#### SELF-INSURANCE INTERNAL SERVICE FUND FUND 75

#### PROGRAM DESCRIPTION

#### 2025 Self-Insurance Fund Summary:

The Self-Insurance Fund (Fund 75) supports the City of Franklin's medical, dental, and other employee insurance-related costs. For 2025, the total estimated revenues are projected at \$4,233,945, maintaining the level from 2024 and driven by group health charges, stop-loss premium rebates, and investment earnings.

#### **Key Revenue Sources:**

- **Medical High-Deductible Plans**: These are expected to generate \$2.95 million, including city and employee contributions charges.
- **Dental Insurance**: Estimated at \$218,000, reflecting dental charges from active employees and retirees.
- Investment Earnings: Consistently projected at \$148,000.

#### Appropriations:

Total appropriations for 2025 are budgeted at \$4,862,777, reflecting a significant portion allocated to medical insurance claims. The key areas of expenditure include:

- Medical Insurance Claims: Budgeted at \$3.63 million, most of which is for highdeductible medical plans. Prescription drug claims and stop-loss premiums account for substantial portions of this.
- **Dental Insurance Claims:** Total appropriations are budgeted at \$196,462, with ongoing claims from active employees and retirees.

#### **Challenges:**

The Self-Insurance Fund's ongoing challenge is the rising costs of medical claims and insurance premiums, especially prescription drug claims. The 2025 budget addresses these costs while maintaining sufficient reserves to manage future claim uncertainties. The net change in fund balance is projected to be a deficit of \$628,832, signaling the need for careful resource management to sustain long-term fund health.

# BUDGET REPORT FOR CITY OF FRANKLIN Fund: 75 SELF-INSURANCE FUND

	2025 MAYOR RECOMMEND	2025 DEPT REQUEST	2024 PROJECTED	2024 ORIGINAL BUDGET	2023 ACTIVITY	2022 ACTIVITY
GL NUMBER DESCRIPTION	BUDGET	BUDGET	ACTIVITY	BUDGET		
ESTIMATED REVENUES						
Dept 0000 - GENERAL						
INVESTMENT EARNINGS 75-0000-4711 INTEREST ON INVESTMENTS 75-0000-4713 INVESTMENT GAINS/LOSSES	148,000	148,000	132,470	148,000	162,950	49,122 (11,235)
INVESTMENT EARNINGS	148,000	148,000	132,470	148,000	162,950	37,887
MISCELLANEOUS REVENUE						
75-0000-4781 REFUNDS/REIMBURSEMENTS					471 	2 <b>807</b> 2, <b>8</b> 07
MISCELLANEOUS REVENUE						
Totals for dept 0000 - GENERAL	148,000	148,000	132,470	148,000	163,421	40,694
Dept 5010 - MEDICAL INSURANCE						
MISCELLANEOUS REVENUE	740.000	710,020	480,350	710,020	521,342	701,309
75-5010-4701 GROUP HEALTH CHARGES-CITY 75-5010-4704 GROUP HEALTH CHG-MEDICAL-EMPLO	710,020 YE 167,795	167 795	118,450	167,795	148,907	181,879
MISCELLANEOUS REVENUE	877,815	877,815	598,800	877,815	670,249	883,188
CHARGES FOR SERVICES						
75-5010-4706 STOP LOSS PREMIUM REBATE	45.000	45.000	47.000	45.000	14,393	20.445
75-5010-4707 PHARMACY RX REBATES	<u>45,000</u> 45,000	45,000 45,000	47,280 47,280	45,000 45,000	41,169 55,562	36,415 36,415
CHARGES FOR SERVICES						
Totals for dept 5010 - MEDICAL INSURANCE	922,815	922,815	646,080	922,815	725,811	919,603
Dept 5011 - COBRA - TRADITIONAL PLAN						
MISCELLANEOUS REVENUE 75-5011-4703 COBRA- GROUP HEALTH CHARGES			3,915		4,209	
MISCELLANEOUS REVENUE			3,915		4,209	
Totals for dept 5011 - COBRA - TRADITIONAL PLAN			3,915		4,209	
·			3,313		4,205	
Dept 5012 - MEDICAL HIGH DEDUCTIBLE MISCELLANEOUS REVENUE						
75-5012-4701 GROUP HEALTH CHARGES-CITY	2,575,120	2,575,120	2,153,805	2,575,120	1,611,045	1,656,153
75-5012-4704 GROUPHEALTH CHARGES-EMPLOYEE	370,010	370,010	311,440	370,010	277,749	259,594
MISCELLANEOUS REVENUE	2,945,130	2,945,130	2,465,245	2,945,130	1,888,794	1,915,747
CHARGES FOR SERVICES						
75-5012-4706 STOP LOSS PREMIUM REBATE 75-5012-4707 RX CLAIM REBATES			126,440		34,388 99,878	40,303
CHARGES FOR SERVICES			126,440		134,266	40,303
Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE	2,945 130	2,945,130	2,591,685	2,945,130	2,023,060	1 956,050
Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	2,0-10 100	2,070,100	2,001,000	2,370,100	2,020,000	1 300,000
MISCELLANEOUS REVENUE						
75-5016-4703 GRP HEALTH CHRGS -COBRA HIGH DED	l		1,370			2,488

### BUDGET REPORT FOR CITY OF FRANKLIN Fund: 75 SELF-INSURANCE FUND

GL NUMBER	DESCRIPTION	2025 MAYOR RECOMMEND BUDGET	2025 DEPT REQUEST BUDGET	2024 PROJECTED ACTIVITY	2024 ORIGINAL BUDGET	2023 ACTIVITY	2022 ACTIVITY
ESTIMATED RE	EVENUES						
Dent 5016 - COI	BRA - HIGH DEDCUTIBLE PLAN						
MISCELLANEO	US REVENUE			1,370			2 488
MISCELLANEOU	IS REVENUE					<del></del>	2,488
Totals for dept 501	6 - COBRA - HIGH DEDCUTIBLE PLAN			1,370			2,400
Dept 5020 - DEI	NTAL INSURANCE						
MISCELLANEO	OUS REVENUE		445.000	213,525	145,000	100,975	98,798
75-5020-4701	DENTAL CHARGES - CITY ACTIVE	145,000	145,000 3,000	460	3,000	2,268	2 592
75-5020-4703	GROUP HEALTH CHARGES-RETIREE	3,000 70,000	70,000	56,365	70,000	54,349	51,252
75-5020-4704 MISCELLANEOU	DENTAL - GRP HEALTH	218,000	218,000	270,350	218,000	157,592	152,642
		218,000	218,000	270,350	218,000	157,592	152,642
	0 - DENTAL INSURANCE	2101000					
Dept 5021 - CO	BRA - DENTAL ACTIVE						
MISCELLANEO	OUS REVENUE	ΓI\.		335		1,094	
75-5021-4703 MISCELLANEOU	COBRA-GROUP DENTAL CHARGES-ACT			335	-	1,094	<del></del>
				335		1,094	<del></del>
	1 - COBRA - DENTAL ACTIVE						
Dept 5025 - DEI	NTAL - RETIREE						
MISCELLANEO	RETIREE DENTAL-RETIREE					764	1,266
75-5025-4703						764	1,266
MISCELLANEOU						764	1,266
Totals for dept 502	5 - DENTAL - RETIREE		1,000,015	0.040.005	4,233 945	3,075,951	3 072,743
TOTAL ESTIMATED	REVENUES	4,233,945	4,233,945	3,646,205	4,233 945	3,073,931	3012,143
<b>APPROPRIATIO</b>	ONS						
Dept 0147 - ADI	MINISTRATION						
<b>EMPLOYEE BE</b>		10.717	10.545	AE 790	48,515	47,100	47,100
75-0147-5199	ALLOCATED PAYROLL COST	48,515	48,515	45,730		47,100	47,100
EMPLOYEE BEN	EFITS	48,515	48,515	45,730	48,515		
Totals for dept 014	7 - ADMINISTRATION	48,515	48,515	45,730	48,515	47,100	47 100
Dept 0151 - FIN.	ANCE						
SERVICES & CI						- 4	
75-0151-5491	BANK FEES	2,700	2,700	2,700	2,700	2,494	2,393
SERVICES & CH	ARGES	2,700	2,700	2,700	2,700	2,494	2,393
Totals for dept 015	1 - FINANCE	2,700	2,700	2,700	2,700	2,494	2 393
•	TION MOUDINGS						

### BUDGET REPORT FOR CITY OF FRANKLIN Fund: 75 SELF-INSURANCE FUND

APPROPRIATIONS           Dept 5010 - MEDICAL INSURANCE           SERVICES & CHARGES         700,000         700,000         435,365         700,000         603,217           75-5010-5501         InsurMedicinicurent/Yridive         700,000         700,000         112,045         192,47           75-5010-5502         PRESCRIPTION DRUG CLAIMS - ACTIVE         45,000         45,000         20,820         45,000         40,830           75-5010-5503         CLAIM FEES - ACTIVE         45,000         140,000         127,730         140,000         123,974           75-5010-5504         MISC WELLISES XEP - ACTIVE         140,000         140,000         127,730         140,000         123,974           75-5010-5506         REPUNDS-STOP LOSS COV ACTIVE         100,000         67,500         160,000         780           75-5010-5507         SECTION 125-FLEX & MISC EVP - ACT         100,000         67,500         100,000         106,722           SERVICES & CHARGES         SECTION 125-FLEX & MISC EVP - ACTIVE         100,000         865,000         828,260         985,000         100,000           SERVICES & CHARGES         1,100         1,100         1,400         1,100         1,003,860           CLAIMS, CONTRIB AND AWARDS         1,10	2022 ACTIVITY	2023 ACTIVITY	2024 ORIGINAL BUDGET	2024 PROJECTED ACTIVITY	2025 DEPT REQUEST BUDGET	2025 AYOR RECOMMEND BUDGET	DESCRIPTION	GL NUMBER
Dept 5010 - MEDICAL INSURANCE   SERVICES & CHARGES   CHARGES   CHARGES   T00,000   700,000   436,365   700,000   603,217   T5-5010-5501   IncuMedicialmicurent/Active   700,000   450,000   74,680   45,000   67,355   T5-5010-5502   CLAIM FEBS - ACTIVE   45,000   45,000   74,680   45,000   67,355   T5-5010-5503   CLAIM FEBS - ACTIVE   45,000   40,000   127,730   140,000   123,974   75-5010-5504   MISC WELLHESS EVEN ACTIVE   140,000   140,000   127,730   140,000   123,974   75-5010-5505   STOP LOSS PREMIUMS - ACTIVE   (360)   780   75-5010-5505   STOP LOSS PREMIUMS - ACTIVE   (360)   780   150,000   780   75-5010-5506   REFUNDS-STOP LOSS COV - ACTIVE   (360)   67,600   100,000   100,727   75-5010-5507   SECTION 125-FLEX MISC EMP - ACTIVE   100,000   100,000   67,600   100,000   100,727   75-5010-5509   SERVICES & CHARGES   985,000   985,000   828,260   985,000   100,3860   SERVICES & CHARGES   CLAIMS, CONTRIB, AND AWARDS   1,100   1,100   1,400   1,100   1,000   1,003,380   SERVICES & CHARGES   CLAIMS, CONTRIB, AND AWARDS   1,100   1,100   1,400   1,100   1,000   1,004,766   SERVICES & CHARGES   1,200							NS	APPROPRIATIO
SERVICES & CHARGES 700,000 700,000 456.365 700,000 603,217 75-5010-5501 InduMediciamCurrentYrActive 700,000 45,000 74,860 700,000 67,535 75-5010-5502 PRESCRIPTION DRUG CLAIMS - ACTIVE 45,000 45,000 74,860 45,000 67,535 75-5010-5503 CLAIM FEES - ACTIVE 45,000 140,000 127,730 140,000 123,974 75-5010-5506 STOP LOSS FREMIUMS - ACTIVE (38,0) 76,501 5506 STOP LOSS FREMIUMS - ACTIVE (38,0) 780 75-5010-5506 STOP LOSS FREMIUMS - ACTIVE (38,0) 780 75-5010-5506 REFUNDS-STOP LOSS COV - ACTIVE (38,0) 780 75-5010-5508 PERFUNDS-STOP LOSS COV - ACTIVE (38,0) 780 75-5010-5509 SETTON LOSS FREMIUMS - ACTIVE (38,0) 780 75-5010-5509 SETON LOSS FREMIUMS - ACTIVE (38,0) 780 75-5010-5509 ACA TRADITIONAL REINSURANCE FEES 1,100 1,100 1,400 1,100 906 75-5010-5500 ACA TRADITIONAL PLAN  SERVICES & CHARGES  Totals for dept 5010 - MEDICAL INSURANCE 986,100 986,100 829,660 986,100 1,004,766  Dept 5011 - COBRA - TRADITIONAL PLAN  SERVICES & CHARGES  Totals for dept 5010 - COBRA-HEALTH-INCURRED CLAIM-PRIOR COBRA-HEALTH-INCURRED CLAIM-PRIOR 1,200 75-5011-5501 COBRA-HEALTH-INCURRED CLAIM-PRIOR 1,77,000 177,000 146,170 177,000 154,500  SERVICES & CHARGES  SERVICES & CHARGES  Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS  TOTAL PROMITE STOP LOSS PREMIUMS 90,000 490,000 490,000 146,170 177,000 154,500  SERVICES & CHARGES  Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 91,200 125,000 135,809 10,241 75-5012-5500 RESCRIPTION DRUG CLAIM-PRIOR 125,000 125,000 136,900 2,362,000 2,362,000 2,362,000 2,362,000 2,362,000 2,793,072  De							DICAL INSURANCE	Dept 5010 - MED
T5-5010-5501   IncurMedClaimCurrent/Yedre   V00,000   155,045   119,247   155-010-5502   PRESCRIPTION DRUG CLAIMS - ACTIVE   45,000   45,000   20,820   44,083   45,000   67,535   46,830   46	163,461	602 217	700 000				IARGES	SEDVICES & CH
75.5010-5502 PRESCRIPTION DRUG CLAIMS - ACTIVE 45.000 45.000 74,880 45,000 67,535 44,083 75.5010-5502 AM SC WELLINESS EXP - ACTIVE 140,000 140,000 127,730 140,000 123,974 (5.5010-5505 STOP LOSS FREMIUNS - ACTIVE 140,000 140,000 177,730 140,000 123,974 (5.5010-5505 STOP LOSS FREMIUNS - ACTIVE 140,000 100,000 67,500 100,000 100,755.010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,755.010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,755.010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,722 T5.5010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,722 T5.5010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,000 100,722 T5.5010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,000 100,722 T5.5010-5507 SECTION 125-FLEX & MISIC EXP - ACT 100,000 100,000 67,500 100,000 100,000 100,000 100,000 100,000 SERVICES & CHARGES 1,100 1,100 1,400 1,100 1,400 1,100 906 CLAIMS, CONTRIB AND AWARDS 1,100 1,100 1,400 1,100 906 CLAIMS, CONTRIB AND AWARDS 1,100 1,100 1,400 1,100 906 T6.501 - COBRA - TRADITIONAL PLAN SERVICES & CHARGES 1,200 T6.5011- COBRA - TRADITIONAL PLAN SERVICES & CHARGES 1,200 COBRA-HEALTH-INCURRED CLAIM-PRIOR 1,200 T6.5011- COBRA-HEALTH-INCURRED CLAIM-PRIOR 1,200 177,000 146,170 177,000 154,500 SERVICES & CHARGES 1,200 COBRA-HEALTH-INCURRED CLAIM-PRIOR 177,000 177,000 146,170 177,000 154,500 EMPICOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500 EMPICOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500 SERVICES & CHARGES 1,200 CLAIM-FRIOR 190,000 190,000 190,000 190,001	149,889		700,000		700,000	700,000	IncurMedClaimCurrentYrActive	
75.5016.5503 CLAIM FEES - ACTIVE 45,000 40,000 12,000 140,000 123,000 140,000 123,374 (5.3015.5504 MISC WELLNESS EXP - ACTIVE 140,000 140,000 175,500 140,000 123,374 (5.3015.5505 STOP LOSS PREMIUMS - ACTIVE 100,000 100,000 175,500 100,000 100,000 175,500 100,000 106,722 175,5010-5509 INCURRED CLAIM-PR YR - ACTIVE 100,000 100,000 67,500 100,000 106,722 175,5010-5509 INCURRED CLAIM-PR YR - ACTIVE 965,000 985,000 828,260 985,000 100,000 106,722 100,000	75,609		45.000		4= 000		PRESCRIPTION DRUG CLAIMS - ACTIVE	
75.5910-5504 MISC WELLNESS EXP - ACTIVE 140,000 140,000 127,730 140,000 123,974 125,97	35 566		45,000		45,000	45,000	CLAIM FEES - ACTIVE	
75.5010-5506 STOP LOSS PREMIUMS - ACITYE 75.5010-5506 REFUNDS-STOP LOSS COV - ACITYE 75.5010-5507 SECTION 125-FLEX & MISC EXP - ACITYE 75.5010-5509 INCURRED CLAIM-PR YR - ACITYE 805.000 985.000 985.000 828.260 985.000 100.000 100.000 67.500 100.000 100.000 100.000 67.500 100.000 100.000 100.000 67.500 100.0000 100.0000 100.000 100.000 100.000 100.000 100.000 100.000 100.000 100.0	146,195		140 000		140.000	440.000	MISC WELLNESS EXP - ACTIVE	
78-5010-5506 REFUNDS-STOP LOSS COVY-ACTIVE (366) 780 780 780 785-010-5509 INCURRED CLAIM-PR YR - ACT 100,000 100,000 67,500 100,000 108,7222 75-5010-5509 INCURRED CLAIM-PR YR - ACTIVE 985,000 985,000 828,260 985,000 1,003,860 885,000 885,000 828,260 985,000 1,003,860 885,000 885,000 828,260 985,000 1,003,860 885,000 885,000 885,000 885,000 885,000 885,000 1,003,860 885,000 885,000 885,000 1,000,860 1,000,860 1,			140,000		140,000	140,000	STOP LOSS PREMIUMS - ACTIVE	
75-5010-5507 SECTION 125-FLEX & MISC EXP - ACTIVE 100,000 100,000 67,500 100,000 106,722 100,000 100,0	1 746			(360)			REFUNDS-STOP LOSS COV - ACTIVE	
75-5010-5509 INCURRED CLAIM-PRITY NATION SERVICES & CHARGES  CLAIMS, CONTRIB. AND AWARDS 75-5010-5500 ACA TRANSITIONAL REINSURANCE FEES 1,100 1,100 1,400 1,400 1,100 906 CLAIMS, CONTRIB AND AWARDS 75-5010-5500 ACA TRANSITIONAL REINSURANCE  Dept 5011 - COBRA - TRADITIONAL PLAN SERVICES & CHARGES 75-5011-5501 COBRA-INCURRED CLAIM-PRIOF SERVICES & CHARGES Totals for dept 5011 - COBRA - TRADITIONAL PLAN  SERVICES & CHARGES Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500  EMPLOYEE BENEFITS  SERVICES & CHARGES SERVICES & CHARGES SERVICES & CHARGES Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500  EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500  SERVICES & CHARGES S	68,860	108,722	100.000	67.500	100.000	400.000	SECTION 125-FLEX & MISC EXP - ACT	
SERVICES & CHARGES   S95,000   S05,000   S05	641,326	1 003 860	985 000				INCURRED CLAIM-PR YR - ACTIVE _	75-5010-5509
75-5010-5580   ACA TRANSITIONAL REINSURANCE FLEES   1,100   1,100   1,400   1,100   906	• , • - •	1,000,000	300,000	626,200	985,000	985,000	ARGES	SERVICES & CHA
75-5010-5580 ACA TRANSTRONAL REINSURANCE FEES 1,100 1,100 1,400 1,100 906  CLAIMS, CONTRIB AND AWARDS 1,100 1,100 1,400 1,100 906  Totals for dept 5010 - MEDICAL INSURANCE 986,100 986,100 829,660 986,100 1,004,766  Dept 5011 - COBRA - TRADITIONAL PLAN  SERVICES & CHARGES 75-5011-5501 COBRA-INCURCICIAIM-CURRED CLAIM-PRIOF COBRA-HEALTH-INCURRED CLAIM-PRIOF 1,200  SERVICES & CHARGES 1,200  Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500  EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500  SERVICES & CHARGES 75-5012-5162 EMPLOYEE HSA CONTRIBUTION 177,000 177,000 146,170 177,000 154,500  SERVICES & CHARGES 2,232,000 2,232,000 1,453,425 2,232,000 2,176,154  75-5012-5501 INCURRED CLAIM-CURRENT YEAR 2,232,000 490,000 404,270 490,000 315,699  75-5012-5502 PRESCRIPTION DRUG CLAIMS 490,000 490,000 447,70 490,000 315,699  75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,241  75-5012-5506 STOP LOSS PREMIUMS 503,000 503,000 467,570 503,000 390,759  75-5012-5509 INCURRED CLAIM-PRIOR YEAR 125,000 125,000 134,180 125,000 167,128  SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,793,072  Dept 5016 - COBRA - HIGH DEDUCTIBLE PLAN	865	906	1 100	1.400	4.400	4.400	RIB. AND AWARDS	CLAIMS, CONTI
CLAIMS, CONTRIB AND AWARDS  Totals for dept 5010 - MEDICAL INSURANCE  Dept 5011 - COBRA - TRADITIONAL PLAN  SERVICES & CHARGES  Totals for dept 5010 - COBRA-Incur Claim-Current Year 75-5011-5509  COBRA-HEALTH-INCURRED CLAIM-PRIOR  SERVICES & CHARGES  Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS  T75-5012-5162  EMPLOYEE BENEFITS  T77-000	865						ACA TRANSITIONAL REINSURANCE FEES_	75-5010-5580
Totals for dept 5010 - MEDICAL INSURANCE   \$96,100   \$30,100   \$						1,100	B AND AWARDS	CLAIMS, CONTRI
1,200   1,20	<b>642,19</b> 1	1,004,766	986,100	829,660	986,100	986,100	) - MEDICAL INSURANCE	Totals for dept 5010
SERVICES & CHARGES   1,200	458 2,159			1,200			HARGES COBRA-Incur Claim-Current Year	SERVICES & Ch 75-5011-5501
Totals for dept 5011 - COBRA - TRADITIONAL PLAN  Dept 5012 - MEDICAL HIGH DEDUCTIBLE  EMPLOYEE BENEFITS 75-5012-5162	2 617			1,200				
Dept 5012 - MEDICAL HIGH DEDUCTIBLE	2,617	<del></del>		1 200			-	
## EMPLOYEE BENEFITS  75-5012-5162				1,200				
75-5012-5162 EMPLOYER HSA CONTRIBUTION 177,000 177,000 146,170 177,000 154,500 EMPLOYEE BENEFITS 177,000 177,000 177,000 146,170 177,000 154,500 EMPLOYEE BENEFITS 177,000 177,000 177,000 154,500 EMPLOYEE BENEFITS 177,000 177,000 177,000 154,500 EMPLOYEE BENEFITS 177,000 177,000 177,000 154,500 EMPLOYEE BENEFITS 2,232,000 2,232,000 2,176,154 177,000 177,000 177,000 177,000 177,000 154,500 2,176,154 177,000 EMPLOYEE BENEFITS 2,232,000 2,176,154 177,000 EMPLOYEE BENEFITS 1,000 102,000 102,000 114,53,425 2,232,000 2,176,154 177,000 EMPLOYEE BENEFITS 1,000 102,000 102,000 119,190 102,000 102,000 100,241 177,000 102,000 102,000 102,000 102,000 100,241 177,000 102,000								
75-5012-5162 EMPLOYER HSA CONTRIBUTION 177,000 177,000 146,170 177,000 154,500 EMPLOYEE BENEFITS 177,000 177,000 146,170 177,000 154,500 SERVICES & CHARGES  75-5012-5501 INCURRED CLAIM-CURRENT YEAR 2,232,000 490,000 404,270 490,000 315,699 75-5012-5502 PRESCRIPTION DRUG CLAIMS 490,000 490,000 404,270 490,000 315,699 75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,241 75-5012-5505 STOP LOSS PREMIUMS 503,000 503,000 467,570 503,000 390,759 75-5012-5506 REFUNDS-STOP LOSS COVERAGE (192,625) (511,409) 75-5012-5509 INCURRED CLAIM-PRIOR YEAR 125,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,629,000 2,532,180 3,629,000 2,793,072 Dept 5016 - COBRA - HIGH DEDUCTIBLE PLAN	140 625	154.500	177 000	146 170	177 000	477 000	NEFITS	
SERVICES & CHARGES           75-5012-5501         INCURRED CLAIM-CURRENT YEAR         2,232,000         2,232,000         1,453,425         2,232,000         2,176,154           75-5012-5502         PRESCRIPTION DRUG CLAIMS         490,000         490,000         404,270         490,000         315,699           75-5012-5503         CLAIM FEES         102,000         102,000         119,190         102,000         100,241           75-5012-5505         STOP LOSS PREMIUMS         503,000         467,570         503,000         390,759           75-5012-5506         REFUNDS-STOP LOSS COVERAGE         (192,625)         (511,409)           75-5012-5509         INCURRED CLAIM-PRIOR YEAR         125,000         125,000         134,180         125,000         167,128           SERVICES & CHARGES         3,452,000         3,452,000         2,386,010         3 452,000         2,638,572           Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE         3,629,000         3,629,000         2,532,180         3,629,000         2,793,072	140,625						EMPLOYER HSA CONTRIBUTION _	75-5012-5162
75-5012-5501 INCURRED CLAIM-CURRENT YEAR 2,232,000 2,232,000 1,453,425 2,232,000 2,176,154 75-5012-5502 PRESCRIPTION DRUG CLAIMS 490,000 490,000 404,270 490,000 315,699 75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,241 75-5012-5505 STOP LOSS PREMIUMS 503,000 503,000 467,570 503,000 390,759 75-5012-5506 REFUNDS-STOP LOSS COVERAGE 102,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,452,000 3,629,000 2,532,180 3,629,000 2,793,072 Dept 5016 - COBRA - HIGH DEDUCTIBLE PLAN	140,020	10-1,000	177,000	140,170	177,000	177,000	EFITS	EMPLOYEE BENE
75-5012-5501 INCURRED CLAIM-CURRENT YEAR 2,232,000 2,232,000 1,453,425 2,232,000 2,176,154 75-5012-5502 PRESCRIPTION DRUG CLAIMS 490,000 490,000 404,270 490,000 315,699 75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,241 75-5012-5505 STOP LOSS PREMIUMS 503,000 503,000 467,570 503,000 390,759 75-5012-5506 REFUNDS-STOP LOSS COVERAGE 125,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,638,572 Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072	1,250 225	0.470.454	0.000.000				iarges	SERVICES & CH
75-5012-5502 PRESCRIPTION DRUG CLAIMS 490,000 490,000 404,270 490,000 313,099 75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,200 390,759 75-5012-5505 STOP LOSS PREMIUMS 503,000 503,000 467,570 503,000 390,759 75-5012-5506 REFUNDS-STOP LOSS COVERAGE 125,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,638,572  Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072	203,180						INCURRED CLAIM-CURRENT YEAR	
75-5012-5503 CLAIM FEES 102,000 102,000 119,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,041 179,190 102,000 100,00	203, 160 9 <b>5 14</b> 6						PRESCRIPTION DRUG CLAIMS	
75-5012-5505 STOP LOSS PREMIUMS 503,000 SU3,000 (192,625) (511,409) 75-5012-5506 REFUNDS-STOP LOSS COVERAGE INCURRED CLAIM-PRIOR YEAR 125,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,638,572  Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072  Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN							CLAIM FEES	
75-5012-5506 REFUNDS-STOP LOSS COVERAGE 125,000 125,000 134,180 125,000 167,128 SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,638,572  Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072	349,305		503,000		503,000	503,000		
75-5012-5509 INCURRED CLAIM-PRIOR YEAR 125,000 125,000 134,180 125,000 167,126 SERVICES & CHARGES 3,452,000 3,452,000 2,386,010 3 452,000 2,638,572 Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072  Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	(21,045)		405.000	(192,625)			REFUNDS-STOP LOSS COVERAGE	
Totals for dept 5012 - MEDICAL HIGH DEDUCTIBLE 3,629,000 3,629,000 2,532,180 3,629,000 2,793,072  Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	118,084						INCURRED CLAIM-PRIOR YEAR	
Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	1,994,895	2,638,572	3 452,000	2,386,010	3,452,000	3,452,000	ARGES	SERVICES & CHA
Dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	2,135 520	2,793,072	3,629,000	2,532,180	3,629,000	3,629,000	2 - MEDICAL HIGH DEDUCTIBLE	Totals for dept 5012
	£ := - ¢							
75-5016-5509 INCURRED CLAIM-PRIOR YEAR	454							
SERVICES & CHARGES	<b>4</b> 54							
Totals for dept 5016 - COBRA - HIGH DEDCUTIBLE PLAN	454						<del>-</del>	

# BUDGET REPORT FOR CITY OF FRANKLIN Fund: 75 SELF-INSURANCE FUND

GL NUMBER	DESCRIPTION	2025 MAYOR RECOMMEND BUDGET	2025 DEPT REQUEST BUDGET	2024 PROJECTED ACTIVITY	2024 ORIGINAL BUDGET	2023 ACTIVITY	2022 ACTIVITY
APPROPRIATIO	ONS		<del></del>				
	NTAL INSURANCE						
SERVICES & C	HARGES	***		101 100	475.000	454 500	440.405
75-5020-5501	Incur Dental Claim-Current Yr	175,000 11,462	175,000 11,462	131,100 5,330	175,000 11,462	151,529 1,408	140,495 5,378
75-5020-5503 75-5020-5509	DENTAL CLAIM FEES DENTAL-INCURRED CLAIM-PRIOR YEAR	10.000	10,000	4,725	10,000	5,804	7,477
SERVICES & CH		196,462	196,462	141,155	196 462	158,741	153,350
<b>*</b>	20 - DENTAL INSURANCE	196,462	196,462	141,155	196,462	158,741	153,350
	BRA - DENTAL ACTIVE						
SERVICES & C							
75-5021-5501	COBRA-DentalIncurClaimCurYr			17,850		3,180 19	3,803
75-5021-5503	COBRA-DENTAL-CLAIM FEES COBRA-DENTAL-INCURRED CLAIM-PRIO	<b>R</b>		1,075		19	43 286
75-5021-5509 SERVICES & CH.		·· <u>·</u>		18,925		3,199	4 132
	1 - COBRA - DENTAL ACTIVE			18,925		3,199	4 132
	NTAL - RETIREE						
SERVICES & C							
75-5025-5501	Dental-Retiree-IncurClaim-CurrYr			370		1,335	4,636
75-5025-5503	DENTAL CLAIM FEES-RETIREE-CURRENT					5	72
SERVICES & CHA	ARGES			370		1 340	4,708
Totals for dept 502	5 - DENTAL - RETIREE			370		1,340	4,708
TOTAL APPROPRIA	ATIONS	4,862,777	4,862,777	3,571,920	4,862,777	4,010,712	2,992,465
NET OF REVENUES	S/APPROPRIATIONS - FUND 75	(628,832)	(628,832)	74,285	(628,832)	(934,761)	80,278
	INING FUND BALANCE	2,417,436	2,417,436	2,343,151	2,343,151	3,277,911	3,197,633
ENDIN	IG FUND BALANCE	1,788,604	1,788 604	2,417,436	1,714,319	2,343,150	3,277,911