="checkbox"/> + <input type="checkbox"/> -		mm/dd/yyyy
<input type="checkbox"/> + <input type="checkbox"/> -		mm/dd/yyyy

(6) The number of PSEBA benefits awarded under the Act since the inception of the Act provided in the aggregate: (Note - this figure should represent the total number of PSEBA applications approved out of the total number of applications filed as reported in Question 5).

Please list all PSEBA recipients receiving benefits under the Act since the inception of the Act by name and date of application:

Add/ Delete Rows	Name of Recipient	Date of Application
------------------------	-------------------	---------------------

Add/ Delete Rows	Name of Recipient	Date of Application
+ -		mm/dd/yyyy
+ -		mm/dd/yyyy

(7) The cost of health insurance premiums paid due to PSEBA benefits awarded under the Act since the inception of the Act provided in the aggregate:

Please list the cost of the health insurance premiums paid due to PSEBA benefits awarded under the ACT since the inception of the Act individually by name of PSEBA recipient:

Add/ Delete Rows	Name of Recipient	Health Insurance Premiums Paid (total since inception of The Act)
+ -		
+ -		

(8) The current annual cost of health insurance premiums paid for PSEBA benefits awarded under the Act provided in the aggregate. (For purposes of answering this question #8, the figure reported should reflect the total annual cost of health insurance premiums paid as of the most recently completed fiscal year ending on or prior to June 30, 2013)

Please list the current annual cost of health insurance premiums paid for PSEBA benefits awarded under the ACT individually by name of PSEBA recipient:

Add/ Delete Rows	Name of Recipient	Health Insurance Premiums Paid
+ -		
+ -		

(9) The annual cost of health insurance premiums paid for PSEBA benefits awarded under the Act listed by year since the inception of the Act provided in annual aggregate amounts:

Year	Annual Cost of Health Insurance Premiums Paid
1997	
1998	
1999	
2000	
2001	

Year	Annual Cost of Health Insurance Premiums Paid
2002	
2003	
2004	
2005	
2006	
2007	
2008	
2009	
2010	
2011	
2012	
2013	
Total	

Please list the annual cost of health insurance premiums paid for PSEBA benefits awarded under the Act since the inception of the Act listed individually by name of PSEBA recipient and year (List applicant's name each time with each separate year health insurance premiums were paid. Then list the next applicant's name each time with each separate year health insurance premiums are paid. Tab for more rows):

Add/ Delete Rows	Name of Recipient	Year	Health Insurance Premiums Paid
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

(10) A description of health insurance benefit levels currently provided by the employer to the PSEBA recipient:

Add/ Delete Rows	Name of Recipient	Description of Health Insurance Benefits
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

(11) The total cost of the monthly health insurance premium currently provided to the PSEBA recipient ("total cost of monthly health insurance premium" means the total monthly cost in the final month of the most recently completed fiscal year ending on or prior to June 30, 2013. If this information is not available, or if it is more feasible to report the average monthly cost for the most recently completed fiscal year ending on or prior to June 30, 2013, you may report the average monthly cost. Please denote which monthly cost you are reporting: final monthly cost or average annual monthly cost):

Add/ Delete Rows	Name of Recipient	Total Cost of the Monthly Health Insurance
<input type="checkbox"/>		
<input type="checkbox"/>		

Add/ Delete Rows	Name of Recipient	Total Cost of the Monthly Health Insurance
+		
-		

(12) The other costs of the health insurance benefit currently provided to the PSEBA recipient including (by the types of insurance options available):

Option 1 - Type of Insurance Product (HMO, PPO, HSA, etc.):

i. the co-pay requirements for the health insurance policy provided to the PSEBA recipient:

ii. the out-of-pocket deductibles of the health insurance policy provided to the PSEBA recipient:

iii. any pharmaceutical benefits and co-pays provided in the insurance policy:

iv. any policy limits of the health insurance policy provided to the PSEBA recipient:

v. any other costs:

vi. names of recipients under this option:

Add/ Delete Rows	Names of Recipients
+	
-	
+	
-	

Option 2 - Type of Insurance Product (HMO, PPO, HSA, etc.):

i. the co-pay requirements for the health insurance policy provided to the PSEBA recipient:

ii. the out-of-pocket deductibles of the health insurance policy provided to the PSEBA recipient:

iii. any pharmaceutical benefits and co-pays provided in the insurance policy:

iv. any policy limits of the health insurance policy provided to the PSEBA recipient:

v. any other costs:

vi. names of recipients under this option:

Add/ Delete Rows	Names of Recipients
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

Option 3 - Type of Insurance Product (HMO, PPO, HSA, etc.):

i. the co-pay requirements for the health insurance policy provided to the PSEBA recipient:

ii. the out-of-pocket deductibles of the health insurance policy provided to the PSEBA recipient:

iii. any pharmaceutical benefits and co-pays provided in the insurance policy:

iv. any policy limits of the health insurance policy provided to the PSEBA recipient:

v. any other costs:

vi. names of recipients under this option:

Add/ Delete Rows	Names of Recipients
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

Option 4 - Type of Insurance Product (HMO, PPO, HSA, etc.):

i. the co-pay requirements for the health insurance policy provided to the PSEBA recipient:

ii. the out-of-pocket deductibles of the health insurance policy provided to the PSEBA recipient:

iii. any pharmaceutical benefits and co-pays provided in the insurance policy:

iv. any policy limits of the health insurance policy provided to the PSEBA recipient:

v. any other costs:

--

vi. names of recipients under this option:

Add/ Delete Rows	Names of Recipients
+	
-	
+	
-	

After all questions are answered to the best of your ability, please save this form and send via e-mail to COGFA at [MattD@ilga.gov](mailto:MattD@ilga.gov). To save the completed form, choose "File", "Save as". In the "File name" portion of the "Save as" window, please add Employer's name to the rest of the file name to aid COGFA in identifying your file. If unable to save and e-mail form, please print out the form with your responses and return it to COGFA at the address below.

**\*Please also send all recipient forms to COGFA - the preferred way to send recipient forms would be e-mailing the individual PDF forms.\***

Commission on Government Forecasting and Accountability  
c/o Matt Dragoo  
703 Stratton Building  
401 S. Spring Street  
Springfield, IL 62706

## APPENDIX V

### PSEBA MAILING LIST

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Abingdon	Beckemeyer	Burlington Community FPD
Adams County	Bedford Park	Burr Ridge
Addison	Beecher	Bushnell
Addison FPD	Belleville	Byron
Albany	Bellevue	Cahokia
Aledo	Bellwood	Cairo
Alexander County	Belvidere	Calhoun County
Algonquin	Bement	Calumet
Allendale	Bement FPD	Calumet Park
Alorton	Bensenville	Camargo
Alsip	Benton	Cambridge
Altamont	Berkeley	Camp point
Alton	Berwyn	Campton Hills
Amboy	Bethalto	Canton
Andalusia	Bethany	Carbon Cliff
Anna	Bloomington	Carbondale
Annawan	Bloomington	Carlinville
Antioch	Blue Island	Carlyle
Arcola	Blue Mound	Carmi
Argenta	Bluford Hills	Carol Stream
Arlington Heights	Bolingbrook	Carol Stream FPD
Aroma	Bond County	Carpentersville
Arthur	Boone County	Carrier Mills
Ashton	Bourbonnais	Carroll County
Assumption	Bourbonnais FPD	Carrollton
Astoria	Bradley	Cartersville
Atlanta	Braidwood	Carthage
Atwood	Breese	Cary
Atwood FPD	Bridgeport	Casey
Auburn	Bridgeview	Caseyville
Augusta	Brighton	Cass County
Aurora	Broadview	Catlin
Aviston	Brookfield	Central City
Avon	Brown County	Centralia
Bannockburn	Brownstown	Centralia FPD
Barrington	Buckley	Centreville
Barrington Hills	Buda	Cerro Gordo
Barry	Buffalo	Champaign County
Bartlett	Buffalo Grove	Channahon
Bartonville	Bunker Hill	Channahon FPD
Batavia	Burbank	Charleston
Beach Park	Bureau County	Chatham
Beardstown	Burlington	Chenoa

Cherry Valley	Dekalb	Elwood
Chester	Dekalb County	Elwood FPD
Chicago	Deland	Energy
Chicago Heights	Delavan	Enfield
Chicago Ridge	DePue	Erie
Chrisman	Des Plaines	Eureka
Christian County	Desoto	Evanston
Christopher	Dewitt County	Evergreen Park
Cicero	Diamond	Fairbury
Cisne	Divernon	Fairfield
Cissna Park	Dixon	Fairmont City
City	Dixon Community FPD	Fairview Caseyville Township FPD
Clarendon Hills	Dolton	Fairview Heights
Clark County	Douglas County	Farina
Clay City	Downers Grove	Farmer City
Clay County	Dunlap	Farmersville
Clinton	DuPage County	Farmington
Clinton County	Dupo	Fayette County
Coal City	Duquoin	Findlay
Coal Valley	Durand	Flanagan
Cobden	Dwight	Flora
Coffeen	East Alton	Flossmoor
Colchester	East Dubuque	Foodfield
Coles County	East Dundee	Ford County
Collinsville	East Dundee & Countryside FPD	Ford Heights
Colona	East Hazel Crest	Forest Park
Columbia	East Joliet FPD	Forest View
Cook County	East Moline	Forrest
Cordova	East Peoria	Forsyth
Cortland	East Side FPD	Fosterburg FPD
Coulterville	East St Louis	Fox Lake
Countryside	Easton	Fox Lake FPD
County Club Hills	Edgar County	Fox River Grove
Cowden	Edinburg	Frankfort
Crainville	Edwards County	Franklin
Crawford County	Edwardsville	Franklin County
Crest Hill	Effingham	Franklin Park
Crete	Effingham County	Freeburg
Creve Coeur	El Paso	Freeport
Crossville	Elburn	Fulton
Crystal Lake	Eldorado	Fulton County
Cumberland Count	Elgin	Galena
Dallas City	Elk Grove	Galesburg
Dalton City	Elkhart	Gallatin County
Danville	Elkville	Galva
Darien	Elmhurst	Gardner
Decatur	Elmwood	Geneseo
Deerfield	Elmwood Park	Geneva



Genoa	Harristown	Johnston City
Georgetown	Hartford	Joliet
Germantown	Harvard FPD	Jonesboro
Germantown Hills	Harvey	Kane County
Gibson City	Harwood Heights	Kankakee
Gifford	Havana	Kankakee County
Gilberts	Hawthorn Woods	Kendall County
Gilman	Hazel Crest	Kenilworth
Glasford	Hebron	Kewanee
Glen Carbon	Henderson County	Kewanee Community FPD
Glen Ellyn	Henry County	Kildeer
Glencoe	Herrick	Kincaid
Glencview	Herrin	Kingston
Glendale Heights	Herscher	Kirkland
Glenside FPD	Heyworth	Kirkwood
Glenwood	Hickory Hills	Knox County
Godfrey	Highland	La Moille
Godley	Highland Park	Lacon
Gorham	Highwood	Ladd
Gorreston	Hillcrest	LaGrange
Grand Tower	Hillside	Lagrange Park
Granite City	Hinckley	Lake Barrington
Grant Park	Hinsdale	Lake Bluff
Grantfork	Hodgkins	Lake County
Granville	Hoffman Estates	Lake Egypt FPD
Grayslake	Homer FPD	Lake Forest
Grayville	Homer Glen	Lake in the Hills
Green oakds	Hometown	Lake Zurich
Green Valley	Homewood	Lakemoor
Greene County	Hopedale	Lakewood
Greenfield	Hudson	Lansing
Greenup	Huntley	Lasalle
Greenville	Indian Head Park	Lasalle County
Griggsville	Inverness	Lawrence County
Grundy Count	Iroquois County	Lawrenceville
Gurnee	Island Lake	Lebanon
Hainesville	Itasca	Lee County
Hamilton	Ivesdale FPD	Leland Grove
Hamilton County	Jackson County	Lemont
Hammond	Jacksonville	Lena
Hampshire	Jasper County	Leroy
Hampshire FPD	Jefferson No. 1 FPD	Lewistown
Hampton	Jerome	Lexington
Hancock County	Jerseyville	Libertyville
Hanna City	Jillsboro	Lincoln
Hanover Park	Jo Daviess County	Lincoln Rural FPD
Hardin County	Johnsburg	Lincolnshire
Harrisburg	Johnson County	Lincolnshire-Riverwoods FPD

Lincolnwood	Maywood	Murphysboro
Lindenhurst	Mazon	Naperville
Lisle	McCook	Nashville
Litchfield FPD	McCook FPD	Neoga
Livingston County	McDonough County	New Athens
Lockport	McHenry	New Baden
Logan County	McHenry County	New Berlin
Lombard	McLean	New Lenox
Long Creek Rural FPD	McLean County	Newark
Long Grove	McLeansboro	Newman
Louisville	Melrose Park	Newport Township FPD
Loves Park	Menard County	Newton
Lovington	Mendon	Niantic
Lynwood	Mendota	Niles
Lyons	Mercer County	Noble
Machesney	Metamora	Normal
Mackinaw	Midlothian	Norridge
Macomb	Milan	Norris City
Macon County	Milford	North Aurora
Macoupin County	Millstadt	North Chicago
Madison	Minier	North Riverside
Madison County	Minonk	Northbrook
Mahomet	Minooka	Northfield
Malta	Mokena	Northlake
Manhattan	Mokena FPD	Northlake FPD
Manhattan FPD	Moline	Northwest Homer FPD
Manito	Momence	Nunda Rural FPD
Mansfield	Monee	Oak Brook
Manteno	Monmouth	Oak Forest
Marengo	Monroe County	Oak Lawn
Marion	Montgomer County	Oak Park
Marion County	Montgomery	Oakbrook Terrace
Marissa	Montgomery & Countryside FPD	Oakbrook Terrace FPD
Mark	Monticello	Oblong
Markham	Morgan County	Odell
Maroa	Morrison	Odin
Marquette Heights	Morton	OfallonRoselle
Marseilles	Morton Grove	Ogle County
Marshall	Moultrie County	Oglesby
Marshall County	Mount Carroll	Ohio
Martinsville	Moweaqua	Okawville
Maryville	Mt Carmel	Olney
Mascoutah	Mt Morris	Olympia Fields
Mason City	Mt Prospect	Oquawka
Mason County	Mt Pulaski	Oreana
Massac County	Mt Vernon	Oregon
Matteson	Mt Zion	Orion
Mattoon	Mt. Zion FPD	Orland Hills

Orland Park	Princeville	Salina Township FPD
Oswego	Prophetstown	Saline County
Ottawa	Prospect Heights	Sandoval
Palatine	Pulaski County	Sandwich
Palestine	Putnam County	Sangamon County
Palos FPD	Quincy	Sauget
Palos Heights	Randolph County	Sauk Village
Palos Hills	Rankin	Savanna
Palos Park	Rantoul	Savoy
Pana	Rapids City	Schaumburg
Paris	Red Bud	Schiller Park
Park Forest	Richland County	Schyler County
Park Ridge	Richmond	Scott County
Paw Paw	Richton Park	Seneca
Pawnee	Ridge Farm	Sesser
Paxton	Ridgway	Shabbona
Pearl City	River Forest	Shawneetown
Pecatonica	River Grove	Sheffield
Peioria Heights	Riverdale	Shelby County
Pekin	Riverside	Shelbyville
Peoria	Riverton	Shelbyville FPD
Peoria County	Riverwoods	Shiloh
Peotone	Roanoke	Shorewood
Peotone FPD	Robbins	Silvis
Percy	Robinson	Skokie
Perry County	Rochelle	Smithton
Peru	Rochester	Somonauk
Piatt County	Rock Falls	Sough Chicago Heights
Pierron	Rock Island County	South
Pike County	Rock Islnad	South Barrington
Pingree Grove	Rockdale	South Beloit
Pingree Grove & Countryside FPD	Rockford	South Chicago Heights FD
Pinkneyville	Rockton	South Elgin
Pittsfield	Rolling Meadows	South Elgin/Countryside FPD
Plainfield	Romeoville	South Holland
Plano	Roodhouse	South Pekin
Pleasant Hill	Roscoe	South Roxana
Pocahontas	Rosemont	South Wilmington
Polo	Roseville	Sparta
Pontiac	Rossville	Spring Grove
Pontoon Beach	Round Lake	Spring Valley
Pope County	Round Lake Beach	Springfield
Poplar Grove	Round Lake Park	St Anne
Port Byron	Roxana	St Charles
Posen	Rushville	St Clair County
Potomac	Rutland-Dundee Twp. FPD	St Elmo
Prairie Du Rocher	Salem	St Jacob
Princeton	Salem FPD	St Joseph

Stark County	Vienna	Winfield FPD
Staunton	Villa Park	Winnebago
Steeleville	VillaGrove	Winnebago County
Steger	Virden	Winnetka
Stephenson County	Wabash County	Winthrop
Sterling	Wadsworth	Wood Dale
Stickney	Walnut	Wood River
Stillman Valley	Warren	Woodford County
Stillman Valley FPD	Warren County	Woodhull
Stockton	Warrenville	Woodridge
Stonington	Warrenville FPD	Woodstock
Streamwood	Warsaw	Woodstock Fire/Rescue FPD
Streator	Washington Park	Worth
Sugar Grove	Washington	Wyanet
Sullivan	Washington County	York Center FPD
Summit	Waterloo	Yorkville
Sumner	Watseka	Zeigler
Swansea	Wauconda	Zion
Sycamore	Waukegan	
Tamaroa	Waverly	
Tamms	Wayne City	
Taylor Springs	Wayne County	
Taylorville	Weldon	
Tazewell County	West Chicago	
Thompsonville	West City	
Thornton	West Dundee	
Tilton	West Frankfort	
Tinley Park	Westchester	
Toledo	Western Springs	
Tolono	Westfield	
Toluca	Westmont	
Tonica	Westville	
Toulon	Wheaton	
Tower Hill	Wheeling	
Tower Lakes	White County	
Tremont	White Hall	
Trenton	Whiteside County	
Tri-Township FPD	Will County	
Troy	Williamson County	
Tuscola	Willow Springs	
Union County	Willowbrook	
University Park	Wilmette	
Urbana	Wilmington	
Valmeyer	Wilmington FPD	
Vandalia	Win-Bur-Sew FPD	
Venice	Winchester	
Vermilion County	Windsor	
Vernon Hills	Winfield	

# BACKGROUND

The Commission on Government Forecasting and Accountability (CGFA), a bipartisan, joint legislative commission, provides the General Assembly with information relevant to the Illinois economy, taxes and other sources of revenue and debt obligations of the State. The Commission's specific responsibilities include:

- 1) Preparation of annual revenue estimates with periodic updates;
- 2) Analysis of the fiscal impact of revenue bills;
- 3) Preparation of State debt impact notes on legislation which would appropriate bond funds or increase bond authorization;
- 4) Periodic assessment of capital facility plans;
- 5) Annual estimates of public pension funding requirements and preparation of pension impact notes;
- 6) Annual estimates of the liabilities of the State's group health insurance program and approval of contract renewals promulgated by the Department of Central Management Services;
- 7) Administration of the State Facility Closure Act.

The Commission also has a mandate to report to the General Assembly ". . . on economic trends in relation to long-range planning and budgeting; and to study and make such recommendations as it deems appropriate on local and regional economic and fiscal policies and on federal fiscal policy as it may affect Illinois. . . ." This results in several reports on various economic issues throughout the year.

The Commission publishes several reports each year. In addition to a "Monthly Briefing", the Commission publishes the "Revenue Estimate and Economic Outlook" which describes and projects economic conditions and their impact on State revenues. The "Legislative Capital Plan Analysis" examines the State's capital appropriations plan and debt position. "The Financial Conditions of the Illinois Public Retirement Systems" provides an overview of the funding condition of the State's retirement systems. Also published are an Annual Fiscal Year "Budget Summary"; "Report on the Liabilities of the State Employees' Group Insurance Program"; and "Report of the Cost and Savings of the State Employees' Early Retirement Incentive Program". The Commission also publishes each year special topic reports that have or could have an impact on the economic well-being of Illinois. All reports are available on the Commission's website.

These reports are available from:

Commission on Government Forecasting and Accountability  
703 Stratton Office Building  
Springfield, Illinois 62706  
(217) 782-5320  
(217) 782-3513 (FAX)

<http://cgfa.ilga.gov>