

Self Insurance Fund

Fund 115

	2005/06 Actual	2006/07 Current	2007/08 Requested	2007/08 Approved	Percent Change
Revenue					
Charges & Fees	\$4,032	\$4,000	\$4,000	\$4,000	0%
Employee Dental Contribution	179,043	1,700,000	180,000	180,000	-89%
Emp/Retiree Health Contribution	1,291,031	1,275,000	1,290,000	1,290,000	1%
Indirect Cost	11,000	11,000	11,000	11,000	0%
Miscellaneous	65,660	0	0	0	0%
Fund Balance	24,780	99,182	157,240	157,240	59%
S/T Disability Premiums	83,559	73,000	80,000	80,000	10%
Group Health/Dental Premiums	0	0	0	0	0%
Special Contingency	0	0	20,000	20,000	0%
Health Co-Pay	0	0	26,000	26,000	0%
General Fund	733,312	(753,540)	776,460	776,460	-203%
Total	\$2,392,417	\$2,408,642	\$2,544,700	\$2,544,700	6%
Expenses					
Contractual Services	\$181,397	\$190,000	\$206,000	\$206,000	8%
County EAP	0	24,000	24,000	24,000	0%
Employee Dental Claims	157,242	150,000	150,000	150,000	0%
Employee Incentive Program	31,692	0	26,000	26,000	0%
Employee/Retiree Health Claims	683,453	870,000	800,000	800,000	-8%
IBNR	(102,000)	0	0	0	0%
Property & General Liability Claims	677,381	296,724	200,000	200,000	-33%
Property & General Liability Premiums	0	214,776	450,000	450,000	110%
Retiree Group Health	89,177	92,000	108,000	108,000	17%
Self Ins. Collision	1,190	7,500	7,500	7,500	0%
Self Ins. Comprehensive	0	10,000	10,000	10,000	0%
Self Ins. Group Health	0	0	0	0	0%
Special Contingency	0	0	20,000	20,000	0%
S/T Disability Payments	21,688	70,000	60,000	60,000	-14%
Supplies & Operations	24,780	49,500	38,200	38,200	-23%
Unemployment Insurance	47,034	70,000	60,000	60,000	-14%
Wellness Expenses	8,134	10,000	15,000	15,000	50%
Workers Compensation Claims	571,249	233,554	230,000	230,000	-2%
Workers Compensation Premiums	0	120,588	140,000	140,000	16%
Total	\$2,392,417	\$2,408,642	\$2,544,700	\$2,544,700	6%

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.

Wellness

Fund 115-15060

	2005/06	2006/07	2007/08	2007/08	Percent
	Actual	Current	Requested	Approved	Change
Revenue					
Fund Balance	\$24,780	\$49,500	\$38,200	\$38,200	-23%
Total	\$24,780	\$49,500	\$38,200	\$38,200	-23%
Expenses					
Suplies & Operations	\$24,780	\$49,500	\$38,200	\$38,200	-23%
Total	\$24,780	\$49,500	\$38,200	\$38,200	-23%

Employee Insurance

Fund 115-150110

	2005/06 Actual	2006/07 Current	2007/08 Requested	2007/08 Approved	Percent Change
Revenue					
Charges & Fees	\$4,032	\$4,000	\$4,000	\$4,000	0%
Employee Dental Contribution	179,043	1,700,000	180,000	180,000	-89%
Emp/Retiree Health Contribution	1,291,031	1,275,000	1,290,000	1,290,000	1%
Fund Balance	0	(127,000)	(208,000)	(208,000)	64%
Indirect Cost	11,000	11,000	11,000	11,000	0%
Miscellaneous	64,601	0	0	0	0%
S/T Disability Premiums	83,559	73,000	80,000	80,000	10%
Group Health/Dental Premiums	0	0	0	0	0%
Health Co-Pay	0	0	26,000	26,000	0%
General Fund	(562,483)	(1,530,000)	0	0	0%
Total	\$1,070,783	\$1,406,000	\$1,383,000	\$1,383,000	-2%
Expenses					
Contractual Services	\$181,397	\$190,000	\$200,000	\$200,000	5%
County EAP	0	24,000	24,000	24,000	0%
Employee Dental Claims	157,242	150,000	150,000	150,000	0%
Employee Incentive Program	31,692	0	26,000	26,000	0%
Employee/Retiree Health Claims	683,453	870,000	800,000	800,000	-8%
IBNR	(102,000)	0	0	0	0%
Retiree Group Health	89,177	92,000	108,000	108,000	17%
Self Ins. Group Health	0	0	0	0	0%
S/T Disability Payments	21,688	70,000	60,000	60,000	-14%
Wellness Expenses	8,134	10,000	15,000	15,000	50%
Total	\$1,070,783	\$1,406,000	\$1,383,000	\$1,383,000	-2%

Budget Highlights

IBNR (incurred but not reported) represents the amount that the County is required to budget as a contingency for health insurance claims that are incurred in the prior fiscal year but not reported until the new fiscal year.

Employee/Retiree Health Claims and Employee Dental Claims represent projected claims paid for Fiscal Year 2007/08 less the County share of cost that is included in departments' budget.

Employee/Retiree Health Contribution and Employee Dental Contribution represents the amount paid by employees and retirees for spouse/dependent coverage.

Liability

Fund 115-150120

	2005/06 Actual	2006/07 Current	2007/08 Requested	2007/08 Approved	Percent Change
Revenue					
Fund Balance	\$0	\$176,682	\$327,040	\$327,040	85%
Miscellaneous	1,059	0	0	0	0%
Special Contingency	0	0	20,000	20,000	0%
General Fund	1,295,795	776,460	776,460	776,460	0%
Total	\$1,296,854	\$953,142	\$1,123,500	\$1,123,500	18%
Expenses					
Contractual Services	\$0	\$0	\$6,000	\$6,000	0%
Property & General Liability Claims	677,381	296,724	200,000	200,000	-33%
Property & General Liability Premiums	0	214,776	450,000	450,000	110%
Self Ins. Collision	1,190	7,500	7,500	7,500	0%
Self Ins. Comprehensive	0	10,000	10,000	10,000	0%
Special Contingency	0	0	20,000	20,000	0%
Unemployment Insurance	47,034	70,000	60,000	60,000	-14%
Workers Compensation Claims	571,249	233,554	230,000	230,000	-2%
Workers Compensation Premiums	0	120,588	140,000	140,000	16%
Total	\$1,296,854	\$953,142	\$1,123,500	\$1,123,500	18%

Budget Highlights

Self Insurance Collision and Comprehensive cover our cost of damage if we are involved in an accident not covered by insurance or that is less than our deductible.

Workers Compensation covers payment of claims for on the job injuries.