

SWAN Finance Committee Meeting

Agenda

Wednesday, October 21 2026 4:00 p.m.

Join Zoom Meeting

<https://swanlibraries-net.zoom.us/j/81781712080?pwd=9lItb9JbkjklVGC1HaEcl8zMLxh4EQ.1>

1. Call to Order, Roll Call
2. Introduction of Visitors/Public Comment
3. Discussion Item – SWAN cyber risk insurance
4. Discussion Item—SWAN employee health benefits insurance
5. Discussion Item—Fiscal Year 2028 membership fees
6. Adjournment

SWAN Board Member	Library	Office	Term Expires
Dawn Bussey	Glen Ellyn Public Library	Treasurer	July 1, 2027
Kate Buckson	St Charles Public Library District		July 1, 2029
Benjamin Weseloh	West Chicago Public Library	Secretary	July 1, 2028

Date: October 21, 2026
To: SWAN Board Finance Committee
From: Aaron Skog, Executive Director
Re: Cyber risk coverage



It was requested by the Finance Committee and Treasurer that I obtain quotes for cyber risk coverage for higher coverage amounts, specifically \$5 million and \$10 million. The shared concern is that SWAN as a technology organization supporting 100 member libraries should seek higher risk coverage.

Current coverage & Proposed options

I requested Hub International to increase coverage from \$1 million to \$5 million. The request was delayed by several months, but Hub was eventually able to provide some coverage options.

Travelers will do a maximum limit of \$2M but will only increase on the renewal. Our agent at Hub reached out to another team within Hub to find out if they can assist with an Excess policy to investigate the \$5M or \$10M limits. The proposal only has two providers for \$5M coverage.

Cyber risk coverage	Travelers (current)	Travelers	CFC	Coalition
Premium	\$6,191	\$8,489	\$12,943	\$14,237
Aggregate Limit	\$1,000,000	\$2,000,000	\$5,000,00	\$5,000,000
Premium increase		\$2,298	\$6,752	\$8,046

The proposal from Hub is included for the Finance Committee.

I have included for background an overview of cyber risk insurance from the local IT provider WebIT, who works with libraries and provides whitepapers on IT topics for various industries.



Advocacy. Tailored Insurance Solutions. Peace of Mind

Cyber Liability Proposal

System Wide Automated Network

OVERVIEW OF COST

Carrier	Option 1: CFC	Option 2: Coalition
Paper	Lloyd's of London	Quota Share
Policy Form	Cyber Proactive Response v4.0	Coalition Cyber Policy
A.M. Best Rating	A	A
Admitted	No	No
Aggregate Limit	\$5,000,000	\$5,000,000
Retention	\$0	\$25,000
Premium	\$12,205	\$13,750
Surplus Lines Taxes & Fees Estimate	Fee: \$295 Taxes: \$443	Taxes: \$487
Total	\$12,943	\$14,237

Executive Summary:

Included are \$5M limit options to consider from CFC and Coalition.

MARKETS APPROACHED

Carrier	Response
Travelers (package)	Quoted \$5M limit, \$25K retention, \$28,245 premium
Sompo	Unable to offer \$5M due to the revenue

SUBJECTIVITIES

Option 1: CFC	Option 2: Coalition
1. <u>Due Prior to Binding</u>: Confirm they do not share networks with any of the libraries they work with 2. <u>Due 14 Days Post Binding</u>: Please provide name, position, email, and telephone number for the designated contact to receive security related alerts and targeted threat intelligence 3. <u>Due 14 Days Post Binding</u>: Signed version of the application form submitted, dated within 30 days of the required inception date 4. <u>Due Within 30 Days Post Binding</u>: Satisfactory confirmation that you have downloaded & registered CFC's incident response mobile app	1. An authorized representative of the Named Insured signs the Coalition application <u>in 10 days</u> of the issuance of a binder, or insurance coverage will not take effect 2. <u>Due Prior to Binding & Contingent</u>: Resolve security finding: Exposed Risky Panels (Restrict Access) • Coalition identified a risky access route visible to the public internet. These panels responsible for managing critical assets expose critical functions and, as a result, represent high priority targets for threat actors scanning the internet for exploitable networks. • Resolution Instructions PDF: https://assetrisk-assets.coalitioninc.com/security_decisions/contingencies/Exposed_Risky_Panels__Restrict_Access__4112597933.pdf • Exposed Assets • PfSense Login Panel Exposed • pfsense-vm01.swanlibraries.net : 443 • pfsense-vm01.swanlibraries.net : 80 • staffvpn.swanlibraries.net : 443 • tlssip.swanlibraries.net : 443 • tlssip.swanlibraries.net : 80

COVERAGE OPTIONS

Third Party Liability			
Coverage	Definition	Option 1: CFC	Option 2: Coalition
Multimedia Liability	Covers defense costs and damages for any errors or omissions of media content that results in allegations: • Invasion or infringement of the right or privacy or publicity • Infliction of emotional distress • False arrest or detention • Invasion of the right of private occupancy, • Copyright infringement, plagiarism, misappropriation of property rights, information or ideas • Libel, slander	\$5,000,000	\$5,000,000
Network Security and Privacy Liability	Covers defense costs and damages in the event there is a failure of the security of a computer system, failure to protect confidential information, or failure to comply with applicable privacy regulations	\$5,000,000	\$5,000,000
PCI-DSS Fines and Penalties	Covers fines or penalties from a Payment Card Association (e.g. MasterCard, Visa, American Express) or a bank processing payment card transactions in connection with an Insured's lack of compliance with PCI standards.	\$5,000,000	\$5,000,000
Regulatory Proceedings	Covers defense costs in the event of an investigation by a governmental entity. Regulatory fines and penalties can be covered, but only where insurable by law.	\$5,000,000	\$5,000,000

COVERAGE OPTIONS



First Party Coverages

Coverage	Definition	Option 1: CFC	Option 2: Coalition
Event Expenses	An insured's first line of defense that provides event response services to investigate and remediate a breach. Covered costs include: • Legal Consultations • Forensic Expenses • Notification Expenses • Credit Monitoring and Remediation • Public Relations • Consumer Call Centers	\$5,000,000	\$5,000,000
Cyber Extortion	Covers the insured for reasonable and necessary expenses incurred as a result of a network extortion threat. This coverage includes "ransom" payments to the party thought to be behind the threat.	\$5,000,000	\$5,000,000
Digital Asset Restoration	Reimburses for costs to restore or repair lost data in the event of a breach and to determine what data cannot be restored, recollected or recreated.	\$5,000,000	\$5,000,000
Bricked Device	Covers replacement of hardware when a cyber incident renders computer hardware inoperable.	\$5,000,000	\$5,000,000
Business Reputation Loss	Covers lost revenue over a specified period due to reputational damage related to a covered cyber incident.	\$5,000,000	\$5,000,000

COVERAGE OPTIONS



First Party Coverages – Business Interruption			
Coverage	Definition	Option 1: CFC	Option 2: Coalition
Business Interruption Loss	Reimburses for income lost and extra expenses incurred in the event of a breach.	\$5,000,000	\$5,000,000
		8 Hour Waiting Period	8 Hour Waiting Period
Contingent Business Interruption Loss	Reimburses for income lost and extra expenses incurred in the event of a breach of computer systems that an insured relies upon for its business.	\$5,000,000	\$5,000,000
		8 Hour Waiting Period	8 Hour Waiting Period
System Failure Loss	Reimburses for lost income and extra expense incurred due to an outage of the insured's own computer systems.	\$5,000,000	\$5,000,000
		8 Hour Waiting Period	8 Hour Waiting Period
Contingent System Failure Loss	Reimburses for lost income and extra expense incurred due to an outage of computer system that an insured relies upon for its business.	\$5,000,000	\$5,000,000
		8 Hour Waiting Period	8 Hour Waiting Period



COVERAGE OPTIONS

First Party Coverages – Cyber Crime			
Coverage	Definition	Option 1: CFC	Option 2: Coalition
Social Engineering	Reimbursement for a direct financial loss as a result of an intentionally misleading request to send money or divert payment based on fraudulent information that is provided by a bad actor to an employee.	\$250,000	\$250,000
Funds Transfer Fraud	Covers loss of money or securities due to a fraudulent instruction to transfer funds from a financial institution without the insured's knowledge or consent.	\$250,000	\$250,000
Telephone Fraud	Coverage for the cost of a third party utilizing the insured's telephone systems in an unauthorized manner.	\$250,000	\$250,000
Invoice Manipulation	Reimbursement for theft of funds of the insured's client as a result of fraudulent or deceptive communications from a third-party directing payment of the funds.	\$250,000	\$250,000



Response

An integral part of our cyber policy, our award-winning mobile app *Response* gives policyholders access to a range of proactive cybersecurity tools and services.



Here's what this valuable tool has to offer:

Access to CFC's cyber risk management tools

- ① **Phishing simulations** – Targeting members of your team whose credentials are the most vulnerable, these simulations send mock phishing emails in order to raise awareness of this criminal tactic.
- ② **Dark web monitoring** – This tool scours the dark web for information relating to your business, including corporate login credentials and other breaches of sensitive data relating to your domain name.
- ③ **Deep scanning** – This service actively scans the external client network footprint to identify claims correlated vulnerabilities that lead to cyber attacks and ransomware.
- ④ **Cybersecurity advice** – The "Ask the Expert" section of *Response* allows users to get in touch with our specialist team for help with cyber risk mitigation, best practices, cybersecurity services on offer, and more.
- ⑤ **Real time threat alerts** – Through continuous monitoring of our customers and analysis of the latest cyber claims, our team is able to spot problems fast. Through *Response*, we send policyholders critical alerts specific to their business along with guidance on how to rectify any issues.

+ ... and instant notification of claims

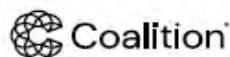
Suffering an incident? The app allows you to instantly notify our specialist team if you have an issue. This feature of *Response* triggers an immediate call-back from our experience team of responders.



Simply use your CFC cyber policy number to register.

The app is available on the [App Store](#) or [Google Play](#).

CARRIER SERVICES - COALITION



coalitioninc.com

Active protection from digital risk

Coalition pioneered Active Insurance to proactively protect your business against cyber threats. That's why our policyholders experience **73% fewer claims** than the industry average.¹



✓ **Comprehensive cyber coverage** to protect against incidents like ransomware and funds transfer fraud²

💰 **Upfront expenses paid on your behalf**, so you can skip the wait for reimbursement³

👥 **A top-notch team** of claims experts and incident response specialists at the ready

🛡️ **No-cost rapid response services**, including initial legal consultation and incident response assistance

⚠️ **Personalized security alerts** to help spot and fix vulnerabilities before they escalate.

📋 **Tangible insurance benefits** for maintaining good cyber hygiene. [Learn More.](#)

💰 **\$101M+**
in fraudulently
transferred funds
successfully recovered
by Coalition¹

📉 **60%**
average reduction in
ransomware demands
through threat actor
negotiation¹

"Coalition helped us rebuild our business and went above and beyond typical insurance. The professionalism and skill level was outstanding."

SYSTEMS ADMINISTRATOR, REAL ESTATE DEVELOPMENT RANSOMWARE VICTIM

¹Coalition, 2025 Cyber Claims Report

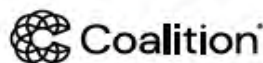
²Insurance products are offered in the U.S. by Coalition Insurance Solutions Inc., a licensed insurance producer and surplus lines broker (Cal. license # 0L78155) acting on behalf of a number of unaffiliated insurance companies, and on an admitted basis through Coalition Insurance Company, a licensed insurance underwriter (NAIC # 236530). See [disclosure](#) and [offerings](#).

³Only covered upfront claims expenses will be paid. Coverage is subject to and governed by the language of the policy as actually issued. Please see a copy of your policy for the full terms and conditions. Exclusions and limitations apply, and may vary by state.

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CARRIER SERVICES - COALITION



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✓ INCLUDED WITH YOUR POLICY

Coalition Control[®]

**Easily spot and stop
cyber threats in one place**

Meet the cyber risk platform that provides simple insights and a clear, actionable plan.



**Understand your
evolving security posture**



**Stay on top of new threats
with ongoing monitoring**



**Reduce your cyber risk
with expert guidance**

Get started at coalitioninc.com/control or ask your broker for an invitation

ADDITIONAL SECURITY SOLUTIONS

Add security services to enhance policy terms



Managed Detection & Response → Up to 12.5% premium credit¹



Security Awareness Training → \$100k added to Funds Transfer Fraud sublimit²

Learn more at coalitioninc.com/security →

¹Premium credit eligibility is determined during the quote or renewal process and is based on underwriting factors, including risk profile. Exclusions and limitations apply; see [Terms of Service](#). Customers with MDR other than Coalition's MDR product may be eligible for a MDR premium credit; contact MDRsales@coalitioninc.com for more information.

²Eligibility for included coverage benefits, including Funds Transfer Fraud coverage, requires that the policyholder purchase Security Awareness Training at the time of policy bind or renewal and depends on risk profile, underwriting approval and other qualifications determined at the time of quote or renewal. Limitations and exclusions apply; see [Terms](#) for more details.

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BACKGROUND INFORMATION:

- Organizations that hold, process, or have access to confidential information are subject to liability and costs of response and mitigation if that confidential information is disclosed. Confidential information may include:
 - Personally Identifiable Information (PII) such as social security numbers
 - Protected Health Information (PHI) such as health status or insurance information
 - Payment Card Information (PCI) including credit, debit, or charge card information
 - Other confidential information held pursuant to a non-disclosure agreement
- Ransomware or other failures of a company's computer systems, or of a third party's systems including cloud service providers on which a company depends, may cause a loss of income and extra expense NOT covered under a property insurance program.
- Cyber breaches may cause significant reputational damage to an organization.

KEY COVERAGE FEATURES & SOURCES OF CLAIMS:

- Technology E&O covers defense costs and damages resulting from a failure of technology services or products.
- Third Party Cyber coverage includes defense costs and damages from a disclosure of confidential information, as well as reputational harm from the disclosure event.
- First Party Cyber coverage includes costs of legal consultations, forensic expenses, notification and credit monitoring and remediation, public relations and consumer call center expenses.
- Regulatory defense expenses and fines/penalties, as well as PCI-DSS fines or penalties from a Payment Card Association (e.g., MasterCard, Visa, American Express) or a bank processing payment card transactions in connection with an Insured's lack of compliance with PCI standards may be covered.
- Business income and extra expense from a failure of a company's or third party's systems may be covered. Best in class forms extend this coverage to include system failures from human error or programming error that leads to an interruption or degradation in service of the insured's computer system.

Claims & Legal Risks Group

BACKGROUND

The Claims & Legal Risks Group provides a multitude of services from pre-claim policy wording review to successful claim recoveries. The team consists of coverage attorneys and other claims professionals ***with an average of more than 15 years of experience managing complex claims***. Our team comes from various backgrounds, including law firms, insurance carriers, and brokers, among others.

KEY SERVICES PROVIDED

Pre-Claim

- Policy construction review and recommendations
- Endorsement review to ensure consistency among policies (including excess)
- Evaluate troublesome language based on historical carrier behaviors and work towards a solution for potential future claims

Claims Management

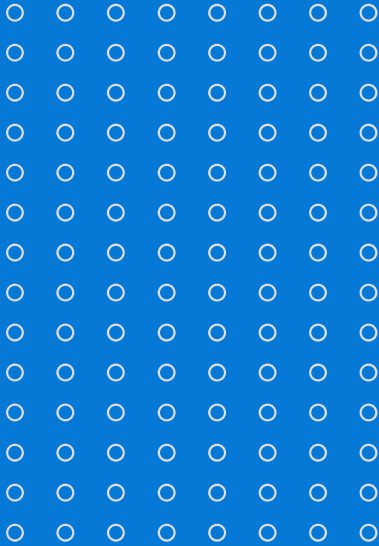
- Ensure proper notification of claims, losses and incidents to all applicable policies
- Assist in assignment of counsel
- Serve as a liaison for communication between clients and carriers

Solution-Oriented Advocacy

- Draft rebuttal correspondence on behalf of clients if coverage is wrongfully limited or denied
- Leverage relationships with carriers to maximize coverage
- Negotiate with carriers on clients' behalf
- Find creative solutions to coverage disputes

TRAINING

- Provide training to enhance clients' knowledge of lines of coverage
- Present mock claims analysis for improved understanding of claims process



Important Notices and Disclosures

IMPORTANT NOTICE ABOUT CLAIMS-MADE COVERAGE



Coverage for the cyber and E&O lines are typically written on a claims-made and reported basis, and requires that all claims be submitted to the insurance carrier as soon as possible, but no later than the end of the policy period or extended reporting period. Proper and timely notice of a claim in compliance with the terms of the policy is critical. Under both forms, defense costs erode the limit of liability. It is important to not prejudice a claim by making settlement offers without the insurer's written consent.

These policies are written on either a "Duty-to-defend" or an "indemnity" basis (although a few forms do give the Insured the option to assume their own defense or tender defense to the carrier). The primary differences between the two are the respective obligations of the Insurer and Insured after a claim has been received. While larger organizations typically prefer to control the claim by utilizing defense counsel of their choice, smaller organizations typically prefer the benefits of a duty to defend policy form. Duty to defend policies, in many jurisdictions, expand defense coverage by obligating the insurer to defend an entire claim as long it contains at least one covered allegation.

Please note that the definition of "Claim" varies by coverage and insurer, but often include, and are not limited to:

- Written demands for monetary or non-monetary relief
- Civil, criminal, administrative and regulatory proceedings and notices of investigation of individuals.
- Requests to toll or waive the statute of limitations
- Written demand for arbitration or mediation

For a detailed definition, please refer to the definition of Claim in the insurance contract and endorsements which supersede this document. Please note that failure to notice a claim promptly when received may limit your ability to access the insurance contract proceeds and can result in an insurer denial of coverage. Note also that most policies require the approval of the insurer prior to selecting defense counsel, incurring any defense costs or agreeing to any settlement.

If there are any pending claims, or new circumstances that may reasonably give rise to a claim in the future, it is important to notify your broker immediately. HUB can assist in putting the insurers on notice of claims or circumstances that may reasonably give rise to a claim in the future. This is to preserve your rights to coverage.

Please contact your HUB broker with any further questions.



GENERAL STATEMENTS

COVERAGE AND LIMITS

This exhibit describes coverages, amounts, limits, etc., but it does not take the place of the actual insurance policies. While we have made every effort to remove inaccuracies from this report, some may exist. For definitive coverage provisions and exclusions, refer to the policies, endorsements and amendments.

For property quotes, we have used values that you provided. Please carefully examine these values and/or secure an outside appraisal to ensure their accuracy and adequacy.

This proposal is based upon exposures to loss that currently exist and were made known to the agency. All changes and new exposures need to be reported by you, so that proper coverage may be offered.

Higher limits of liability may be available for additional premium.

INSURER SOLVENCY

HUB International Midwest Limited is not technically qualified to comment on the solvency or claims-paying ability of any insurer. In an effort to help you assess the quality of the carrier(s), we have provided rating information from the A.M. Best rating organization. A more detailed report is available on request.

We caution you that catastrophic occurrences or other business matters can quickly have a negative impact on any insurer's financial condition. State "guarantee" funds created for the protection of policyholders may limit or preclude access to reimbursement for certain types of claims and/or to companies with significant net worth.

NON-ADMITTED INSURER

If a non-admitted insurer is providing coverage there is no protection by the state guaranty fund in the event of the insurer's insolvency.

PREMIUM PAYMENT

Regardless of the payment method you choose, it is important to note that ***carriers are not obligated to reinstate cancelled policies.***

AGENCY BILL ITEMS: If your premium is billed by HUB International Midwest Limited, payment is due on the effective date of the coverage or installment. Endorsement and audit premium adjustments are due on the date billed. Failure to promptly remit may result in cancellation of your coverage.

COMPANY BILL ITEMS: If your policy is a "company bill" contract, you must remit your payment directly to the insurance company on a timely basis. Unfortunately, insurers do not always notify us about the status of a "company bill" payment, so you can't rely on us to remind you about overdue premiums or policy cancellations. If you encounter any billing problem or have a billing concern, please call us immediately, so that we can investigate for you.

PREMIUM FINANCING: You may ask us to "finance" your premium through an independent finance company. This is an unforgiving payment system. Please carefully review the finance agreement for full details on the late payment and finance charges that apply. Your insurance policy is collateral for the loan. If you miss a payment, coverage will be cancelled. Because we may not always receive late notices, HUB International Midwest Limited cannot accept responsibility for following up on late payments or threatened "non-payment" cancellations. Please do not count on us to remind you to make the payment.

THIS PROPOSAL CONTAINS ONLY A SUMMARY OF YOUR INSURANCE COVERAGE AND POLICY. IT IS YOUR RESPONSIBILITY TO CAREFULLY AND COMPLETELY REVIEW THE ENTIRE POLICY FOR ITS ACTUAL TERMS, LIMITS AND CONDITIONS. IN THE EVENT OF ANY INCONSISTENCY BETWEEN THE TERMS OF THE POLICY AND THE PROVISIONS OF THIS PROPOSAL, THE TERMS OF THE POLICY WILL GOVERN AND CONTROL.



HOW WE GET PAID

HUB International takes pride in the services our brokerages provide to you, our client, for insurance and risk management programs. For our efforts we are compensated in a variety of ways, primarily in the form of commissions and contingency amounts paid by insurance companies and, in some cases, fees paid by clients or third parties. The means by which we are compensated are described below.

COMMISSION INCOME: Commission, normally calculated as a percentage of the premium paid to the insurer for a specific policy, is paid to us by the insurer for the distribution and servicing of your insurance policy. Our commission is included in the premium paid by you. The individuals at HUB International who place and service your insurance may be paid compensation that varies directly with the commissions we receive.

CONTINGENCY INCOME: We also receive income through contingency arrangements with most insurers. They are called “contingent” because to qualify for payment we normally need to meet certain criteria, usually measured on an annual basis. Contingency arrangements vary, but payment is normally the result of growing the business by attracting new customers, helping the insurance company gather and assess underwriting information, achieving certain loss or claims results and/or working to renew the policies of existing insureds. There is generally no meaningful method to determine the exact impact that any particular insurance policy has on contingency arrangements; however, brokers tend to receive higher contingency payments when they grow their business and retain clients through better service. In other words, the amount of earned contingency income depends on the overall size and/or profitability of a group of accounts, as opposed to the placement or profitability of any particular insurance policy. For this reason, the individuals involved in placing or servicing insurance are rarely compensated directly for the contingent income that we receive.

SUPPLEMENTAL COMMISSIONS: Some insurance companies have recently replaced contingent commissions with supplemental commissions. These commissions, in fixed amounts, are established annually in advance based on historical performance measured by criteria comparable to those by which contingent commissions are calculated. We refer to these commissions as guaranteed supplemental commissions, or “GSCs”.

FEES PAID BY CLIENTS: On occasion, with more complex business insurance programs and where additional resources, products or services are appropriate, a fee may be negotiated for placement of insurance coverage or additional services. Fees charged for the placement of insurance will generally be outlined in a proposal and approved, usually in writing, prior to the insurer binding coverage. On occasion, we may receive both commissions and client-paid fees for placing insurance, which generally will be disclosed in writing to you in advance. In certain circumstances clients pay us mutually agreed-upon fees for additional services, such as third party administration of employee benefits or workers’ compensation programs

HOW WE GET PAID



WHOLESALE OPERATIONS: We own wholesale insurance brokerages in both the U.S. and Canada. These are intermediaries through which other brokers, typically retail brokers that have a relationship and deal directly with their clients, place coverage. Our own retail brokers may place client policies through HUB-owned wholesale brokers. In such cases, both the HUB retail broker and the HUB wholesale broker will earn commissions, and the client's premium payment is generally not impacted. Ordinarily, wholesale brokers, whether owned by HUB International or not, are included in the transaction because they offer products not available through normal insurance brokerage retail channels that are particularly suitable to a client's needs

OTHER COMPENSATION AND BENEFITS: We may receive revenue or further benefits from our insurance brokerage activities in other ways, including, but not limited to, from insurance company promotional events, payments from insurers for promotional marketing and/or employee training and development, fees or a percentage of the interest paid to us for the administration of premium finance contracts, interest paid to us by financial institutions earned on fiduciary or trust accounts in which we hold your premium payments pending remittance to the insurance company, and fees paid to us for policy and/or claims administration and/or loss control services that we provide.

CUSTOMER CENTRIC CARRIERS: We have access to the products and services of hundreds of insurers; however, we believe our ability to provide the best combination of products, service, value and ongoing access to capacity is enhanced by focusing on a manageable number of carrier relationships. These strategic relationships include many of the most respected national and regional insurance companies in the insurance industry (the "Strategic Carriers"). Although we will continue to access our other insurance company relationships where appropriate, we expect that many of our clients' insurance needs may be met through the Strategic Carriers. The Strategic Carriers may pay us enhanced compensation, which we intend to use in part to invest in initiatives to improve our ability to serve our customers and to optimize their insurance buying experience. A portion of any enhanced compensation from our Strategic Carriers may be used to incentivize our employees to prioritize, investigate and access the products and services of our Strategic Carriers for the purpose of consolidating the number of insurance markets with which we deal, while at the same time addressing the needs of our clients. In limited circumstances, our employees may serve on boards or committees of these or other insurers with whom policies are placed. More information regarding our Strategic Carrier relationships is available upon request from your HUB International insurance advisor or by visiting our website at www.HUBInternational.com.

Our goal is to be your insurance brokerage of choice. We know you have many brokerages to choose from, so to earn your confidence, we hold ourselves to the highest standard of service, a standard reflected in our written Client Commitment - we call it the "The HUB Advantage." We hope you will review the principles embodied in The HUB Advantage, a copy of which is attached for your convenience. You should also feel free to visit our website at www.HUBInternational.com for more information regarding HUB International and how we do business.

Please also feel free to ask any questions about our compensation generally, or as to your specific insurance proposal or placement, by contacting your HUB broker or customer service representative directly, or by calling our client hotline at 1-866-857-4073.

We want you to choose a HUB International broker to be your insurance advisor - and we intend to make your decision an educated one.

THE HUB ADVANTAGE



OUR CLIENT COMMITMENT

HUB International is dedicated to maintaining and upholding the highest standards of ethical conduct and integrity in all of our dealings with you, our client. We want to be your trusted risk advisor, and as such, we need to earn your confidence. So we are making a promise. We call it **The HUB Advantage**. Our mission is to make the advantage yours - and this is our commitment.

- We strive to secure the most favorable terms from insurers, taking into account all of the circumstances - the risk you need to insure, the cost of insurance, the financial condition of the insurer, the insurer's reputation for service, and any other factors that are specific to your situation.
- We are open and honest as to how we are paid for placing your insurance. Our answers to your questions will be forthright and understandable. When we intend to seek a fixed fee for our efforts, we will disclose it to you in writing and obtain your approval prior to coverage being bound.
- You make the ultimate decision as to both the terms of insurance and the company providing your coverage. Our objective is to provide you with choices that meet your insurance needs, and to educate you so your decision is fully informed and best suited to your circumstances.
- We take our responsibility to our customers very seriously. If at any time you feel that we are not fulfilling your expectations - that we are not meeting our Client Commitment - please contact your account executive or call our toll free client hotline at 1-866-857-4073, and your concerns will be addressed as soon as possible

HUB Advantage.

The privilege is **ours**, but the advantage is **yours**.

PRIVACY POLICY

HUB International Limited and its family of companies identified at the end of this Privacy Policy appreciate your business and are committed to protecting the privacy of your personal information. **We do not sell your personal information to anyone.** The very nature of our business, however, sometimes requires that we collect or share certain personal information about you with others, such as insurance carriers and financial institutions. Accordingly, we are delivering this Privacy Policy to inform you about the information that we may collect and disclose about you and the practices that we use in handling this information.

INFORMATION WE MAY COLLECT

In order to service your accounts and better understand your needs, we may collect non-public personally identifiable information about you from the following sources:

- Applications or other completed forms that we receive from you (such as your name, address and social security number).
- Your transactions with us, our affiliates or other third parties (such as your payment history and claims information).
- Our web sites or the Internet, including information obtained through the use of Internet "cookies".
- Consumer or other reporting agencies and state and federal government agencies, such as state motor vehicle departments.
- Other sources, such as your employer, information clearinghouses, medical or health care providers and/or other third parties.

The above is "Personal Information" for the purposes of this Privacy Policy. We may disclose Personal Information to affiliates and non-affiliated third parties as described in the following sections below.

THE HUB ADVANTAGE



INFORMATION WE MAY DISCLOSE

We may disclose all of the Personal Information we collect as described above to companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may disclose your Personal Information to affiliated and non-affiliated third parties as necessary to process or service requested or authorized transactions, such as to secure quotations for insurance, obtain insurance coverage or to report or process claims. We do not otherwise disclose your Personal Information except to the extent permitted or required by law. We do not disclose Personal Information about you unless such information relates directly from our transactions or experiences with you, as described under the Fair Credit Reporting Act, such as information we receive from consumer reporting agencies.

PERSONAL INFORMATION ABOUT HEALTH OR MEDICAL CONDITIONS

We do not disclose or share Personal Information about your health, medical conditions or treatment except as necessary to process or service your requested or authorized transaction or as otherwise permitted or required by law.

FORMER CUSTOMERS & ADDITIONAL INSURED

This Privacy Policy describes our privacy practices for both current and former customers. If there is more than one person insured under a policy, this Privacy Policy will be sent only to the named insured on that policy, but applies to all insureds. Any policyholder may request a copy of this Privacy Policy. If we provide more than one product or service to you, you may receive more than one copy of this Privacy Policy. We apologize for any inconvenience this may cause you.

SECURITY

With respect to Personal Information that we maintain, we restrict access to such information to those employees or service providers who need to know such information in order to provide the requested services or products. We also maintain reasonable physical, electronic and procedural safeguards that comply with federal regulations to guard Personal Information.

ONLINE CUSTOMERS

You may find additional information about our practices with respect to the online collection of Personal Information at www.hubinternational.com

We appreciate your trust, and thank you for your business. You are a valued customer. If you have any questions about this Privacy Policy or would like more information, please contact us by writing to:

Ivy S. Fischer, General Counsel HUB International
Group Northeast Inc.
1065 Avenue of the Americas
New York, NY 10018 212/338-2000

Liability	Limit (Travelers \$1M)	Retention (Travelers \$1M)	Limit (Travelers \$2M)	Retention (Travelers \$2M)
Privacy & security	\$ 1,000,000	\$ 10,000	\$ 200,000	
		Subject to privacy and security retention		Subject to privacy and security retention
Payment card costs	\$ 1,000,000		\$ 2,000,000	
Media	\$ 1,000,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Regulatory proceedings	\$ 500,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Breach Response				
Privacy breach notification	\$ 250,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Computer and legal experts	\$ 250,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Betterment	Not covered		Not covered	
Cyber extortion	\$ 250,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Data restoration	Not covered		\$ 2,000,000	\$ 20,000
Public relations	\$ 250,000	\$ 10,000	\$ 2,000,000	\$ 20,000
Cyber Crime				
Computer fraud	Not covered		Not covered	
Funds transfer fraud	Not covered		Not covered	
Social engineering fraud	\$ 100,000	\$ 5,000	\$ 100,000	\$ 5,000
Telecom fraud	\$ 100,000	\$ 5,000	\$ 100,000	\$ 5,000
Business Loss	\$ 250,000		\$ 2,000,000	
Business interruption	Not covered		Not covered	
Dependent business interruption	Not covered		Not covered	
Reputation harm	\$ 250,000		\$ 2,000,000	
System failure				

Third Party Liability	CFC	Coalition
Multimedia liability	\$ 5,000,000	\$ 5,000,000
Network security & privacy liability	\$ 5,000,000	\$ 5,000,000
PCI-DSS fines & penalties	\$ 5,000,000	\$ 5,000,000
Regulatory proceedings	\$ 5,000,000	\$ 5,000,000
First Party Coverages		
Event expenses	\$ 5,000,000	\$ 5,000,000
Cyber extortion	\$ 5,000,000	\$ 5,000,000
Digital asset restoration	\$ 5,000,000	\$ 5,000,000
Business reputation loss	\$ 5,000,000	\$ 5,000,000
Bricked device	\$ 5,000,000	\$ 5,000,000
Cyber Crime		
Funds transfer fraud	\$ 250,000	\$ 250,000
Social engineering	\$ 250,000	\$ 250,000
Telephone fraud	\$ 250,000	\$ 250,000
Invoice manipulation	\$ 250,000	\$ 250,000
Business Interruption		
Business interruption loss	\$ 5,000,000	\$ 5,000,000
Contingent business interruption loss	\$ 5,000,000	\$ 5,000,000
System failure loss	\$ 5,000,000	\$ 5,000,000
Contingent system failure loss	\$ 5,000,000	\$ 5,000,000

8 Things Your IT Provider Doesn't Know (or Isn't Telling You) About Cyber Insurance

What every business leader needs to understand before it's too late.

Introduction:

Cybersecurity isn't just an IT issue—it's a **business risk issue**. And too often, insurance is treated as a checkbox rather than a critical part of your overall **security strategy**.

If your IT provider hasn't initiated a conversation about your cyber insurance policy, or worse, if they're unaware of how their own coverage intersects with yours, it may be **time for a second opinion**.



1. Coverage Needs to Be Two-Way

Most business leaders know they need cyber insurance, but few realize that they **and** their IT provider need **proper** coverage.

- **For you (the client):**
 - **First-party coverage** protects your organization (employees, volunteers, board members).
 - **Third-party coverage** protects you from liabilities tied to outside vendors and providers.
- **For your IT provider:**
 - **First-party coverage** covers their own people.
 - **Third-party coverage** protects you, the client, from their actions—or the actions of the tools and vendors they use.



💡 **Ask your IT provider. Do you carry at least \$2M in cyber liability insurance? If not, why not?**

2. The Price of a Breach Has Exploded

The average cost of a breach has skyrocketed in recent years, with small to midsize businesses being hit hardest. A \$2M policy used to feel like overkill. Now, it's often the bare minimum for financial recovery.



What you need to know:

- *What's covered—and what isn't*
- *What the deductible is*
- *If you're sharing limits with your IT vendor*

3. The Application Process Has Changed

Cyber insurance used to be easy. Now, it can take 30+ pages to complete an application. And for good reason:

Insurers have realized many businesses lack basic controls. They want **proof**—MFA, backups, security awareness training, endpoint protection, and more. If your provider isn't helping you prepare, you're on your own.

4. IT Is Often Filling Out Forms Incorrectly

We've seen too many cases where leadership hands off the insurance questionnaire to IT without understanding what's being signed.

Reminder: When you submit that application, **you're attesting** to every answer. If the insurance company's forensic team finds inconsistencies during a breach investigation, they can—and will —deny claims.

5. Breaches Are Legal Events

Do you know what technically constitutes a breach event? Do you know who is legally authorized to act when a breach occurs? Many policies now:

- Require that their **approved** forensic vendor is **first** on the scene
- Prohibit your IT team from touching affected systems beyond shutting them down

Missteps here are a fast track to a denied claim—preparation matters.

6. Consideration: Your IT Provider's Stack May Be a Risk

Your insurance provider may ask:

- What tools and platforms does your IT provider use?
- Are they SOC 2 compliant?
- Do they subcontract with others?

Your risk profile isn't just about your system; it also includes your IT provider's ecosystem.

7. Cyber Insurance is a Partnership Conversation

A solid cyber insurance strategy requires:

- Your **licensed insurance broker**
- Your **internal leadership**
- Your **IT leader(s), provider or MSP/MSSP**

When policies are selected, renewed, or updated, these groups should all be at the same table.

8. New Realities in Cyber Insurance Underwriting

Most insurance companies have now aligned their policies with recognized cybersecurity frameworks like [NIST CSF 2.0](#). Securing or renewing cyber insurance becomes more difficult if your IT provider's service delivery isn't aligned with one of these frameworks.

In addition, insurers deny far more applications than in previous years. Obtaining even basic cyber insurance is becoming increasingly complex, especially for organizations in high-risk sectors. Some insurance providers have even exited specific industries entirely, deeming them too risky to cover.

Final Thoughts:

If your IT provider isn't talking to you about this—or doesn't understand how their choices affect your risk—[it may be time for a second opinion](#). At WEBIT, we believe in transparency, preparation, following a recognized framework (**NIST**), and working alongside your broker to ensure your coverage matches your actual risk.

Disclaimer:

WEBIT Services, Inc. is not a licensed insurance provider. This document is for informational purposes and is not legal or insurance advice. Please consult your licensed insurance broker and IT partner for decisions regarding your cyber liability coverage.

Date: October 21, 2026
To: SWAN Board Finance Committee
From: Aaron Skog, Executive Director
Re: Medical benefits cost & coverage research



SWAN approached insurance broker Hub International for 2027 open enrollment medical plans for health, dental, and vision. The plans provided by Hub were equivalent to LIMRiCC's 2027 plans.

Medical plan cost comparison with 2027 rates

HUB rates are presented with two options: tiered composite rates, or age banded rates. For the sake of comparison with LIMRiCC, the composite rates were used. The expenses for SWAN are the employer portion of the insurance, which was calculated using the current employee enrollment in the LIMRiCC plans. The HUB enrollment assumed the same employees participating in the equivalent plans, e.g., HMO employee + family, etc.

SWAN employee medical benefits	Monthly SWAN expense	Annual SWAN expense
HUB	\$15,169.62	\$182,035.43
LIMRiCC	\$16,463.90	\$197,566.80
Savings		\$15,531.37
		9% annual savings

LIMRiCC for its 2027 renewal changed the plans offered, adding an additional PPO plan and a high-deductible plan. The savings analysis does not include vision and dental plans, only because Hub has not provided those 2027 quotes.

I completed a cost comparison during last year's 2026 renewal, and the health insurance savings were \$37,059.22 which was 24% annual savings. For the 2027 renewal, the HUB costs have risen, and LIMRiCC costs have fallen, resulting in only 9% savings.

LIMRiCC requirements

If SWAN were to consider leaving LIMRiCC for another insurance provider:

- The bylaws of LIMRiCC require two months of invoices to be paid if a member exits the organization. I estimate this would be \$42,490. It would take 2.7 years for SWAN to recover the savings based on the 2027 cost analysis.
- Any member that left LIMRiCC could not rejoin. There is an additional requirement for new members must have a minimum of 50 individuals enrolling in benefits.
- LIMRiCC provides Employee Navigator which is a secure online platform for managing employee benefits and submitting paperwork. The loss of Employee Navigator is an additional consideration, as prior to its implementation by LIMRiCC, SWAN was sending employee forms and information via email attachment to LIMRiCC staff, which an insecure method.

Comparison of plans

The details of the HUB and LIMRiCC medical plans are included side by side. We do not have 2027 cost quotations from Hub for vision and dental at this time.



	Blue Shield of Illinois	Blue Shield of Illinois	Blue Shield of Illinois	Blue Shield of Illinois
	Blue Precision Platinum HMOSM 107 P506PSN (comparable HMO)	Blue PPO PlatinumSM 501 P5M1PPO (comparable PPO 1000)	Blue PPO GoldSM 102 G531PPO (comparable PPO 2000)	Blue PPO Gold 113 G533PPO (comparable HAS/HDHP)
Employee	2	9	1	0
Employee + spouse	0	1	0	0
Employee + children	1	0	0	0
Employee + family	0	0	0	0
Employee	\$ 880.53	\$ 1,358.57	\$ 1,170.97	\$ 1,136.11
Employee + spouse	\$ 1,761.06	\$ 2,717.15	\$ 2,341.94	\$ 2,272.22
Employee + children	\$ 1,628.98	\$ 2,513.36	\$ 2,166.29	\$ 2,101.80
Employee + family	\$ 2,509.52	\$ 3,871.93	\$ 3,337.26	\$ 3,237.91
HUB monthly expense	\$ 3,390.04	\$ 14,944.28	\$ 1,170.97	\$ -
EE 80%	\$ 704.42	\$ 1,086.86	\$ 936.78	\$ 908.89
EE + SP 70%	\$ 1,232.74	\$ 1,902.01	\$ 1,639.36	\$ 1,590.55
EE + CH 70%	\$ 1,140.29	\$ 1,759.35	\$ 1,516.40	\$ 1,471.26
Family 70%	\$ 1,756.66	\$ 2,710.35	\$ 2,336.08	\$ 2,266.54
SWAN portion HUB monthly	\$ 2,549.13	\$ 11,683.71	\$ 936.78	\$ -



SWAN Employee Monthly payroll contribution

EE	\$ 176.11	\$ 271.71	\$ 234.19	\$ 227.22
EE + SP	\$ 528.32	\$ 815.15	\$ 702.58	\$ 681.67
EE + CH	\$ 488.69	\$ 754.01	\$ 649.89	\$ 630.54
Family	\$ 752.86	\$ 1,161.58	\$ 1,001.18	\$ 971.37

SWAN Employee pay period contribution

EE	\$ 88.05	\$ 135.86	\$ 117.10	\$ 113.61
EE + SP	\$ 264.16	\$ 407.57	\$ 351.29	\$ 340.83
EE + CH	\$ 244.35	\$ 377.00	\$ 324.94	\$ 315.27
Family	\$ 376.43	\$ 580.79	\$ 500.59	\$ 485.69

Employee portion HUB monthly	\$ 420.45	\$ 1,630.29	\$ 117.10	\$ -
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Blue Cross & Blue
Shield

Blue Cross & Blue
Shield

Blue Cross & Blue
Shield

Blue Cross & Blue
Shield

Blue Cross & Blue
Shield

	LIMRiCC HMO		LIMRiCC PPO 1000		LIMRiCC PPO 1500		LIMRiCC PPO 2000		LIMRiCC HSA/HDHP	
Employee	2		9		0		1		0	
Employee + spouse	0		1		0		0		0	
Employee + children	1		0		0		0		0	
Employee + family	0		0		0		0		0	
Employee	\$	1,137.00	\$	1,408.00	\$	1,008.00	\$	978.00	\$	1,019.00
Employee + spouse	\$	2,405.00	\$	3,057.00	\$	2,521.00	\$	2,446.00	\$	2,352.00
Employee + children	\$	2,264.00	\$	2,174.00	\$	2,062.00	\$	2,001.00	\$	1,960.00
Employee + family	\$	3,503.00	\$	4,093.00	\$	3,435.00	\$	3,332.00	\$	3,136.00
LIMRiCC monthly expense	\$	4,538.00	\$	15,729.00	\$	-	\$	978.00	\$	-
EE 80%	\$	909.60	\$	1,126.40	\$	806.40	\$	782.40	\$	815.20
EE + SP 70%	\$	1,683.50	\$	2,139.90	\$	1,764.70	\$	1,712.20	\$	1,646.40
EE + CH 70%	\$	1,584.80	\$	1,521.80	\$	1,443.40	\$	1,400.70	\$	1,372.00
Family 70%	\$	2,452.10	\$	2,865.10	\$	2,404.50	\$	2,332.40	\$	2,195.20
SWAN portion	\$	3,404.00	\$	12,277.50	\$	-	\$	782.40	\$	-
LIMRiCC monthly	\$	1,134.00	\$	3,451.50	\$	-	\$	195.60	\$	-



SWAN Employee Monthly payroll contribution

EE	\$ 227.40	\$ 281.60	\$ 201.60	\$ 195.60	\$ 203.80
EE + SP	\$ 721.50	\$ 917.10	\$ 756.30	\$ 733.80	\$ 705.60
EE + CH	\$ 679.20	\$ 652.20	\$ 618.60	\$ 600.30	\$ 588.00
Family	\$ 1,050.90	\$ 1,227.90	\$ 1,030.50	\$ 999.60	\$ 940.80

SWAN Employee pay period contribution

EE	\$ 113.70	\$ 140.80	\$ 100.80	\$ 97.80	\$ 101.90
EE + SP	\$ 360.75	\$ 458.55	\$ 378.15	\$ 366.90	\$ 352.80
EE + CH	\$ 339.60	\$ 326.10	\$ 309.30	\$ 300.15	\$ 294.00
Family	\$ 525.45	\$ 613.95	\$ 515.25	\$ 499.80	\$ 470.40

Med Plans

SWAN Medical Plans Comparison	Comparable HMO	LIMRiCC HMO
Medical Coverage Options	Blue Cross and Blue Shield of Illinois Blue Precision Platinum HMOSM 107 P506PSN View PDF	Blue Cross and Blue Shield of Illinois Link to LIMRiCC online
Benefits Summary		
Deductible Individual	\$0	\$100
Deductible Family	\$0	\$200
Coinsurance	\$0	20%
OOP Max Individual	\$2,600	\$1,500.00
OOP Max Family	\$7,800	\$3,000.00
PCP Visit Copay	\$20	\$30
Telemedicine	\$20	
Specialist Visit Copay	\$60	\$40
Urgent Care Copay	\$60	\$30
ER Copay	\$300 copay, waived if admitted	\$150
Outpatient Diagnostic Lab	\$60	
Outpatient Diagnostic X Ray	\$60	100% after deductible
Outpatient Complex Imaging	\$250	100% after deductible
Physical / Occupational Therapy	\$60	
Inpatient Hospital	\$250 copay (pre-approval required)	\$150 Copay per admission + 80% after deductible
Outpatient Surgery	\$200 copay	
Durable Medical Equipment	\$0	
Rx Deductible	In Network: None	\$1,000 Individual/\$3,000 Family
Rx Retail	\$5/\$15/\$60/\$110	Copay: \$10/\$40/\$60/\$100
Rx Mail	\$15/\$45/\$180/\$330	Copay: \$20/\$80/\$120/Not Covered
Rx Specialty	\$250 preferred/\$350 non-preferred	
Out-Of-Network Deductible Individual	N/A	N/A
Out-Of-Network Deductible Family	N/A	N/A
Out-Of-Network OOP Max Individual	N/A	N/A
Out-Of-Network OOP Max Family	N/A	N/A

Med Plans

SWAN Medical Plans Comparison	Comparable PPO 1000	LIMRiCC PPO 1000	
Medical Coverage Options	Blue Cross and Blue Shield of Illinois	Blue Cross and Blue Shield of Illinois	
	Blue PPO PlatinumSM 501 P5M1PPO View PDF	Link to LIMRiCC online	
Benefits Summary		In Network	Out Network
Deductible Individual	\$1,500	\$1,000	\$1,000
Deductible Family	\$3,000	\$3,000	\$3,000
Coinsurance	0%		
OOP Max Individual	\$3,000.00	\$2,000.00	\$4,000.00
OOP Max Family	\$6,000.00	\$4,000.00	\$12,000.00
PCP Visit Copay	\$15	\$30	
Telemedicine	\$15		
Specialist Visit Copay	\$30	\$40	
Urgent Care Copay	\$50	\$30	40% copay
ER Copay	\$200 copay, waived if admitted	150, waived if admitted	150, waived if admitted
Outpatient Diagnostic Lab	\$0 after deductible		
Outpatient Diagnostic X Ray	\$0 after deductible	80% after deductible	60% after deductible
Outpatient Complex Imaging	\$0 after deductible	80% after deductible	60% after deductible
Physical / Occupational Therapy	\$0 after deductible		
Inpatient Hospital	\$0 after deductible (pre-approval required)	\$150 copay + 80% after deductible	\$300 copay + 60% after deductible
Outpatient Surgery	\$0 after deductible		
Durable Medical Equipment	\$0 after deductible		
Rx Deductible	Preferred: None / Non-Preferred: None	\$1,000 individual/\$2,000 family	\$1,000 individual/\$2,000 family
Rx Retail		Copay: \$10/\$40/\$60/\$100	Copay then 25%
Rx Mail	\$15/\$45/\$180/\$330	Copay: \$20/\$80/\$120/Not Covered	Not covered
Rx Specialty	\$250 preferred (deductible does not apply)/\$350 non-preferred (deductible does not apply)		
Out-Of-Network Deductible Individual	\$3,000	\$2,000	
Out-Of-Network Deductible Family	\$6,000	\$6,000	
Out-Of-Network OOP Max Individual	\$6,000	\$4,000	
Out-Of-Network OOP Max Family	\$12,000	\$12,000	

Med Plans

SWAN Medical Plans Comparison	Comparable PPO 2000	LIMRiCC PPO 2000	
Medical Coverage Options	Blue Cross and Blue Shield of Illinois Blue PPO GoldSM 102 G531PPO View PDF	Blue Cross and Blue Shield of Illinois Link to LIMRiCC online	
Benefits Summary		In Network	Out Network
Deductible Individual	\$2,600	\$2,000	\$4,000
Deductible Family	\$5,200	\$6,000	\$12,000
Coinsurance	20%	70%	50%
OOP Max Individual	\$5,500.00	\$6,000.00	\$12,000.00
OOP Max Family	\$11,000.00	\$18,000.00	\$36,000.00
PCP Visit Copay	\$25	\$30	50% after deductible
Telemedicine	\$25		
Specialist Visit Copay	\$70	\$50	50% after deductible
Urgent Care Copay	\$75	\$30	50% after deductible
ER Copay	\$400 copay and 20% after deductible waived if admitted	\$200 (waived if admitted)	\$200 (waived if admitted)
Outpatient Diagnostic Lab	20% after deductible		
Outpatient Diagnostic X Ray	20% after deductible	70% after deductible	50% after deductible
Outpatient Complex Imaging	20% after deductible	70% after deductible	50% after deductible
Physical / Occupational Therapy	20% after deductible		
Inpatient Hospital	\$200 copay and 20% after deductible (pre-approval required)	70% after deductible	50% after deductible
Outpatient Surgery	\$150 copay and 20% after deductible		
Durable Medical Equipment	20% after deductible		
Rx Deductible	Preferred: None / Non-Preferred: None	\$1,000 individual/\$2,000 family	\$1,000 individual/\$2,000 family
Rx Retail		Copay: \$10/\$40/\$60/\$100	Copay then 25%
Rx Mail		Copay: \$20/\$80/\$120/Not Covered	Not covered
Rx Specialty	\$250/\$350		
Out-Of-Network Deductible Individual	\$5,200		
Out-Of-Network Deductible Family	\$10,400		
Out-Of-Network OOP Max Individual	N/A		
Out-Of-Network OOP Max Family	N/A		

Med Plans

SWAN Medical Plans Comparison	Comparable HDHP with HSA	LIMRiCC High Deductible Health Plan with HAS	
Medical Coverage Options	Blue Cross and Blue Shield of Illinois Blue PPO GoldSM 113 G533PPO View PDF	Blue Cross and Blue Shield of Illinois Link to LIMRiCC online	
Benefits Summary		In Network	Out of Network
Deductible Individual	\$3,500	\$3,700	\$7,400
Deductible Family	\$10,500	\$7,400	\$14,800
Coinsurance	10%		
OOP Max Individual	\$4,000.00	\$3,700.00	\$14,800.00
OOP Max Family	\$12,000.00	\$7,400.00	\$29,600.00
PCP Visit Copay	10% after deductible	1	0.8
Telemedicine	10% after deductible		
Specialist Visit Copay	10% after deductible	100% after deductible	80% after deductible
Urgent Care Copay	10% after deductible	100% after deductible	80% after deductible
ER Copay	10% after deductible	100% after deductible	100% after deductible
Outpatient Diagnostic Lab	10% after deductible		
Outpatient Diagnostic X Ray	10% after deductible	100% after deductible	80% after deductible
Outpatient Complex Imaging	10% after deductible	100% after deductible	80% after deductible
Physical / Occupational Therapy	10% after deductible		
Inpatient Hospital	10% after deductible (pre-approval required)	100% after deductible	80% after deductible
Outpatient Surgery	10% after deductible		
Durable Medical Equipment	10% after deductible		
Rx Deductible	Preferred: Integrated / Non-Preferred: Integrated	Included in Medical OPX	Included in Medical OPX
Rx Retail		0% after deductible	0% after deductible
Rx Mail		0% after deductible; Specialty: not covered	Not covered
Rx Specialty	40%/50% after deductible	Not covered	
Out-Of-Network Deductible Individual	\$6,600		
Out-Of-Network Deductible Family	\$19,800		
Out-Of-Network OOP Max Individual	N/A		
Out-Of-Network OOP Max Family	N/A		