



# Health Insurance Budget Detail - SR

Budget Year 2019

G/L Account	Account Description	2014 Actual Amount	2015 Actual Amount	2016 Actual Amount	2017 Actual Amount	2018 Amended Budget	Amount Change FY18-FY19	2019 Submitted Budget	% Change FY18-FY19
Fund <b>652 - Health Insurance Fund</b>									
REVENUE									
Department <b>800 - Other- Countywide Expenses</b>									
Sub-Department <b>000 - Revenues</b>									
652.800.000.34780	COBRA Administration Fees	.00	1,122.51	395.65	803.46	.00	.00	.00	.00
652.800.000.37000	Forest Preserve Reimbursement	551,789.24	627,232.33	55,648.25	.00	.00	.00	.00	.00
652.800.000.38000	Investment Income	1,496.84	14,881.59	19,619.41	14,726.11	9,000.00	2,430.00	11,430.00	27.00
Comments									
<i>Level</i> <i>Comment</i>									
Submitted Budget              Average monthly cash balance times average interest rate projected by Treasurer. Average monthly cash balance is expected to be the amount of cash on hand needed to cover the 3rd payroll every 6 months, which is about \$760,000 that would be present 10 out of 12 months, for an average of \$635,000 per month.									
Budget Transactions									
<i>Level</i> <i>Transaction</i> <i>Number of Units</i> <i>Cost Per Unit</i> <i>Total Amount</i>									
Submitted Budget              Investment Income                      .0180                      635,000.00                      11,430.00									
Submitted Budget Totals                      \$11,430.00									
652.800.000.38900	Miscellaneous Other	165,473.56	29.09	(65.68)	.00	.00	.00	.00	.00
652.800.000.38910	Healthcare Employer Portion	9,892,295.41	11,105,557.53	12,259,644.34	12,577,393.38	13,407,234.00	1,640,815.00	15,048,049.00	12.23
Comments									
<i>Level</i> <i>Comment</i>									
Submitted Budget              Total employer contributions from all funds for HMO, PPO and Vision.									
Budget Transactions									
<i>Level</i> <i>Transaction</i> <i>Number of Units</i> <i>Cost Per Unit</i> <i>Total Amount</i>									
Submitted Budget              Employer Contribution for HMO & PPO                      1.0000                      14,954,552.00                      14,954,552.00									
Submitted Budget              Employer Contribution for Vision Insurance                      1.0000                      93,497.00                      93,497.00									
Submitted Budget Totals                      \$15,048,049.00									
652.800.000.38911	Healthcare Employer Subsidy	.00	.00	(563,423.07)	(581,385.38)	.00	.00	.00	.00
652.800.000.38915	Dental Employer Portion	.00	.00	410,864.38	450,681.57	496,819.00	(8,352.00)	488,467.00	(1.68)
Comments									
<i>Level</i> <i>Comment</i>									
Submitted Budget              Total employer contributions from all funds.									
Budget Transactions									
<i>Level</i> <i>Transaction</i> <i>Number of Units</i> <i>Cost Per Unit</i> <i>Total Amount</i>									
Submitted Budget              Employer Contribution for Dental Insurance                      1.0000                      488,467.00                      488,467.00									
Submitted Budget Totals                      \$488,467.00									
652.800.000.38916	Dental Employer Subsidy	.00	.00	(10,226.47)	(37,730.62)	.00	.00	.00	.00



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Fund 652 - Health Insurance Fund									
<b>REVENUE</b>									
Department 800 - Other - Countywide Expenses									
Sub-Department 000 - Revenues									
652.800.000.38920	Healthcare Employee Portion	1,890,695.50	2,131,362.66	2,420,298.22	2,490,646.81	2,861,395.00	201,586.00	3,062,981.00	7.04
Comments									
Level		Comment							
Submitted Budget		Employee contributions based on 17% of total.							
Budget Transactions									
Level		Transaction		Number of Units		Cost Per Unit		Total Amount	
Submitted Budget		Employee contributions based on 17% of total		1.0000		3,062,981.00		3,062,981.00	
Submitted Budget Totals								\$3,062,981.00	
652.800.000.38921	Dental Employee Portion	.00	.00	259,928.23	287,025.78	343,349.00	(32,140.00)	311,209.00	(9.36)
Comments									
Level		Comment							
Submitted Budget		Employee contribution based on average employee actual contribution for 2018							
Budget Transactions									
Level		Transaction		Number of Units		Cost Per Unit		Total Amount	
Submitted Budget		Employee contributions based on 17% of total		1.0000		311,209.00		311,209.00	
Submitted Budget Totals								\$311,209.00	
652.800.000.38925	Healthcare Employee Portion - KCFPD	99,767.11	125,796.82	5,416.98	.00	.00	.00	.00	.00
652.800.000.38926	Dental Employee Contribution - KCFPD	.00	.00	595.90	.00	.00	.00	.00	.00
652.800.000.38927	MERP Employer Portion	.00	.00	.00	36,644.16	.00	279,300.00	279,300.00	.00
Comments									
Level		Comment							
Submitted Budget		Total MERP employer contributions from all funds.							
Budget Transactions									
Level		Transaction		Number of Units		Cost Per Unit		Total Amount	
Submitted Budget		MERP Employer Contribution		1.0000		279,300.00		279,300.00	
Submitted Budget Totals								\$279,300.00	
652.800.000.38930	Retiree Payments	488,697.17	501,680.42	498,361.11	487,684.18	521,000.00	64,000.00	585,000.00	12.28
Comments									
Level		Comment							
Submitted Budget		Estimated retiree contributions based on 2018 annualized actual adjusted for 2019 estimated increase of 4.9%							



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Fund **652 - Health Insurance Fund**

**REVENUE**

Department **800 - Other- Countywide Expenses**

Sub-Department **000 - Revenues**

Budget Transactions					Number of Units	Cost Per Unit	Total Amount
Level	Transaction						
Submitted Budget	Estimated Retiree Contributions				1.0000	585,000.00	585,000.00
Submitted Budget Totals							<u>585,000.00</u>

652.800.000.38935      Retiree Payments - Dental      .00      .00      26,500.48      28,422.82      .00      30,000.00      30,000.00      .00

Comments	
Level	Comment
Submitted Budget	Estimated retiree contributions based on actual 2018 annual contributions.

Budget Transactions					Number of Units	Cost Per Unit	Total Amount
Level	Transaction						
Submitted Budget	Estimated Retiree contributions				1.0000	30,000.00	30,000.00
Submitted Budget Totals							<u>\$30,000.00</u>

652.800.000.38940      Cobra Payments      28,772.70      25,852.41      17,415.27      37,320.40      .00      .00      .00      .00

652.800.000.38945      Cobra Payments - Dental      .00      .00      1,971.78      2,078.10      .00      .00      .00      .00

652.800.000.39000      Transfer From Other Funds      2,495,000.00      3,034,000.00      550,000.00      511,893.00      .00      .00      .00      .00

652.800.000.39900      Cash On Hand      .00      .00      .00      .00      764,628.00      (764,628.00)      .00      (100.00)

Sub-Department **000 - Revenues** Totals      \$15,613,987.53      \$17,567,515.36      \$15,952,944.78      \$16,306,203.77      \$18,403,425.00      \$1,413,011.00      \$19,816,436.00      7.68%

Department **800 - Other- Countywide Expenses** Totals      \$15,613,987.53      \$17,567,515.36      \$15,952,944.78      \$16,306,203.77      \$18,403,425.00      \$1,413,011.00      \$19,816,436.00      7.68%

**REVENUE TOTALS**      \$15,613,987.53      \$17,567,515.36      \$15,952,944.78      \$16,306,203.77      \$18,403,425.00      \$1,413,011.00      \$19,816,436.00      7.68%

**EXPENSE**

Department **800 - Other- Countywide Expenses**

Sub-Department **814 - Health Insurance General**

652.800.814.45100      FICA/SS Contribution      .00      .00      .00      .00      .00      6,955.00      6,955.00      .00

Comments	
Level	Comment
Submitted Budget	Employers FICA expense on MERP premium reimbursements paid through payroll as required by IRS.

Budget Transactions					Number of Units	Cost Per Unit	Total Amount
Level	Transaction						
Submitted Budget	FICA on MERP Premium Reimbusemet				.0765	90,910.00	6,954.62
Submitted Budget Totals							<u>\$6,954.62</u>

652.800.814.50150      Contractual/Consulting Services      .00      .00      .00      29,500.00      .00      .00      .00      .00



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Fund <b>652 - Health Insurance Fund</b>									
EXPENSE									
Department <b>800 - Other- Countywide Expenses</b>									
Sub-Department <b>814 - Health Insurance General</b>									
652.800.814.50520	Healthcare Admin Services	.00	.00	.00	.00	15,000.00	(15,000.00)	.00	(100.00)
Comments									
Level Comment									
Submitted Budget Flexible Benefit Admin Fee was paid out of the Insurance Reserve in FY18. Beginning FY19 it will be paid out of the General Fund since there will no longer be dividends from IPBC funding the reserve.									
652.800.814.53005	Healthcare - Stop Loss Insurance	(406,280.15)	(1,478,789.22)	(130,161.26)	.00	.00	.00	.00	.00
652.800.814.53032	Self Insured Healthcare Claims Administration	.00	2,999.10	3,194.10	.00	.00	.00	.00	.00
652.800.814.53036	Healthcare Taxes	173,313.00	.00	.00	.00	.00	.00	.00	.00
652.800.814.53038	Healthcare - Vision Insurance	95,856.10	103,169.05	114,169.98	113,411.20	116,000.00	(22,503.00)	93,497.00	(19.39)
Comments									
Level Comment									
Submitted Budget Based on total 2019 health insurance budget and average rate of 0.61%									
Budget Transactions									
Level Transaction Number of Units Cost Per Unit Total Amount									
Submitted Budget Vision Insurance 1.0000 93,497.00 93,497.00									
Submitted Budget Totals \$93,497.00									
652.800.814.53039	Affordable Care Act Fee	.00	.00	5,106.10	.00	.00	.00	.00	.00
652.800.814.53300	Healthcare - Health Insurance	.00	.00	14,319,518.72	15,355,520.09	17,352,733.00	1,249,800.00	18,602,533.00	7.20
Comments									
Level Comment									
Submitted Budget Total HMO & PPO Health Insurance cost based on total budget from all funds plus estimated cost of retiree medical insurance.									
Budget Transactions									
Level Transaction Number of Units Cost Per Unit Total Amount									
Submitted Budget HMO & PPO Health Insurance Premiums 1.0000 18,602,533.00 18,602,533.00									
Submitted Budget Totals \$18,602,533.00									
652.800.814.53310	Healthcare - Dental Insurance	.00	.00	701,572.46	766,512.78	884,692.00	(55,016.00)	829,676.00	(6.21)
Comments									
Level Comment									
Submitted Budget Dental insurance premiums based on total dental insurance budget from all funds plus estimated cost of retiree dental insurance.									



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Fund **652 - Health Insurance Fund**

**EXPENSE**

Department **800 - Other- Countywide Expenses**

Sub-Department **814 - Health Insurance General**

Budget Transactions								
Level	Transaction			Number of Units	Cost Per Unit	Total Amount		
Submitted Budget	Dental Insurance Premiums			1.0000	829,676.00	829,676.00		
						Submitted Budget Totals	\$829,676.00	

652.800.814.53320	Healthcare - Life Insurance	.00	.00	25,237.02	30,761.63	35,000.00	.00	35,000.00	.00
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Comments	
Level	Comment
Submitted Budget	Life Insurance premiums based on IPBC rates effective 7/1/2018.

Budget Transactions								
Level	Transaction			Number of Units	Cost Per Unit	Total Amount		
Submitted Budget	Life Insurance Premiums			1.0000	35,000.00	35,000.00		
						Submitted Budget Totals	\$35,000.00	

652.800.814.53330	Healthcare - Medical Expense Reimbursement	.00	.00	.00	19,067.53	.00	97,865.00	97,865.00	.00
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Comments	
Level	Comment
Submitted Budget	MERP medical expense reimbursements was estimated by starting with maximum benefit amount for all participants and then deducting shared savings (\$15,000 per quarter times 4 quarters) and deducting the amount of remaining life insurance expense that needs to be covered, and dividing the remainder in half, with the other half going to premium reimbursement expense.

Budget Transactions								
Level	Transaction			Number of Units	Cost Per Unit	Total Amount		
Submitted Budget	MERP Medical Expense Reimbursement			1.0000	97,865.00	97,865.00		
						Submitted Budget Totals	\$97,865.00	

652.800.814.53340	Healthcare - Medical Premium Reimbursement	.00	.00	.00	.00	.00	90,910.00	90,910.00	.00
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Comments	
Level	Comment
Submitted Budget	MERP premium reimbursements was estimated by starting with maximum benefit amount for all participants and then deducting shared savings (\$15,000 per quarter times 4 quarters) and deducting the amount of remaining life insurance expense that needs to be covered, and dividing the remainder in half, with the other half going to medical expense reimbursement.

Budget Transactions								
Level	Transaction			Number of Units	Cost Per Unit	Total Amount		
Submitted Budget	MERP Premium Reimbursement			1.0000	90,910.00	90,910.00		
						Submitted Budget Totals	\$90,910.00	





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	REVENUE TOTALS	\$15,613,987.53	\$17,567,515.36	\$15,952,944.78	\$16,306,203.77	\$18,403,425.00	\$1,413,011.00	\$19,816,436.00	7.68%
	EXPENSE TOTALS	\$14,003,308.88	\$15,436,439.72	\$16,198,175.55	\$15,601,648.23	\$18,403,425.00	\$1,413,011.00	\$19,816,436.00	7.68%
Fund	<b>652 - Health Insurance Fund</b> Totals	\$1,610,678.65	\$2,131,075.64	(\$245,230.77)	\$704,555.54	\$0.00	\$0.00	\$0.00	+++
	Net Grand Totals								
	REVENUE GRAND TOTALS	\$15,613,987.53	\$17,567,515.36	\$15,952,944.78	\$16,306,203.77	\$18,403,425.00	\$1,413,011.00	\$19,816,436.00	7.68%
	EXPENSE GRAND TOTALS	\$14,003,308.88	\$15,436,439.72	\$16,198,175.55	\$15,601,648.23	\$18,403,425.00	\$1,413,011.00	\$19,816,436.00	7.68%
	Net Grand Totals	\$1,610,678.65	\$2,131,075.64	(\$245,230.77)	\$704,555.54	\$0.00	\$0.00	\$0.00	+++