

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

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

Department Goals and Initiatives	Link to Council Goals
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:

	2022-23 Actual	2023-24 Actual	2024-25 Original Plan	2024-25 Amended Plan	2025-26 Adopted Plan
<i>Revenues, Other Sources, and Fund Balance</i>					
Sales/Charges for Service	\$13,842,804	\$13,985,700	\$15,394,750	\$ 15,394,750	\$ 15,203,980
Miscellaneous Income	31,805	97,391	-	-	-
Investment Income	20,379	-	-	-	-
Fund Balance Appropriated	-	-	-	19,770	-
TOTAL	<u>\$13,894,988</u>	<u>\$14,083,091</u>	<u>\$15,394,750</u>	<u>\$ 15,414,520</u>	<u>\$ 15,203,980</u>

Expenditures and Other Uses

Heath Claims and Insurance	\$11,973,399	\$12,180,527	\$13,698,370	\$ 13,718,140	\$ 13,552,750
Dental Claims	489,121	500,307	546,870	546,870	544,410
Vision Claims	78,329	79,430	84,510	84,510	91,820
Medicare Supplement Insurance	807,983	814,054	950,000	950,000	900,000
Life Insurance	113,172	114,229	115,000	115,000	115,000
TOTAL	<u>\$13,462,004</u>	<u>\$13,688,547</u>	<u>\$15,394,750</u>	<u>\$ 15,414,520</u>	<u>\$ 15,203,980</u>

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:**

	2022-23 Actual	2023-24 Actual	2024-25 Original Plan	2024-25 Amended Plan	2025-26 Adopted Plan
<i>Revenues, Other Sources, and Fund Balance</i>					
Sales/Charges for Service	\$ 3,456,860	\$ 3,591,880	\$ 3,688,300	\$ 3,688,300	\$ 3,067,920
Miscellaneous Income	55,710	118,785	-	-	-
Investment Income	19,452	-	-	-	-
Fund Balance Appropriated	<u>-</u>	<u>-</u>	<u>-</u>	<u>63,342</u>	<u>400,000</u>
TOTAL	<u>\$ 3,532,022</u>	<u>\$ 3,710,665</u>	<u>\$ 3,688,300</u>	<u>\$ 3,751,642</u>	<u>\$ 3,467,920</u>

Expenditures and Other Uses

Risk Services	<u>\$ 2,798,339</u>	<u>\$ 2,345,754</u>	<u>\$ 3,688,300</u>	<u>\$ 3,751,642</u>	<u>\$ 3,467,920</u>
TOTAL	<u>\$ 2,798,339</u>	<u>\$ 2,345,754</u>	<u>\$ 3,688,300</u>	<u>\$ 3,751,642</u>	<u>\$ 3,467,920</u>

PERSONNEL SUMMARY**RISK MANAGEMENT**

Class Title	Salary Range	2023-24 Authorized	2024-25 Authorized	2025-26 Authorized
Risk Services (2503)				
Workers Compensation Coordinator*	18	1	1	0
Safety and Risk Coordinator	17	1	1	1
Full-time		2	2	1

*Effective July 1, 2025, the Workers Compensation Coordinator position transferred to Human Resources 2501.

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:

	2022-23 Actual	2023-24 Actual	2024-25 Original Plan	2024-25 Amended Plan	2025-26 Adopted Plan
Personnel Services	\$ 285,576	\$ 291,355	\$ 320,440	\$ 320,440	\$ 114,150
Operating Expenses	2,512,763	2,054,399	3,367,860	3,383,802	3,353,770
Capital Outlay	-	-	-	47,400	-
TOTAL	<u>\$ 2,798,339</u>	<u>\$ 2,345,754</u>	<u>\$ 3,688,300</u>	<u>\$ 3,751,642</u>	<u>\$ 3,467,920</u>

PERFORMANCE INDICATORS:

Department Goal(s)	Outputs	2023-24 Actual	2024-25 Estimated	2025-26 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:**

	2022-23 Actual	2023-24 Actual	2024-25 Original Plan	2024-25 Amended Plan	2025-26 Adopted Plan
<i>Revenues, Other Sources, and Fund Balance</i>					
Sales/Charges for Service	\$ 611,635	\$ 651,127	\$ 443,710	\$ 443,710	\$ 283,000
Investment Income	1,662	-	-	-	-
Fund Balance Appropriated	-	-	-	17,611	-
TOTAL	<u>\$ 613,297</u>	<u>\$ 651,127</u>	<u>\$ 443,710</u>	<u>\$ 461,321</u>	<u>\$ 283,000</u>

Expenditures and Other Uses

Operations	\$ 283,682	\$ 322,780	\$ 443,710	\$ 461,321	\$ 283,000
Capital Outlay	-	26,225	-	-	-
TOTAL	<u>\$ 283,682</u>	<u>\$ 349,005</u>	<u>\$ 443,710</u>	<u>\$ 461,321</u>	<u>\$ 283,000</u>