## CURRENT SITUATION - BOE DENTAL CLAIMS ARE ACCOUNTED FOR IN A SEPARATE FUND (BOE DENTAL SELF INS FUND)

PROPOSED - BOE DENTAL CLAIMS CAN BE ACCOUNTED FOR IN THE MEDICAL SELF INSURANCE FUND WITH A SAVINGS IN THE BOE BUDGET (265,513) WITH A MINIMAL IMPACT ON THE MEDICAL SELF-INSURANCE FUND.

BOE

Budget Request - Dental Claims (p. 228)	Use of Fund Balance	Other Contributions	Employee Contributions	Dental Claims	Dental Claims	
265,513 This represents the amount budgeted to transfer to the BOE dental self-insurance fund	(28,000)	(31,843)	(97,504)	422,860		2015-16 Request

Budgeted Use of Fund Balance	Fund Balance @ June 30th	BOE Dental Self Insurance Fund (135):
24,000	235,125	2013-14
10,000	226,161	2012-13
	265,556	2011-12

Effect on the Medical Self-Insurance Fund (2015-16):

Additional Claims

Additional Contributions

Transfer of Dental Fund Balance

(225,000)

If BOE dental claims are accounted for in the Medical Self - Insurance Fund:

Net effect in 2016-17 (no fund balance contribution)

Net Effect on Medical Self Insurance Fund

95,000

If you want no effect in 2015-16; then the savings to the BOE budget would be \$170,513; and an extra \$95,000 would be budgeted for medical claims.

(the effect in 2016-17 would then be \$225,000)

320,000 Cumulative staff reductions will soften this impact

Due from other funds Total Asset Claims Payable Net Position - June 30	6/30/2014 Audit Report Cash Accounts receivable		BOE Self-Fur		June	May	April 3	March	February	January	December	November	October 3	September	August	July	6/30/14 Balance Dental Only			2014-15  Dental Self Funded Insurance Analysis
Due from other funds Total Assets Claims Payable Net Position - June 30, 2014	TOTAL EXPECTED BALANCE AT THE END OF 2014-15  12/31/2014  \$ 249,392 \$ 22,289  \$ 1,659 \$ 67,378		BOE Self-Funded Dental Reserve	291,802	67,378	1	(F	67,378	ı,	1	67,378	1	1	67,378	ı,	1	22,289	<b>BOE Deposits</b>		ce Analysis
N 0 N	CTED BALAN \$ 249,392 \$ 1,659			123,412		3,737	18,818	6,737	6,737	15,278	18,818	9,287	21,320	13,879	6,151	2,648		Deposits	Employee	
	NCE AT THE		155,214	(260,000)	(10,000)	(50,000)	(50,000)	1	(50,000)	(50,000)	1	1	1	(50,000)	ı	ı		Out	Transfers	R
Order and	END OF 201 12/31/2014 \$ 22,289 \$ 67,378		I.		155,214	97,835	144,098	175,280	101,165	144,428	179,150	92,953	83,666	62,346	31,088	24,937		Balance	Cumulative	RESERVE FUND
	4-15	Prior		249,392	I		1	1	ť	1		1	1	ı	r.	1	249,392	Fund	2014-15	
	162,545	Prior years claims for 8 months		260,000	10,000	50,000	50,000	T)	50,000	50,000	T	£	I	50,000	ī	,		'n	Transfers	
		for 8 months	Total Expected	,	r	ı	ı	1	ı	1	ı	τ	t	jt.	ī	D.		Other		
Run En	Expected t	(292,680)	ted Claims	(325,675)	1		1	1	(40,797)	(45,579)	(42,914)	(25,682)	(35,252)	(32,439)	(52,211)	(50,800)		Claims	Actual	
Run out 3 months Excess/run out	Expected based on CY + LY +3.28% TR Paul expected difference Avg/month (41.838	11.27%	(502,061)	(176,386)	(38, 105)	(57,053)	(35,059)	(46, 169)		ı	ŗ	ţ		t		,		Claims	Projected 3.28%	
(125,515) 37,029	CY + LY +3.28%  TR Paul expected difference onth (41,838)	11.27% Increase in claims over prior year	Fu																	OPER
(75,309) 15° 87,235 Range	(502,061) (478,641) (23,420)	aims over pri	Fund utilization	0	7,331	35,436	42,489	27,548	73,717	64,514	60,093	103,007	128,689	163,941	146,381	198,592		Balance	Current	OPERATING FUND
15% Range		or year	(86,847)	(86,847)	29,273	(53,316)	(16,241)	27,947	(34,060)	(30,301)	43,282	(16,395)	(13,932)	48,819	(46,060)	(25,863)		Basis	Cash	
Run out per TRPaul	38,596 Claim increase			(463,464)				(44,703)			(32,825)			(26,695)	(50,089)	(32,964)		Claims	2013-14 Processed	

				June	May	April	March	February	January	December	November	October	September	August	July	6/30/15 Balance Dental Only				2015-16 Estimated  Dental Self Funded Insurance Analysis	
(4,000)	DOE Sell-Fullded Delital Reserve	budgeted budgeted	420,727	67,378	(1,000)	1	67,378	(1,000)	ľ	67,378	(1,000)	T.	67,378	(1,000)	1	155,214	<b>BOE Deposits</b>			ce Analysis	
Additional Fu		129,347	129,412	,	6,737	18,818	9,737	6,737	15,278	18,818	9,287	21,320	13,879	6,151	2,648		Deposits	Employee			
(4,000) Additional Fund Balance Use	20,130	OF 100	(525,000)	(35,000)	(30,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	1	ſ	(100,000)	ı	(110,000)		Out	Transfers		RES	
se	c	5		25,138	(7,240)	17,023	48,205	21,089	65,352	100,074	63,878	55,591	34,271	53,013	47,862		Balance	Cumulative		RESERVE FUND	
			7,331	1	,	1	τ	ī	r	ť	r	t	Ĺ	,	1	7,331	Fund	2015-16			
			525,000	35,000	30,000	50,000	50,000	50,000	50,000	50,000	ı	ī	100,000	ı	110,000		n	Transfers			
	Total Expected Claims	Total Export	1	ж	1	ı	ı	ī	r	1	ı	ī	t	1	T		Other				
Π×	Callio	Claims	ı	ř	Ţ	ı	ı	ı	r	ı	ı	1	1	)	1		Claims	Actual			
pected based	(317,122)	(617 133)	(517,122)	(39,248)	(58,765)	(36,111)	(47,554)	(42,021)	(46,947)	(44,202)	(26,452)	(36,310)	(33,412)	(53,777)	(52,324)		Claims	3.00%	Projected		
Expected based on LY + 3% (517 122)	ו מווע מווובמווטוויטמומווכפ	Emd utilization/halance	(0)	15,209	19,457	48,221	34,332	31,886	23,907	20,853	15,055	41,507	77,817	11,229	65,007		Balance	Current		OPERATING FUND	
	50,010	33 016	33,016	28,130	(53,028)	(17,293)	29,562	(36,284)	(31,669)	41,995	(18,165)	(14,990)	47,845	(48,626)	105,538		Basis	Cash			
15.061			(502,061)	(38,105)	(57,053)	(35,059)	(46,169)	(40,797)	(45,579)	(42,914)	(25,682)	(35,252)	(32,439)	(52,211)	(50,800)		Claims	Processed	2014-15		

TOTAL EXPECTED BALANCE AT THE END OF 2015-16

40,347

Expected based on LY + 3% (517,122)

15,061 Claim increase