

Self Insurance Fund

Fund 115

	2013/14 Actual	2014/15 Current	2015/16 Requested	2015/16 Approved	Percent Change
Revenues					
Charges & Fees	\$8,508	\$9,500	\$12,000	\$12,000	26.3%
Interest on Investments	42,220	0	0	0	
Insurance Settlements	178,749	0	0	0	
Employee Dental Contribution	279,288	275,000	270,000	270,000	-1.8%
Emp/Retiree Health Contribution	1,276,863	1,150,000	1,172,264	1,240,000	7.8%
Indirect Cost	141,000	170,000	196,000	196,000	15.3%
Miscellaneous	0	0	0	0	0%
Fund Balance	0	164,400	160,200	150,000	-8.8%
S/T Disability Premiums	74,878	75,000	75,000	75,000	0.0%
Special Contingency	0	150,000	150,000	150,000	0.0%
Health Co-Pay	25,080	37,000	30,000	30,000	-18.9%
General Fund	1,551,825	1,721,500	2,501,385	1,721,500	0.0%
Total	\$3,578,411	\$3,752,400	\$4,566,849	\$3,844,500	2.5%
Expenses					
Contractual Services	224,126	234,000	260,000	260,000	11.1%
Professional Services	43,441	46,000	42,000	42,000	
County EAP	26,016	26,000	27,000	27,000	3.8%
Employee Dental Claims	266,776	285,500	280,000	280,000	-1.9%
Employee/Retiree Health Claims	1,465,002	1,100,000	1,927,149	1,278,680	16.2%
IBNR	(109,215)	0	0	0	0%
Property & General Liability Claims	19,128	150,000	150,000	150,000	0.0%
Property & General Liability Premiums	505,237	520,000	500,000	500,000	-3.8%
Retiree Group Health	198,279	200,000	185,000	211,120	5.6%
Self Ins. Collision	0	5,000	5,000	5,000	0.0%
Self Ins. Comprehensive	467	5,000	5,000	5,000	0.0%
Special Contingency	0	150,000	150,000	150,000	0.0%
S/T Disability Payments	54,075	70,000	70,000	70,000	0.0%
Taxes & Fees	1,528	100,000	3,500	3,500	-96.5%
Wellness - Supplies & Operations	53,230	60,900	52,200	52,200	-14.3%
To General Fund	126,366	0	0	0	0%
To Solid Waste Management Fund	1,565	0	0	0	0%
Unemployment Insurance	302,904	250,000	350,000	250,000	0.0%
Workers Compensation Claims	268,491	400,000	400,000	400,000	0.0%
Workers Compensation Premiums	130,995	150,000	160,000	160,000	6.7%
Total	\$3,578,411	\$3,752,400	\$4,566,849	\$3,844,500	2.5%
Expenses by Division					
Wellness	\$220,210	\$230,900	\$248,200	\$248,200	7.5%
Employee Insurance	1,986,182	1,877,500	2,584,649	1,962,300	4.5%
Liability	964,100	1,090,000	1,170,000	1,070,000	-1.8%
Workers Compensation	407,919	554,000	564,000	564,000	1.8%
Total	\$3,578,411	\$3,752,400	\$4,566,849	\$3,844,500	2.5%

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 has done a great job engaging employees to improve individual health outcomes and using strategies like the on-site wellness clinic to save money. Savings are apparent when comparing the County's health care cost growth of 3 percent to the national cost increase of 7 percent. Despite these savings, health care costs have increased above current contribution rates. The budget includes a \$30 per biweekly increase in the County's share of health insurance premiums, the first increase in five years.

The County will continue to offer a choice of two separate health plans, Core and HSA in the coming year. Annually the County reviews benefits to ensure it remains an employer of choice. While the County's HSA plan appears competitive, most employers offer at least one plan with doctor visit co-pays. As a result, employees who choose the Core plan will receive enhanced benefits with the addition of \$25/\$50 co-pays for doctor visits in exchange for an \$8 per bi-weekly premium beginning July 1.

Unemployment Insurance stayed the same after the County met its state requirement to maintain a 1 percent reserve of unemployment subject wages.