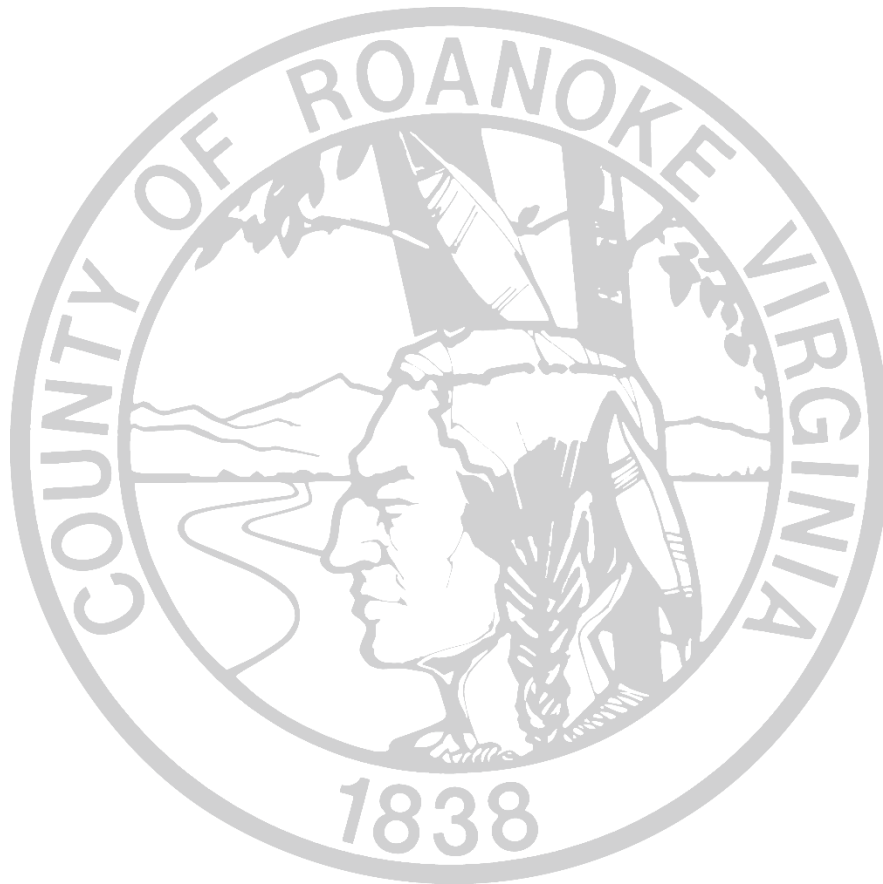


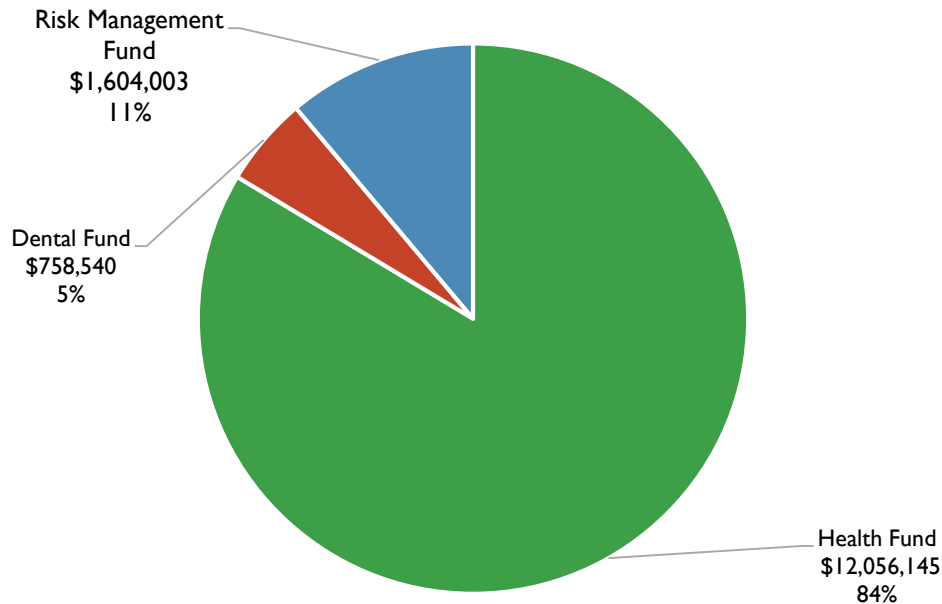


Internal Service Fund





Internal Services Funds \$14,418,688



Internal Services Funds Summary					
	Actual FY 2019	Adopted FY 2020	Adopted FY 2021	\$ Change FY 20-21	% Change FY 20-21
Health Fund	\$ 9,918,641	\$ 12,436,770	\$ 12,056,145	\$ (380,625)	-3.1%
Dental Fund	733,719	758,540	758,540	-	0.0%
Risk Management	1,933,971	1,604,003	1,604,003	-	0.0%
Total	\$ 12,586,331	\$ 14,799,313	\$ 14,418,688	\$ (380,625)	-2.6%



Internal Services – Health Fund

The County established a self-insured health insurance program July 1, 1988. On July 1, 1990, the School System also implemented a self-insured health insurance program. Monthly contributions are paid into the Health Insurance Fund from the County and employees based upon estimates from the claims processor that should cover administrative expenses, stop loss insurance premiums, and claims.

The table below provides information on the total appropriation to the Health Insurance Fund. FY 2021 rates can be found on the next page.

Revenue and Expenditure Summary					
	Actual FY 2019	Adopted FY 2020	Adopted FY 2021	\$ Change FY 20-21	% Change FY 20-21
Revenues:					
Insurance Benefits	9,652,167	12,436,770	12,056,145	(380,625)	-3.1%
Transfer from General Fund	1,826,703	-	-	-	-
Total Revenues	11,478,870	12,436,770	12,056,145	(380,625)	-3.1%
Expenditures:					
Health Insurance	9,480,942	11,986,770	11,596,145	(390,625)	-3.3%
Wellness Program	437,699	450,000	460,000	10,000	2.2%
Transfers Out	-	-	-	-	-
Total Expenditures	9,918,641	12,436,770	12,056,145	(380,625)	-3.1%
Fund Balance					
Beginning Fund Balance	(1,343,228)	217,001	792,001	575,000	265.0%
*Use of/Addition to Fund Balance	1,560,229	575,000	697,542	122,542	21.3%
Ending Balance	217,001	792,001	1,489,543	697,542	88.1%

*Addition to Fund Balance in FY 2020 also included moving \$100,000 from the fully insured Dental Insurance Fund.

Budget Highlights

The FY 2021 Health Fund decreases by \$380,625 or 3.1% due to removal of one-time addition to fund balance in the amount of \$475,000 budget in FY 2020.



Adopted FY 2021 Health Insurance considerations/benefits changes include:

- The County Couple rate will be removed after FY 2021.
- The adopted Health Insurance rates for County employees and retirees remain level in comparison to FY 2020.

Adopted FY 2021 Health Insurance Rates

Current Employees with Wellness							
*With Wellness	FY 2020 Monthly Rates			FY 2021 Monthly Rates			Employee Share Difference
	Total	County	Employee	Total	County	Employee	FY 21 - FY 20
KC1000 Employee Only	\$ 626.54	\$ 532.56	\$ 93.98	\$ 626.54	\$ 532.56	\$ 93.98	\$ -
KC1000 Employee + Child	\$ 906.80	\$ 657.44	\$ 249.36	\$ 906.80	\$ 657.44	\$ 249.36	\$ -
KC1000 Employee + Spouse	\$ 1,253.10	\$ 814.52	\$ 438.58	\$ 1,253.10	\$ 814.52	\$ 438.58	\$ -
KC1000 Employee + Family	\$ 1,573.74	\$ 1,022.94	\$ 550.80	\$ 1,573.74	\$ 1,022.94	\$ 550.80	\$ -

*Employee eligible for HRA if enrolled in Wellness; spouse HRA contingent on enrolling in Wellness

Current Employees without Wellness							
**Without Wellness	FY 2020 Monthly Rates			FY 2021 Monthly Rates			Employee Share Difference
	Total	County	Employee	Total	County	Employee	FY 21 - FY 20
KC1000 Employee Only	\$ 760.33	\$ 551.25	\$ 209.08	\$ 760.33	\$ 551.25	\$ 209.08	\$ -
KC1000 Employee + Child	\$ 1,070.52	\$ 615.56	\$ 454.96	\$ 1,070.52	\$ 615.56	\$ 454.96	\$ -
KC1000 Employee + Spouse	\$ 1,520.70	\$ 760.36	\$ 760.34	\$ 1,520.70	\$ 760.36	\$ 760.34	\$ -
KC1000 Employee + Family	\$ 1,937.53	\$ 968.77	\$ 968.76	\$ 1,937.53	\$ 968.77	\$ 968.76	\$ -

**Ineligible for HRA if employee not enrolled in Wellness

Retirees (20 + Years of Service)							
***Without Wellness	FY 2020 Monthly Rates			FY 2021 Monthly Rates			Retiree Share Difference
	Total	County	Retiree	Total	County	Retiree	FY 21 - FY 20
KC1000 Retiree Only	\$ 874.36	\$ 500.00	\$ 374.36	\$ 874.36	\$ 500.00	\$ 374.36	\$ -
KC1000 Retiree + Child	\$ 1,231.08	\$ 609.66	\$ 621.42	\$ 1,231.08	\$ 609.66	\$ 621.42	\$ -
KC1000 Retiree + Spouse	\$ 1,748.78	\$ 687.32	\$ 1,061.46	\$ 1,748.78	\$ 687.32	\$ 1,061.46	\$ -
KC1000 Retiree + Family	\$ 2,228.14	\$ 759.22	\$ 1,468.92	\$ 2,228.14	\$ 759.22	\$ 1,468.92	\$ -

***Eligible for HRA if completing "3 steps to Wellness"; Retirees do not get Wellness rate



Internal Services – Dental Fund

The Dental Insurance Fund is a fully insured fund used to account for dental care costs. Monthly contributions are paid into the Dental Insurance Fund from the County and employees based on monthly premiums.

The table below provides information on the total appropriation to the Dental Insurance Fund.

Revenue and Expenditure Summary					
	Actual FY 2019	Adopted FY 2020	Adopted FY 2021	\$ Change FY 20-21	% Change FY 20-21
Revenues:					
Insurance Benefits	748,524	758,540	758,540	-	0.0%
Transfer from General Fund	6,984	-	-	-	-
Investment Income	6,176	-	-	-	-
Total Revenues	761,684	758,540	758,540	-	0.0%
Expenditures:					
Dental Insurance	733,719	758,540	758,540	-	0.0%
Transfer to General Fund	-	-	-	-	-
Total Expenditures	733,719	758,540	758,540	-	0.0%
Beginning Fund					
Balance	127,548	155,512	55,512	-	-
Use of/Addition to Fund Balance	27,965	(100,000)	0	(100,000)	-
Ending Balance	155,512	55,512	55,512	-	0.0%

Use of Fund Balance in FY 2020 moved \$100,000 from the fully insured Dental Insurance Fund to the Health Insurance Fund.

In FY 2021, there are no changes to Dental Insurance benefits.

See the next page for Adopted FY 2021 employee/employer Dental Insurance Rates.



Adopted FY 2021 Dental Insurance Rates

Monthly Rates						
Dental Plan	Total Premium	FY 21 County Portion	FY 21 Employee Rate	FY 21 Employee % of Premium	FY 20 Employee Rate	\$ Increase FY 20 to FY 21
Subscriber	\$31.88	\$23.78	\$8.10	25.4%	\$8.10	\$0.00
Subscriber + 1	51.89	30.38	21.51	41.5%	21.51	0.00
Family	89.76	45.08	44.68	49.8%	44.68	0.00



Risk and Safety Management

Department Description

The Risk and Safety Management Division strives to reduce the loss of life and property while protecting Roanoke County's resources, both human and capital, from all types of hazards.

Revenue and Expenditure Summary					
	Actual FY 2019	Adopted FY 2020	Adopted FY 2021	\$ Change FY 20-21	% Change FY 20-21
Revenues:					
Transfer from					
General Fund	2,019,922	1,604,003	1,604,003	0	0.0%
Investment Income	37,905	-	-	-	-
Total Revenues	2,057,827	1,604,003	1,604,003	0	0.0%
Expenditures:					
Personnel	41,903	-	-	-	-
Non-Personnel	1,892,068	1,604,003	1,604,003	0	0.0%
Total Expenditures	1,933,971	1,604,003	1,604,003	0	0.0%
Positions	2	2	2	-	-
Beginning Fund					
Balance	926,834	1,050,390	1,050,390	-	-
Use of/Addition					
to Fund Balance	123,556	-	-	-	-
Ending Balance	1,050,390	1,050,390	1,050,390	-	-

Budget Highlights

The Adopted FY 2021 Risk and Safety Management budget remains level.

Departmental Goals

- To provide a comprehensive risk and safety management program that protects our employees, community, and property.