

Self Insurance Fund

Fund 115

	2009/10 Actual	2010/11 Current	2011/12 Requested	2011/12 Approved	Percent Change
Revenues					
Charges & Fees	\$3,938	\$6,000	\$7,000	\$7,000	17%
Employee Dental Contribution	235,981	200,000	220,000	225,000	13%
Emp/Retiree Health Contribution	1,598,131	2,185,000	1,400,000	1,461,000	-33%
Indirect Cost	11,000	129,000	136,000	136,000	5%
Miscellaneous	107,863	0	0	0	0%
Fund Balance	1,747,382	0	0	0	0%
S/T Disability Premiums	82,091	80,000	80,000	80,000	0%
Group Health/Dental Premiums	0	0	0	0	0%
Special Contingency	0	100,000	100,000	150,000	50%
Health Co-Pay	33,392	26,300	55,400	35,400	35%
General Fund	1,239,706	1,753,500	2,629,750	1,782,250	2%
Total	\$5,059,484	\$4,479,800	\$4,628,150	\$3,876,650	-13%
Expenses					
Capital	\$0	\$0	\$41,000	\$0	0%
Contractual Services	127,793	110,750	143,000	123,000	11%
County EAP	26,232	30,000	26,000	26,000	-13%
Employee Dental Claims	257,030	317,250	280,000	275,000	-13%
Employee/Retiree Health Claims	2,951,175	2,206,000	2,200,000	1,461,000	-34%
IBNR	0	0	0	0	0%
Property & General Liability Claims	174,691	150,000	150,000	150,000	0%
Property & General Liability Premiums	470,242	500,000	500,000	500,000	0%
Retiree Group Health	132,816	192,000	176,500	200,000	4%
Security/Safety Supplies	22,778	5,000	0	0	0%
Self Ins. Collision	722	7,500	5,000	5,000	-33%
Self Ins. Comprehensive	350	10,000	5,000	5,000	-50%
Special Contingency	0	100,000	100,000	150,000	50%
S/T Disability Payments	77,799	50,000	80,000	80,000	60%
Wellness - Supplies & Operations	176,063	156,300	198,400	178,400	14%
To General Fund	22,375	0	0	0	0%
Unemployment Insurance	64,021	80,000	150,000	150,000	88%
Workers Compensation Claims	399,302	400,000	400,000	400,000	0%
Workers Compensation Premiums	156,101	165,000	173,250	173,250	5%
Total	\$5,059,490	\$4,479,800	\$4,628,150	\$3,876,650	-13%
Expenses by Division					
Wellness	\$176,063	\$156,300	\$198,400	\$178,400	14%
Employee Insurance	3,559,869	2,885,250	2,892,500	2,152,000	-25%
Liability	764,792	865,750	960,500	969,500	12%
Workers Compensation	558,766	572,500	576,750	576,750	1%
Total	\$5,059,490	\$4,479,800	\$4,628,150	\$3,876,650	-13%

Budget Highlights

The Self-Insurance Fund includes the County's cost for wellness, employee health and dental insurance, property and general liability insurance, and workers' compensation. In order to

reflect the true cost of positions, the employer portion of health and dental premiums are budgeted in individual department budgets. The Self Insurance Fund includes those costs not covered by employer premiums such as retiree costs and costs for spouses and dependents on our plan.

In Fiscal Year 2010/11 the County made major changes to employee health care benefits in order to bridge a projected gap in health claims versus revenue including offering three plans with differing levels of employee and employer participation. Based on the latest claims information, it appears that the County's efforts have been successful and that claims have stabilized as evidenced by the relatively flat General Fund contribution. The primary reason for the 13 percent reduction is that a higher number of employees chose the health savings account or (HSA) plan which has lower premiums but higher deductibles and out of pocket costs except for preventative care.