

Self Insurance Fund

Fund 115

	2011/12 Actual	2012/13 Current	2013/14 Requested	2013/14 Approved	Percent Change
Revenues					
Charges & Fees	\$7,280	\$7,000	\$8,000	\$8,000	14%
Employee Dental Contribution	236,732	271,500	285,000	285,000	5%
Emp/Retiree Health Contribution	1,530,861	1,445,000	1,445,000	1,445,000	0%
Indirect Cost	136,000	139,000	141,000	141,000	1%
Miscellaneous	146,481	0	0	0	0%
Fund Balance	0	50,000	130,000	165,000	230%
S/T Disability Premiums	79,790	76,650	75,000	75,000	-2%
Special Contingency	0	150,000	150,000	150,000	0%
Health Co-Pay	16,566	34,320	37,440	37,440	9%
General Fund	1,026,672	1,747,180	1,744,310	1,744,310	0%
Total	\$3,180,382	\$3,920,650	\$4,015,750	\$4,050,750	3%
Expenses					
Contractual Services	277,656	263,000	246,500	246,500	-6%
County EAP	25,536	26,000	25,500	25,500	-2%
Employee Dental Claims	243,748	253,500	285,000	285,000	12%
Employee/Retiree Health Claims	1,157,926	1,445,000	1,445,000	1,445,000	0%
IBNR	159,943	0	0	0	0%
Property & General Liability Claims	22,114	150,000	150,000	150,000	0%
Property & General Liability Premiums	425,259	500,000	520,000	520,000	4%
Retiree Group Health	201,558	231,000	210,000	210,000	-9%
Self Ins. Collision	0	5,000	5,000	5,000	0%
Self Ins. Comprehensive	0	5,000	5,000	5,000	0%
Special Contingency	0	150,000	150,000	150,000	0%
S/T Disability Payments	24,498	80,000	80,000	80,000	0%
Wellness - Supplies & Operations	34,942	38,900	48,750	48,750	25%
To General Fund	114,775	0	0	0	0%
Unemployment Insurance	154,884	200,000	295,000	330,000	65%
Workers Compensation Claims	231,602	400,000	400,000	400,000	0%
Workers Compensation Premiums	105,941	173,250	150,000	150,000	-13%
Total	\$3,180,382	\$3,920,650	\$4,015,750	\$4,050,750	3%
Expenses by Division					
Wellness	\$159,964	\$177,900	\$189,750	\$189,750	7%
Employee Insurance	1,953,243	2,146,500	2,138,000	2,138,000	0%
Liability	726,332	1,019,500	1,134,500	1,169,500	15%
Workers Compensation	340,843	576,750	553,500	553,500	-4%
Total	\$3,180,382	\$3,920,650	\$4,015,750	\$4,050,750	3%

Budget Highlights

The Self-Insurance Fund includes the County's cost for property and general liability insurance, workers' compensation, wellness, and employee health and dental insurance. 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 additional costs not covered by employer premiums such as retiree costs and costs for spouses and dependents covered on County health and dental plans.

The County offers employees a choice of three separate health plans. Thanks to major plan design changes and premium increases three 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 100 percent of the fully funded cost.

County premiums for individual employees receiving dental coverage are also maintained, but employees with dependent and family plans will pay slightly more while employees with spouses on the plan will pay slightly less, consistent with the true cost and distribution of claims. Administrative costs will also be accounted for with claims consistent with health claims expenses.

In the ongoing effort to control health insurance costs, the County conducts annual biometric screenings for employees and spouses on the County's health plan including cholesterol panel (total cholesterol, LDL/HDL, and triglycerides), fasting glucose, blood pressure, height, and weight. Wellness screenings are expanded in the coming year to include Heart Check Profiles and thyroid testing to ensure medical conditions are identified and treated in early stages.

Unemployment Insurance increased due to a new state requirement to maintain a 1 percent reserve of unemployment subject wages and anticipated claims based on reductions in force made due to revenue losses in Public Health.

Workers compensation premiums decreased based on a contract renegotiation to lower rates saving \$23,250 per year in ongoing expenses.