



INTERNAL SERVICE FUNDS

- **Medical Insurance Fund** - to account for revenues and expenses associated with providing medical and life insurance benefits to the County's employees. Medical benefits are provided through a self-insured program, whereas life insurance benefits are provided through a fully insured program. Financing is provided by charges to the various departments.
- **Tort and Liability Insurance Fund** - to account for revenues and expenses associated with providing the County's workers compensation, unemployment, property, and liability insurance programs. Financing is provided by an annual property tax levy, charges to the various departments, and contributions from the General Fund, the Community Action Fund, the Transportation Grant Fund, and the DeKalb County Rehab and Nursing Center.

DEKALB COUNTY, ILLINOIS

**COMBINING STATEMENT OF NET POSITION
INTERNAL SERVICE FUNDS**

December 31, 2014

	Medical Insurance	Tort and Liability Insurance	Total
ASSETS			
Cash and investments	\$ 2,942,204	\$ 6,900,549	\$ 9,842,753
Receivables			
Property taxes	-	680,000	680,000
Accounts	12,042	3,412	15,454
Accrued interest	-	2,316	2,316
Prepaid items	24,024	-	24,024
Due from other funds	-	3,240	3,240
Total assets	<u>2,978,270</u>	<u>7,589,517</u>	<u>10,567,787</u>
LIABILITIES			
Accounts payable	19,297	43,757	63,054
Claims payable	815,173	436,839	1,252,012
Flexible benefits payable	26,061	-	26,061
Due to other funds	-	41,240	41,240
Unearned revenue	527,242	-	527,242
Total liabilities	<u>1,387,773</u>	<u>521,836</u>	<u>1,909,609</u>
DEFERRED INFLOWS OF RESOURCES			
Deferred property taxes	-	680,000	680,000
Total deferred inflows of resources	<u>-</u>	<u>680,000</u>	<u>680,000</u>
Total liabilities and deferred inflows of resources	<u>1,387,773</u>	<u>1,201,836</u>	<u>2,589,609</u>
NET POSITION			
Restricted for tort and liability	-	2,222,516	2,222,516
Unrestricted	1,590,497	4,165,165	5,755,662
TOTAL NET POSITION	<u>\$ 1,590,497</u>	<u>\$ 6,387,681</u>	<u>\$ 7,978,178</u>

(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS**COMBINING STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN NET POSITION
INTERNAL SERVICE FUNDS**

For the Year Ended December 31, 2014

	Medical Insurance	Tort and Liability Insurance	Total
OPERATING REVENUES			
Charges for services	\$ 5,985,989	\$ 141,903	\$ 6,127,892
Total operating revenues	5,985,989	141,903	6,127,892
OPERATING EXPENSES			
Operations			
Commodities and services	5,507,114	713,436	6,220,550
Total operating expenses	5,507,114	713,436	6,220,550
OPERATING INCOME (LOSS)	478,875	(571,533)	(92,658)
NON-OPERATING REVENUES (EXPENSES)			
Property taxes	-	883,975	883,975
Settlements	186	-	186
Investment income	5,671	21,320	26,991
Total non-operating revenues (expenses)	5,857	905,295	911,152
TRANSFERS			
Transfers in	-	106	106
Transfers (out)	-	(100,000)	(100,000)
Total transfers	-	(99,894)	(99,894)
CHANGE IN NET POSITION	484,732	233,868	718,600
NET POSITION, JANUARY 1, 2014	1,105,765	6,153,813	7,259,578
NET POSITION, DECEMBER 31, 2014	\$ 1,590,497	\$ 6,387,681	\$ 7,978,178

(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS

COMBINING STATEMENT OF CASH FLOWS
INTERNAL SERVICE FUNDS

For the Year Ended December 31, 2014

	Medical Insurance	Tort and Liability Insurance	Total
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from interfund service transactions	\$ 4,580,451	\$ 134,022	\$ 4,714,473
Receipts from employees and others	1,510,918	7,713	1,518,631
Payments to suppliers	(4,692,032)	(414,085)	(5,106,117)
Net cash from operating activities	<u>1,399,337</u>	<u>(272,350)</u>	<u>1,126,987</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES			
Interfund activity	-	(61,894)	(61,894)
Receipt of settlements	186	-	186
Receipt of general property taxes	-	883,975	883,975
Net cash from noncapital financing activities	<u>186</u>	<u>822,081</u>	<u>822,267</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES			
None	-	-	-
Net cash from capital and related financing activities	<u>-</u>	<u>-</u>	<u>-</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Interest income	5,671	34,000	39,671
Net cash from investing activities	<u>5,671</u>	<u>34,000</u>	<u>39,671</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,405,194	583,731	1,988,925
CASH AND CASH EQUIVALENTS, JANUARY 1, 2014	<u>1,537,010</u>	<u>6,316,818</u>	<u>7,853,828</u>
CASH AND CASH EQUIVALENTS, DECEMBER 31, 2014	<u>\$ 2,942,204</u>	<u>\$ 6,900,549</u>	<u>\$ 9,842,753</u>
RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH FLOWS FROM OPERATING ACTIVITIES			
Operating income (loss)	\$ 478,875	\$ (571,533)	\$ (92,658)
Effects of changes in operating assets and liabilities			
Accounts receivable	(9,491)	(168)	(9,659)
Prepaid expenses	(4,008)	-	(4,008)
Accounts payable	3,917	18,568	22,485
Claims payable	815,173	280,783	1,095,956
Unearned revenue	114,871	-	114,871
NET CASH FROM OPERATING ACTIVITIES	<u>\$ 1,399,337</u>	<u>\$ (272,350)</u>	<u>\$ 1,126,987</u>

(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES
AND CHANGES IN NET POSITION - BUDGET AND ACTUAL
MEDICAL INSURANCE FUND

For the Year Ended December 31, 2014

	<u>Original</u> <u>Budget</u>	<u>Final</u> <u>Budget</u>	<u>Actual</u>
OPERATING REVENUES			
Charges for services			
Contributions - employees	\$ 1,460,000	\$ 1,460,000	\$ 1,420,512
Contributions - employers	4,681,000	4,681,000	4,465,580
Contributions - non-employees	200,000	200,000	99,897
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Total operating revenues	6,341,000	6,341,000	5,985,989
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OPERATING EXPENSES			
Commodities and services	6,559,000	6,559,000	5,507,114
Supplies and materials	1,000	1,000	-
	<hr/>	<hr/>	<hr/>
Total operating expenses	6,560,000	6,560,000	5,507,114
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OPERATING INCOME (LOSS)	(219,000)	(219,000)	478,875
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NON-OPERATING REVENUES (EXPENSES)			
Settlements	-	-	186
Investment income	2,000	2,000	5,671
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Total non-operating revenues (expenses)	2,000	2,000	5,857
	<hr/>	<hr/>	<hr/>
CHANGE IN NET POSITION	<u>\$ (217,000)</u>	<u>\$ (217,000)</u>	484,732
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NET POSITION, JANUARY 1, 2014			1,105,765
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NET POSITION, DECEMBER 31, 2014			<u><u>\$ 1,590,497</u></u>

(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS

**SCHEDULE OF OPERATING EXPENSES - BUDGET AND ACTUAL
MEDICAL INSURANCE FUND**

For the Year Ended December 31, 2014

	Original Budget	Final Budget	Actual
COMMODITIES AND SERVICES			
Professional services	\$ 25,000	\$ 25,000	\$ 13,000
Employee assistance program	12,000	12,000	10,500
Commercial services	1,000	1,000	-
Insurance premiums	6,380,000	6,380,000	264,180
Life insurance premium	60,000	60,000	36,852
Stop loss premium	-	-	451,092
Claims administration	-	-	210,971
Claims admin - dental	-	-	17,057
Access fees	-	-	52,877
Affordable Care Act fees	-	-	31,689
ADP discounts	-	-	(2,106,839)
Prescription credits	-	-	(51,244)
Employee ins - prescription	-	-	892,977
Employee ins - medical	-	-	6,771,105
Employee ins - dental	-	-	146,499
Insurance refunds - prepaid	50,000	50,000	-
Excess medical claims	-	-	(1,259,539)
Employee wellness	30,000	30,000	25,937
Miscellaneous	1,000	1,000	-
Total commodities and services	<u>6,559,000</u>	<u>6,559,000</u>	<u>5,507,114</u>
SUPPLIES AND MATERIALS			
Supplies	<u>1,000</u>	<u>1,000</u>	<u>-</u>
Total supplies and materials	<u>1,000</u>	<u>1,000</u>	<u>-</u>
TOTAL OPERATING EXPENSES	<u><u>\$ 6,560,000</u></u>	<u><u>\$ 6,560,000</u></u>	<u><u>\$ 5,507,114</u></u>

(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES
AND CHANGES IN NET POSITION - BUDGET AND ACTUAL
TORT AND LIABILITY INSURANCE FUND

For the Year Ended December 31, 2014

	Original Budget	Final Budget	Actual
OPERATING REVENUES			
Charges for services			
Nursing home reimbursement	\$ 40,100	\$ 40,100	\$ 46,323
Settlement reimbursement	-	-	512
Miscellaneous	83,000	83,000	95,068
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Total operating revenues	123,100	123,100	141,903
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OPERATING EXPENSES			
Commodities and services	982,000	982,000	713,436
Supplies and materials	1,000	1,000	-
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Total operating expenses	983,000	983,000	713,436
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OPERATING INCOME (LOSS)	(859,900)	(859,900)	(571,533)
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NON-OPERATING REVENUES (EXPENSES)			
Property taxes	1,050,000	1,050,000	883,975
Investment income	4,000	4,000	21,320
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Total non-operating revenues (expenses)	1,054,000	1,054,000	905,295
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TRANSFERS			
Transfers in	-	-	106
Transfers (out)	(100,000)	(100,000)	(100,000)
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Total transfers	(100,000)	(100,000)	(99,894)
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CHANGE IN NET POSITION	\$ 94,100	\$ 94,100	233,868
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NET POSITION, JANUARY 1, 2014			6,153,813
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NET POSITION, DECEMBER 31, 2014			\$ 6,387,681
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(See independent auditor's report.)

DEKALB COUNTY, ILLINOIS

**SCHEDULE OF OPERATING EXPENSES - BUDGET AND ACTUAL
TORT AND LIABILITY INSURANCE FUND**

For the Year Ended December 31, 2014

	Original Budget	Final Budget	Actual
COMMODITIES AND SERVICES			
Travel	\$ 4,000	\$ 4,000	\$ 1,703
School of instruction	2,000	2,000	695
Memberships	1,000	1,000	385
Professional services	100,000	100,000	100,232
Investigations	3,000	3,000	-
Insurance premiums	100,000	100,000	80,962
Commercial services	10,000	10,000	-
Risk abatement	15,000	15,000	9,031
Judgment and claims	125,000	125,000	272,987
Claims administration	30,000	30,000	23,000
Hazard mitigation	5,000	5,000	-
Workers' compensation claims and settlements	400,000	400,000	157,238
Unemployment claims	100,000	100,000	44,103
Workers' compensation salary reimbursements	75,000	75,000	22,009
Court costs	2,000	2,000	-
Witness fees	2,000	2,000	-
Transcripts	3,000	3,000	1,091
Medical expense	5,000	5,000	-
Total commodities and services	982,000	982,000	713,436
SUPPLIES AND MATERIALS			
Periodicals and subscriptions	1,000	1,000	-
Total supplies and materials	1,000	1,000	-
TOTAL OPERATING EXPENSES	\$ 983,000	\$ 983,000	\$ 713,436

(See independent auditor's report.)