

# *Internal Service Fund*

## **Group Insurance Risk Services Operations Center**

**Group Insurance Benefits** accounts for the limited risk self-insurance for health, dental, vision, and life insurance benefits provided to the employees and dependents of the various departments of the City.

**Risk Services** accounts for the limited risk self-insurance retention program for worker's compensation, general, automobile, police, and public officials' liability and physical damage risk of the City. It also provides a sound risk sharing mechanism through effective safety, risk management programs, and high quality administrative services to stabilize the cost of risk for the City of Wilson. It provides Safety and Health training programs to ensure a safe work environment for City employees and also administrates an Employee Assistance Program, in addition to an Employee Health/Wellness Program.

**Operations Center** accounts for costs of operating and maintaining the Operations Center, which is used by departments of several funds.

# INTERNAL SERVICE FUND

<b>COUNCIL GOALS</b>						
<b>Building a Better Wilson</b>	<b>Economic Development</b>	<b>Infrastructure</b>	<b>Homes and Neighborhoods</b>	<b>Downtown</b>	<b>Recreation and Parks</b>	<b>Community Involvement</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>

<b>Department Goals and Initiatives</b>	<b>Link to Council Goals</b>
1. Manage the City's self-insured Risk Services program	1,3,4,7
2. Federal law, industry, and environmental compliance	1,3,4,7
3. Case management	1,3,4,7
4. Coordinate occupational health nursing and screening	1,3,4,7
5. Train/monitor employees regarding safety rules, regulations, policies, and procedures	1,3,4,7
6. Maintain and coordinate safety, security, and access controls for the City	1,3,4,7
7. Manage the City wellness program	1,2
8. Manage the EAP Program	1,2

## REVENUE AND EXPENDITURE SUMMARY

## GROUP INSURANCE BENEFITS

### FINANCIAL PLAN:

	2021-22 Actual	2022-23 Actual	2023-24 Original Plan	2023-24 Amended Plan	2024-25 Adopted Plan
<i>Revenues, Other Sources, and Fund Balance</i>					
Sales/Charges for Service	\$13,875,798	\$13,842,804	\$15,500,800	\$15,500,800	\$ 15,394,750
Miscellaneous Income	550	31,805	-	-	-
Investment Income	(37,987)	20,379	-	-	-
Fund Balance Appropriated	-	-	-	8,570	-
<b>TOTAL</b>	<b><u>\$13,838,361</u></b>	<b><u>\$13,894,988</u></b>	<b><u>\$15,500,800</u></b>	<b><u>\$15,509,370</u></b>	<b><u>\$ 15,394,750</u></b>

### *Expenditures and Other Uses*

Heath Claims and Insurance	\$12,296,064	\$11,973,399	\$13,804,420	\$13,812,990	\$ 13,698,370
Dental Claims	480,096	489,121	546,870	546,870	546,870
Vision Claims	76,780	78,329	84,510	84,510	84,510
Medicare Supplement Insurance	792,981	807,983	950,000	950,000	950,000
Life Insurance	106,626	113,172	115,000	115,000	115,000
<b>TOTAL</b>	<b><u>\$13,752,547</u></b>	<b><u>\$13,462,004</u></b>	<b><u>\$15,500,800</u></b>	<b><u>\$15,509,370</u></b>	<b><u>\$ 15,394,750</u></b>

**Group Insurance Benefits**

**Note:** The City of Wilson operates a Health Clinic located at our Operations Center that provides health services to employees. The City of Wilson has professional staff contracted through Wilson Medical Center on duty daily to allow quicker access to care and a faster turn-around for non-life threatening illnesses and/or injuries. There are no co-payments for employees.

Personnel costs (contracted) are found in professional services. All clinic expenses are in the Group Insurance Benefits Fund.

**REVENUE AND EXPENDITURE SUMMARY****RISK MANAGEMENT****FINANCIAL PLAN:**

	<b>2021-22 Actual</b>	<b>2022-23 Actual</b>	<b>2023-24 Original Plan</b>	<b>2023-24 Amended Plan</b>	<b>2024-25 Adopted Plan</b>
<b><i>Revenues, Other Sources, and Fund Balance</i></b>					
Sales/Charges for Service	\$ 3,392,880	\$ 3,456,860	\$ 3,591,880	\$ 3,591,880	\$ 3,688,300
Miscellaneous Income	61,422	55,710	-	-	-
Investment Income	(43,591)	19,452	-	-	-
Fund Balance Appropriated	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,872</u>	<u>-</u>
<b>TOTAL</b>	<b><u>\$ 3,410,711</u></b>	<b><u>\$ 3,532,022</u></b>	<b><u>\$ 3,591,880</u></b>	<b><u>\$ 3,596,752</u></b>	<b><u>\$ 3,688,300</u></b>

***Expenditures and Other Uses***

Risk Services	<u>\$ 2,100,067</u>	<u>\$ 2,798,339</u>	<u>\$ 3,591,880</u>	<u>\$ 3,596,752</u>	<u>\$ 3,688,300</u>
<b>TOTAL</b>	<b><u>\$ 2,100,067</u></b>	<b><u>\$ 2,798,339</u></b>	<b><u>\$ 3,591,880</u></b>	<b><u>\$ 3,596,752</u></b>	<b><u>\$ 3,688,300</u></b>

**PERSONNEL SUMMARY**

**RISK MANAGEMENT**

Class Title	Salary Range	2022-23 Authorized	2023-24 Authorized	2024-25 Authorized
<b>Risk Services (2503)</b>				
Workers Compensation Coordinator	18	1	1	1
Safety and Risk Coordinator	17	1	1	1
<b>Full-time</b>				
		<b>2</b>	<b>2</b>	<b>2</b>

**Redistribution Notes:**

Position Title:	From:	To:	Percent:
Human Resources Director	Human Resources 2501	Risk Services 2503	50%

Note: Occupational health nursing services are provided through the City of Wilson's Health Clinic. Clinic expenses are included in the Group Insurance Benefits Fund. Occupational Health Services related to Risk Services are charged to this fund.

## RISK SERVICES

### DESCRIPTION OF SERVICES:

Risk Services is responsible for the investigation and processing of all general liability, property, and worker's compensation claims through its comprehensive self-insurance and risk management program. Risk Services administers the City's safety and health, emergency management, and accident/injury prevention programs.

### PROGRAM GOALS AND INITIATIVES:

- Administer occupational safety, health, risk, and emergency management programs in order to reduce the frequency and severity of on the job accidents and to assist employees in improving their health and job performance to minimize and manage the City's related liability and to prepare for and mitigate emergencies and disasters affecting employees and citizens of Wilson
- Make safety a top priority within the organization
- Develop and administer a comprehensive safety program to enhance safety awareness among all employees
- Comply with all local, state, and federal safety regulations, when applicable
- Identify and correct loss trends within the organization
- Provide aggressive internal risk claims management
- Provide training for and incorporate input from all employees regarding safety issues, as applicable

### EXPENDITURE SUMMARY:

	2021-22 Actual	2022-23 Actual	2023-24 Original Plan	2023-24 Amended Plan	2024-25 Adopted Plan
Personnel Services	\$ 268,806	\$ 285,576	\$ 309,590	\$ 309,590	\$ 320,440
Operating Expenses	1,831,261	2,512,763	3,237,290	3,242,162	3,367,860
Capital Outlay	-	-	45,000	45,000	-
<b>TOTAL</b>	<b>\$ 2,100,067</b>	<b>\$ 2,798,339</b>	<b>\$ 3,591,880</b>	<b>\$ 3,596,752</b>	<b>\$ 3,688,300</b>

### PERFORMANCE INDICATORS:

Department Goal(s)	Outputs	2022-23 Actual	2023-24 Estimated	2024-25 Goal
1	Total cost of insurance coverage - 12 month	1,082,429	1,400,000	1,800,000
1,2,3,6	Comply with Safety Regulations	100%	100%	100%

**REVENUE AND EXPENDITURE SUMMARY****OPERATIONS CENTER****FINANCIAL PLAN:**

	<b>2021-22 Actual</b>	<b>2022-23 Actual</b>	<b>2023-24 Original Plan</b>	<b>2023-24 Amended Plan</b>	<b>2024-25 Adopted Plan</b>
<b><i>Revenues, Other Sources, and Fund Balance</i></b>					
Sales/Charges for Service	\$ 1,058,896	\$ 611,635	\$ 430,350	\$ 430,350	\$ 443,710
Investment Income	<u>(6,603)</u>	<u>1,662</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL</b>	<b><u>\$ 1,052,293</u></b>	<b><u>\$ 613,297</u></b>	<b><u>\$ 430,350</u></b>	<b><u>\$ 430,350</u></b>	<b><u>\$ 443,710</u></b>

***Expenditures and Other Uses***

Operations	\$ 342,749	\$ 283,682	\$ 430,350	\$ 402,350	\$ 443,710
Capital Outlay	-	-	-	28,000	-
Debt Service	<u>378,485</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL</b>	<b><u>\$ 721,234</u></b>	<b><u>\$ 283,682</u></b>	<b><u>\$ 430,350</u></b>	<b><u>\$ 430,350</u></b>	<b><u>\$ 443,710</u></b>