



County of El Dorado

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Legislation Text

File #: 10-0506, **Version:** 1

Human Resources Department, Risk Management Division, recommending the Board consider the following:

- 1) Authorize the Human Resources Director or designee to sign all necessary documents to secure continued insurance coverage provided by California State Association of Counties - Excess Insurance Authority, including a Memorandum of Understanding for the addition of the Delta Dental program; and
- 2) Authorize the payment of premiums and deductibles as provided in each policy.

FUNDING: Risk Management Special Revenue Fund.

BUDGET SUMMARY:		
Total Estimated Cost		\$2,943,587
Funding		
Budgeted	\$2,943,587	
New Funding	\$	
Savings	\$	
Other	\$	
Total Funding Available	\$2,943,587	
Change To Net County Cost		\$0

Fiscal Impact/Change to Net County Cost: Funding for these policies will be included in the FY 2010-11 Recommended Budget.

Background: This is the seventh year of an annual process, requesting the Board authorize the Human Resources Department, Risk Management Division, to sign and approve all documents required to secure continued insurance coverage provided currently through California State Association of Counties (CSAC) Excess Insurance Authority (EIA) and to coordinate payment through the Auditor-Controller when insurance premiums and deductibles are due.

A listing of programs that the county is currently participating in, as well as the addition of the Dental Program, is attached. The estimated cost for participation in all listed programs is \$2,943,587 for FY 2010-11.

CSAC-EIA is a Joint Powers Authority comprised of California counties, cities, and public agencies, organized to jointly develop and fund insurance programs. Insurance premiums are normally lower than what the County could find on its own. This is because of the purchasing power of a multi-county organization, as well as the ability to pool resources to pay claims, thereby reducing the need

for excess insurance.

The County has been a member of CSAC-EIA since the early 1990's and currently participates in its General Liability, Excess Workers' Compensation, Property, Medical Malpractice and miscellaneous programs. This plan year, the addition of the CSAC-EIA Dental Program through Delta Dental and the EAP Program through Mental Health Network is being brought to the Board of Supervisors for approval. The inclusion of these programs in the CSAC-EIA pool will reduce the County costs for dental and employee assistant benefits as well as provide enrollees with additional coverage and lower out-of-pocket costs.

Action to be taken following Board approval: Human Resources, Risk Management Division, will continue to work with CSAC-EIA regarding current insurance programs and with the Auditor-Controller to process premium and deductible payments as they come due.

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Concurrences: HR, Risk Management, CAO