

# CALHOUN NEWS-HERALD

75¢ PER COPY

HARDIN, ILLINOIS 62047

MARCH 16, 2011

VOLUME 139 - ISSUE 11

## INSIDE NEWS



Calhoun Entertainment Company preparing for show. See page A2

## SOCIAL



Emma Edwards turns 2. See page A5

## NEWS

Longaberger Game Night to benefit Calhoun Ambulance Service.

See page A2

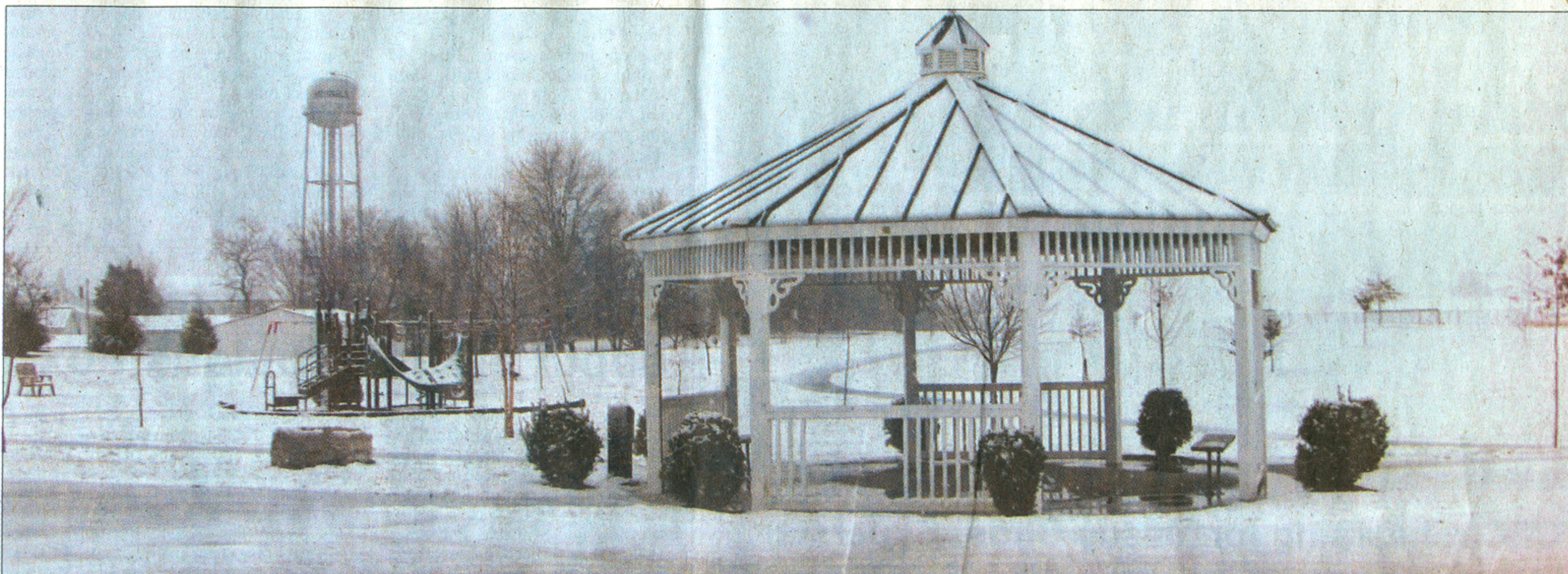
## SPORTS



Spring sports schedules. See page C2

## NEWS

## WINTER RETURNS TO SOME AREAS IN CALHOUN



Barb Kiel/Calhoun News-Herald

Heritage Park in Brussels was one of the few parts of Calhoun that woke up to a surprising snowy, winter day Monday, March 14. Golden Eagle and Brussels received snowfall amounts of 2 to 4 inches. Road conditions were mainly slush covered. Meppen and Batchtown received a trace while areas north stayed dry.

## Village saves thousands on insurance

By JILL THURSTON  
Calhoun News-Herald

Village officials in Hardin are ecstatic that the cost of insuring the four village employees has decreased substantially, even after the coverage had improved.

According to Bill Schmaltz, a principal with the Einstein Group, the \$8,348 savings during 2010 were made possible due to the village board's decision in 2009 to use the Einstein Method created by a group in St. Louis.

"What makes the Einstein Method unique is the analytical process used to structure the plan," Schmaltz said. "The results of each group's utilization analysis are to provide the information used to determine how the insurance will be customized to build cost savings into their plan."

Schmaltz said that since the employees are a relatively healthy group, the village could utilize a plan which would enable them to save on the amount of

insurance premiums.

"In the case of the Village of Hardin, most of their healthcare costs were predictable and affordable, so we only bought insurance where it was needed and kept money that was going out each month in premiums to pay for the little stuff," Schmaltz said. "Next, we set up the administrative system to pay

» **Hardin saved \$8,348 in 2010 thanks to the Einstein Method.**

for the little stuff. The goal is to make the system seamless to the insurance user."

Schmaltz added that the Einstein Method uses a three-step process to reduce the cost of health insurance. The first step is to determine the fixed cost of the group. Fixed cost includes the known recurring spending for medical



Jill Thurston/Calhoun News-Herald

Bill Schmaltz, left, a principal with the Einstein Group, presents Hardin Mayor Phil Gress with a Savings Recognition Award as the village was able to save \$8,348 in insurance premiums in 2010 by approving the use of the group's method of customizing the insurance plan for the four village employees.

services and prescriptions.

"This information is important to determine what type of coverage is purchased from an insurance carrier," Schmaltz said.

The second step of the process occurs during the utilization stage.

"In the second step, we analyze usage data to provide real cost saving ideas to the group," Schmaltz said. "In the third step, we introduce a menu of wellness programs that best fit the needs and goals of the group."

For 2011, the Einstein Group was able to further decrease the insurance cost by 15 percent.

Officials are considering using the savings to add a vision benefit to the plan.

"Often the savings will result in immediately improving the health insurance benefit for our client's employees," Schmaltz said. "Once the plan was restructured, we were able to use some of the savings to incorporate a dental plan for the members. It really is a win-win solution for all involved."

The Einstein Consulting Group manages the health insurance programs for more than 10 cities and counties in the State of Illinois in addition to private businesses.

## EDUCATION

## Meet the Brussels School Board candidates

A public forum to meet the six candidates vying for positions on the Brussels Unit 42 School Board will be held Tuesday, March 22 beginning at 7 p.m. in the grade school cafeteria.

Candidates will be given an opportunity to introduce themselves and share goals and purposes for seeking the role of board member. After this, candidates will answer specific questions. As time allows, pre-written questions from the audience will be accepted.

Other information regarding the financial status, curriculum and enrollment projections of the district will be provided. The forum is being hosted by