

Self Insurance Fund

Fund 115

	2010/11 Actual	2011/12 Current	2012/13 Requested	2012/13 Approved	Percent Change
Revenues					
Charges & Fees	\$7,632	\$7,000	\$7,000	\$7,000	0%
Employee Dental Contribution	231,429	225,000	275,000	271,500	21%
Emp/Retiree Health Contribution	1,637,479	1,461,000	1,400,000	1,445,000	-1%
Indirect Cost	129,000	136,000	139,000	139,000	2%
Miscellaneous	81,337	0	0	0	0%
Fund Balance	(1,079,801)	0	(2,420)	50,000	0%
S/T Disability Premiums	81,678	80,000	76,650	76,650	-4%
Group Health/Dental Premiums	0	0	0	0	0%
Special Contingency	0	150,000	150,000	150,000	0%
Health Co-Pay	(80)	35,400	34,320	34,320	-3%
General Fund	1,753,500	1,782,250	1,876,360	1,747,180	-2%
Total	\$2,842,174	\$3,876,650	\$3,955,910	\$3,920,650	1%
Expenses					
Capital	\$0	\$0	\$0	\$0	0%
Contractual Services	164,529	123,000	144,000	124,000	1%
County EAP	25,824	26,000	26,000	26,000	0%
Employee Dental Claims	263,954	275,000	253,500	253,500	-8%
Employee/Retiree Health Claims	878,523	1,461,000	1,445,000	1,445,000	-1%
IBNR	5,407	0	0	0	0%
Property & General Liability Claims	20,120	150,000	150,000	150,000	0%
Property & General Liability Premiums	478,287	500,000	500,000	500,000	0%
Retiree Group Health	172,603	200,000	231,000	231,000	16%
Security/Safety Supplies	5,000	0	15,260	0	0%
Self Ins. Collision	0	5,000	5,000	5,000	0%
Self Ins. Comprehensive	85	5,000	5,000	5,000	0%
Special Contingency	0	150,000	150,000	150,000	0%
S/T Disability Payments	84,477	80,000	80,000	80,000	0%
Wellness - Supplies & Operations	140,514	178,400	177,900	177,900	0%
To General Fund	55,924	0	0	0	0%
Unemployment Insurance	95,920	150,000	200,000	200,000	33%
Workers Compensation Claims	298,340	400,000	400,000	400,000	0%
Workers Compensation Premiums	152,667	173,250	173,250	173,250	0%
Total	\$2,842,174	\$3,876,650	\$3,955,910	\$3,920,650	1%
Expenses by Division					
Wellness	\$140,514	\$178,400	\$177,900	\$177,900	0%
Employee Insurance	1,574,025	2,152,000	2,166,500	2,146,500	0%
Liability	668,857	969,500	1,034,760	1,019,500	5%
Workers Compensation	458,778	576,750	576,750	576,750	0%
Total	\$2,842,174	\$3,876,650	\$3,955,910	\$3,920,650	1%

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 personnel, 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 covered on County health and dental plans.

Thanks to major plan design changes and premium increases two years ago, health insurance claims and costs have stabilized. The budget maintains a consistent county share of premiums for all three plans, and a consistent share for employees on two of the three plans. Employees who choose a plan with enhanced health benefits will pay 10 percent more.

County premiums for individual employees receiving dental coverage are also maintained, but employees with spouses and dependents on the plan will pay 27 percent more, consistent with the true cost and distribution of claims.

As Mental Health Partners (MHP) merges with additional counties to form Partners Behavioral Health Management, MHP employees are removed from health and dental insurance resulting in a reduction in both claims expenses and premiums.

Unemployment Insurance increased due to the reductions in force that have taken place in the past several years and the federal policy change that continues to extend the number of weeks unemployment benefits are paid.