

## Butte Schools Self-Funded Programs JPA

	2017-18 Original Budget		
	Employee Benefits	Property & Liability	Total
Contributions			
Medical	\$ 49,778,700	\$ -	\$ 49,778,700
Dental	5,412,000	-	5,412,000
Vision	696,000	-	696,000
Life	78,000	-	78,000
Property & Liability	-	1,195,300	1,195,300
Program Revenues	55,964,700	1,195,300	57,160,000
Claims, HSA contributions and premiums			
Medical	46,224,000	-	46,224,000
Dental	5,400,000	-	5,400,000
Vision	713,000	-	713,000
Life	78,000	-	78,000
Property & Liability	-	400,000	400,000
Claims Administration	-	-	-
Medical	127,000	-	127,000
Dental	342,400	-	342,400
Vision	86,300	-	86,300
Property & Liability	-	25,000	25,000
Stop Loss Credits	-	-	-
Change in IBNP and IBNP Admin	-	-	-
Total Cost of Claims	52,970,700	425,000	53,395,700
Rebates	-	-	-
EAP Services	-	-	-
Stop Loss Coverage	-	579,000	579,000
Professional Services <small>(consult, actuary, etc.)</small>	32,000	4,000	36,000
Health and Wellness Center	2,196,700	-	2,196,700
Other Risk Management	20,300	50,000	70,300
Total Program Expenses	55,219,700	1,058,000	56,277,700
Excess Program Revenues (Expenses)	745,000	137,300	882,300
<u>Other Revenues and (Expenses)</u>			
Interest Income	50,000	25,000	75,000
FMV Adjustment	-	-	-
Other Income	-	-	-
Salaries and benefits	(244,100)	(21,000)	(265,100)
Other administrative costs	(30,700)	(7,400)	(38,100)
Excess Other Revenues (Expenses)	(224,800)	(3,400)	(228,200)
Excess Revenues (Expenses)	520,200	133,900	654,100
Net Position, Beginning	(1,346,866)	1,682,315	335,449
Net Position, Ending	(826,666)	1,816,215	989,549

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	Employee Benefits			
	2016-17 Revised Budget	Change	2017-18 Original Budget	% Change Description
<b>Contributions</b>				
Medical	\$ 48,692,000	\$ 1,086,700	\$ 49,778,700	2% Transfer of risk to SISC
Dental	5,239,000	173,000	5,412,000	3%
Vision	578,000	118,000	696,000	20% Butte College participation 7/1
Life	77,000	1,000	78,000	1%
Property & Liability	-	-	-	-
Program Revenues	<u>54,586,000</u>	<u>1,378,700</u>	<u>55,964,700</u>	<u>3%</u>
<b>Claims, HSA contributions and premiums:</b>				
Medical	45,123,000	1,101,000	46,224,000	2% Transfer of risk to SISC
Dental	4,634,000	766,000	5,400,000	17% Increase in claims
Vision	511,000	202,000	713,000	40% Increase in claims and Butte participation
Life	77,000	1,000	78,000	1%
Property & Liability	-	-	-	-
<b>Claims Administration</b>				
Medical	2,323,000	(2,196,000)	127,000	-95% Transfer of risk to SISC
Dental	314,000	28,400	342,400	9%
Vision	65,000	21,300	86,300	33% Butte College participation
Property & Liability	-	-	-	-
Stop Loss Credits	(500,000)	500,000	-	-100% Transfer of risk to SISC
Change in IBNP and IBNP Admin	-	-	-	-
Total Cost of Claims	52,547,000	423,700	52,970,700	1%
Rebates	(742,000)	742,000	-	-100% Transfer of risk to SISC
EAP Services	45,000	(45,000)	-	-100% Termination with SISC partnership
Stop Loss Coverage	1,281,000	(1,281,000)	-	-100% Transfer of Risk to SISC
Professional Services (consult, actuary, etc.)	30,300	1,700	32,000	6%
Health and Wellness Center	2,122,100	74,600	2,196,700	4% See next page
Other Risk Management	214,900	(194,600)	20,300	-91% See next page
Total Program Expenses	<u>55,498,300</u>	<u>(278,600)</u>	<u>55,219,700</u>	<u>-1%</u>
Excess Program Revenues (Expenses)	<u>(912,300)</u>	<u>1,657,300</u>	<u>745,000</u>	<u>1217%</u>
<b>Other Revenues and (Expenses)</b>				
Interest Income	80,000	(30,000)	50,000	-38% Reduced cash balances
FMV Adjustment	-	-	-	-
Other Income	-	-	-	-
Salaries and benefits	(212,300)	(31,800)	(244,100)	15%
Other administrative costs	(31,700)	1,000	(30,700)	-3%
Excess Other Revenues (Expenses)	<u>(164,000)</u>	<u>(60,800)</u>	<u>(224,800)</u>	<u>37%</u>
Excess Revenues (Expenses)	(1,076,300)	1,596,500	520,200	-148%
Net Position, Beginning	<u>(251,886)</u>	<u>(1,094,980)</u>	<u>(1,346,866)</u>	
Net Position, Ending	<u>\$ (1,346,866)</u>	<u>\$ 501,520</u>	<u>\$ (826,666)</u>	
<b>Benefit program summary</b>				
Medical		Deficit surcharge	1,178,700	
Dental		Use of rate stabilization	(330,400)	
Vision		Use of rate stabilization	(103,300)	
Admin and other			(224,800)	
Total			<u>520,200</u>	

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	Property & Liability				Change Description
	2016-17		2017-18		
	Revised Budget	Change	Original Budget	%	
Contributions					
Medical	\$ -	\$ -	\$ -	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Life	-	-	-	-	
Property & Liability	<u>1,054,800</u>	<u>140,500</u>	<u>1,195,300</u>	13%	Increases in TIV, claims and rates
Program Revenues	<u>1,054,800</u>	<u>140,500</u>	<u>1,195,300</u>	13%	
Claims, HSA contributions and premiums					
Medical	-	-	-	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Life	-	-	-	-	
Property & Liability	400,000	-	400,000	0%	
Claims Administration					
Medical	-	-	-	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Property & Liability	22,000	3,000	25,000	14%	Increase after 6 years; guaranteed for 3
Stop Loss Credits	-	-	-	-	
Change in IBNP and IBNP Admin	-	-	-	-	
Total Cost of Claims	<u>422,000</u>	<u>3,000</u>	<u>425,000</u>	1%	
Rebates	-	-	-	-	
EAP Services	-	-	-	-	
Stop Loss Coverage	517,100	61,900	579,000	12%	Increases in TIV and rates
Professional Services (consult, actuary, etc.)	4,000	-	4,000	0%	
Health and Wellness Center	-	-	-	-	- See next page
Other Risk Management	<u>50,500</u>	<u>(500)</u>	<u>50,000</u>	-1%	See next page
Total Program Expenses	<u>993,600</u>	<u>64,400</u>	<u>1,058,000</u>	6%	
Excess Program Revenues (Expenses)	<u>61,200</u>	<u>76,100</u>	<u>137,300</u>	-	
<u>Other Revenues and (Expenses)</u>					
Interest Income	18,000	7,000	25,000	39%	Decrease in cash in benefits program
FMV Adjustment	-	-	-	-	
Other Income	-	-	-	-	
Salaries and benefits	(21,000)	-	(21,000)	0%	New FICA, Increase in salary schedule and benefit cap
Other administrative costs	<u>(7,400)</u>	<u>-</u>	<u>(7,400)</u>	0%	
Excess Other Revenues (Expenses)	<u>(10,400)</u>	<u>7,000</u>	<u>(3,400)</u>	-67%	
Excess Revenues (Expenses)	50,800	83,100	133,900	164%	
Net Position, Beginning	<u>1,631,515</u>	<u>50,800</u>	<u>1,682,315</u>		
Net Position, Ending	<u>\$ 1,682,315</u>	<u>\$ 133,900</u>	<u>\$ 1,816,215</u>		
Benefit program summary					
Medical					
Dental					

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Statement of Income and Expense

	Employee Benefits				Property & Liability				Change Description
	2016-17 Revised Budget	Change	2017-18 Original Budget	%	2016-17 Revised Budget	Change	2017-18 Original Budget	%	
Employee Benefits									
Health and Wellness Center									
Administration	367,200	22,300	389,500	6%	-	-	-	-	- 4% inflation
Chico	1,147,300	127,100	1,274,400	11%	-	-	-	-	- Additional 20 hours provider time plus inflation
Oroville	503,700	(86,400)	417,300	-17%	-	-	-	-	- CY is overbudgeted
Wellness	103,900	11,600	115,500	11%	-	-	-	-	- Elim Wellness or Care Coordinator; added HRAs
Subtotal - Health and Wellness Cent	<u>2,122,100</u>	<u>74,600</u>	<u>2,196,700</u>	4%	<u>-</u>	<u>-</u>	<u>-</u>		
Mammograms	100,000	(100,000)	-	-100%	-	-	-	-	- Transfer of risk to SISC
Immunizations	75,000	(75,000)	-	-100%	-	-	-	-	- Transfer of risk to SISC
Miscellaneous	1,500	100	1,600	7%	-	-	-	-	-
Incentives and Grants	38,400	(19,700)	18,700	-51%	-	-	-	-	- HRA and Incentives are above
Subtotal - Other Risk Management	<u>214,900</u>	<u>(194,600)</u>	<u>20,300</u>	-91%	<u>-</u>	<u>-</u>	<u>-</u>		
Subtotal - Employee Benefits	<u>2,337,000</u>	<u>(120,000)</u>	<u>2,217,000</u>	-5%	<u>-</u>	<u>-</u>	<u>-</u>		
Property & Liability									
Safety Inspections/Credits	-	-	-	-	40,000	-	40,000	0%	0% 2017/18: Safety credits
Printing	-	-	-	-	500	(500)	-	-100%	-100% PDFs available on website
Rewards	-	-	-	-	10,000	-	10,000	0%	0%
Subtotal - Property & Liability	<u>-</u>	<u>-</u>	<u>-</u>	-	<u>50,500</u>	<u>(500)</u>	<u>50,000</u>	-1%	-1%
Total	<u>2,337,000</u>	<u>(120,000)</u>	<u>2,217,000</u>	-5%	<u>50,500</u>	<u>(500)</u>	<u>50,000</u>	-1%	-1%