

Butte Schools Self-Funded Programs JPA

2020-21 Original Budget

	Employee Benefits	Property & Liability	Total
Contributions			
Medical	\$ 50,249,000	\$ -	\$ 50,249,000
Dental	5,356,000	-	5,356,000
Vision	894,000	-	894,000
Life	454,000	-	454,000
Property & Liability	-	3,018,000	3,018,000
Program Revenues	<u>56,953,000</u>	<u>3,018,000</u>	<u>59,971,000</u>
Claims and premiums			
Medical	48,245,000	-	48,245,000
Dental	5,613,000	-	5,613,000
Vision	847,000	-	847,000
Life	454,000	-	454,000
Property & Liability	-	400,000	400,000
Claims Administration	-	-	-
Medical	110,000	-	110,000
Dental	372,000	-	372,000
Vision	91,000	-	91,000
Property & Liability	-	25,000	25,000
Total Cost of Claims	55,732,000	425,000	56,157,000
Reinsurance	-	2,133,000	2,133,000
Professional Services <small>(consult, actuary, etc.)</small>	30,000	5,000	35,000
Health and Wellness Center	3,214,000	-	3,214,000
Other Risk Management	21,500	54,500	76,000
Total Program Expenses	<u>58,997,500</u>	<u>2,617,500</u>	<u>61,615,000</u>
Excess Program Revenues (Expenses)	<u>(2,044,500)</u>	<u>400,500</u>	<u>(1,644,000)</u>
<u>Other Revenues and (Expenses)</u>			
Interest Income	95,000	45,000	140,000
Other Income	-	-	-
Salaries and benefits	(244,800)	(27,200)	(272,000)
Other administrative costs	(56,700)	(8,100)	(64,800)
Excess Other Revenues (Expenses)	<u>(206,500)</u>	<u>9,700</u>	<u>(196,800)</u>
Excess Revenues (Expenses)	(2,251,000)	410,200	(1,840,800)
Net Position, Beginning	<u>6,386,633</u>	<u>2,041,885</u>	<u>8,428,518</u>
Net Position, Ending	<u>4,135,633</u>	<u>2,452,085</u>	<u>6,587,718</u>

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	Employee Benefits				Change Description (Employee Benefits)
	2019-20		2020-21	%	
	Revised Budget	Change	Original Budget		
Contributions					
Medical	\$ 49,023,000	\$ 1,226,000	\$ 50,249,000	3%	2.5% rate increase
Dental	5,356,000	-	5,356,000	0%	0% rate increase
Vision	894,000	-	894,000	0%	0% rate increase
Life	454,000	-	454,000	0%	0% rate increase
Property & Liability	-	-	-	-	
Program Revenues	<u>55,727,000</u>	<u>1,226,000</u>	<u>56,953,000</u>	<u>2%</u>	
Claims and premiums					
Medical	47,068,700	1,176,300	\$ 48,245,000	2%	2.5% rate increase
Dental	5,142,060	470,940	5,613,000	9%	Alliant projection
Vision	824,670	22,330	847,000	3%	Alliant projection
Life	454,000	-	454,000	0%	Fully insured; estimate same as revenue
Property & Liability	-	-	-	-	
Claims Administration					
Medical	110,000	-	110,000	0%	0% rate increase
Dental	341,000	31,000	372,000	9%	Mirror change in claims; charged at X%
Vision	91,000	-	91,000	0%	0% rate increase; \$X PEPM
Property & Liability	-	-	-	-	
Total Cost of Claims	<u>54,031,430</u>	<u>1,700,570</u>	<u>55,732,000</u>	<u>3%</u>	
Reinsurance	-	-	-	-	
Professional Services (consult, actuary, etc.)	30,000	-	30,000	0%	Alliant, no AB1200
Health and Wellness Center	3,091,000	123,000	3,214,000	4%	Additional provider+support, labs and supplies
Other Risk Management	<u>21,500</u>	<u>-</u>	<u>21,500</u>	<u>0%</u>	See next page
Total Program Expenses	<u>57,173,930</u>	<u>1,823,570</u>	<u>58,997,500</u>	<u>3%</u>	
Excess Program Revenues (Expenses)	<u>(1,446,930)</u>	<u>(597,570)</u>	<u>(2,044,500)</u>	<u>-682%</u>	
Other Revenues and (Expenses)					
Interest Income	95,000	-	95,000	0%	Based on YTD and market declines
Other Income	-	-	-	-	
Salaries and benefits	(237,600)	(7,200)	(244,800)	3%	
Other administrative costs	<u>(58,500)</u>	<u>1,800</u>	<u>(56,700)</u>	<u>-3%</u>	No CAJPA accreditation
Excess Other Revenues (Expenses)	<u>(201,100)</u>	<u>(5,400)</u>	<u>(206,500)</u>	<u>3%</u>	
Excess Revenues (Expenses)	<u>(1,648,030)</u>	<u>(602,970)</u>	<u>(2,251,000)</u>	<u>37%</u>	
Net Position, Beginning	<u>6,386,633</u>	<u>-</u>	<u>6,386,633</u>		
Net Position, Ending	<u>\$ 4,738,603</u>	<u>\$ (602,970)</u>	<u>\$ 4,135,633</u>		

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	Property & Liability			%	Change Description (Property & Liability)
	2019-20 Revised Budget	Change	2020-21 Original Budget		
Contributions					
Medical	\$ -	\$ -	\$ -	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Life	-	-	-	-	
Property & Liability	<u>2,264,000</u>	<u>754,000</u>	<u>3,018,000</u>	33%	Increases in rates and claims
Program Revenues	<u>2,264,000</u>	<u>754,000</u>	<u>3,018,000</u>	33%	
Claims and premiums					
Medical	-	-	-	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Life	-	-	-	-	
Property & Liability	400,000	-	400,000	0%	
Claims Administration					
Medical	-	-	-	-	
Dental	-	-	-	-	
Vision	-	-	-	-	
Property & Liability	<u>25,000</u>	<u>-</u>	<u>25,000</u>	0%	Rate guaranteed through 6/30/23
Total Cost of Claims	425,000	-	425,000	0%	
Reinsurance	1,484,000	649,000	2,133,000	44%	Increases in rates and claims
Professional Services (consult, actuary, etc.)	5,000	-	5,000	0%	
Health and Wellness Center	-	-	-	-	
Other Risk Management	<u>50,000</u>	<u>4,500</u>	<u>54,500</u>	9%	
Total Program Expenses	<u>1,964,000</u>	<u>653,500</u>	<u>2,617,500</u>	33%	
Excess Program Revenues (Expenses)	<u>300,000</u>	<u>100,500</u>	<u>400,500</u>	-	
<u>Other Revenues and (Expenses)</u>					
Interest Income	45,000	-	45,000	0%	
Other Income	-	-	-	-	
Salaries and benefits	(26,400)	(800)	(27,200)	3%	
Other administrative costs	<u>(18,700)</u>	<u>10,600</u>	<u>(8,100)</u>	-57%	No contribution to Tort Litigation F
Excess Other Revenues (Expenses)	<u>(100)</u>	<u>9,800</u>	<u>9,700</u>	####	
Excess Revenues (Expenses)	<u>299,900</u>	<u>110,300</u>	<u>410,200</u>	37%	
Net Position, Beginning	<u>2,041,885</u>	<u>-</u>	<u>2,041,885</u>		
Net Position, Ending	<u>\$ 2,341,785</u>	<u>\$ 110,300</u>	<u>\$ 2,452,085</u>		

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Statement of Income and Expense

	Employee Benefits				Property & Liability				Change Description
	2019-20 Revised Budget	Change	2020-21 Original Budget	%	2019-20 Revised Budget	Change	2020-21 Original Budget	%	
Employee Benefits									
Health and Wellness Center	2,671,500	106,500	2,778,000	4%					4% inflation
Administration	419,500	16,500	436,000	4%	-	-	-		- 4% inflation
Subtotal - Health and Wellness Cen	<u>3,091,000</u>	<u>123,000</u>	<u>3,214,000</u>	4%	<u>-</u>	<u>-</u>	<u>-</u>		
Miscellaneous	1,500	-	1,500	0%	-	-	-		-
Incentives and Grants	20,000	-	20,000	0%	-	-	-		-
Subtotal - Other Risk Management	<u>21,500</u>	<u>-</u>	<u>21,500</u>	0%	<u>-</u>	<u>-</u>	<u>-</u>		
Subtotal - Employee Benefits	<u>3,112,500</u>	<u>123,000</u>	<u>3,235,500</u>	4%	<u>-</u>	<u>-</u>	<u>-</u>		
Property & Liability									
Safety Inspections/Credits	-	-	-	-	40,000	4,500	44,500		11% Same as prior year safety inspection
Rewards, Training, etc.	-	-	-	-	10,000	-	10,000		0%
Subtotal - Property & Liability	<u>-</u>	<u>-</u>	<u>-</u>	-	<u>50,000</u>	<u>4,500</u>	<u>54,500</u>		9%
Total	<u>3,112,500</u>	<u>123,000</u>	<u>3,235,500</u>	4%	<u>50,000</u>	<u>4,500</u>	<u>54,500</u>		9%