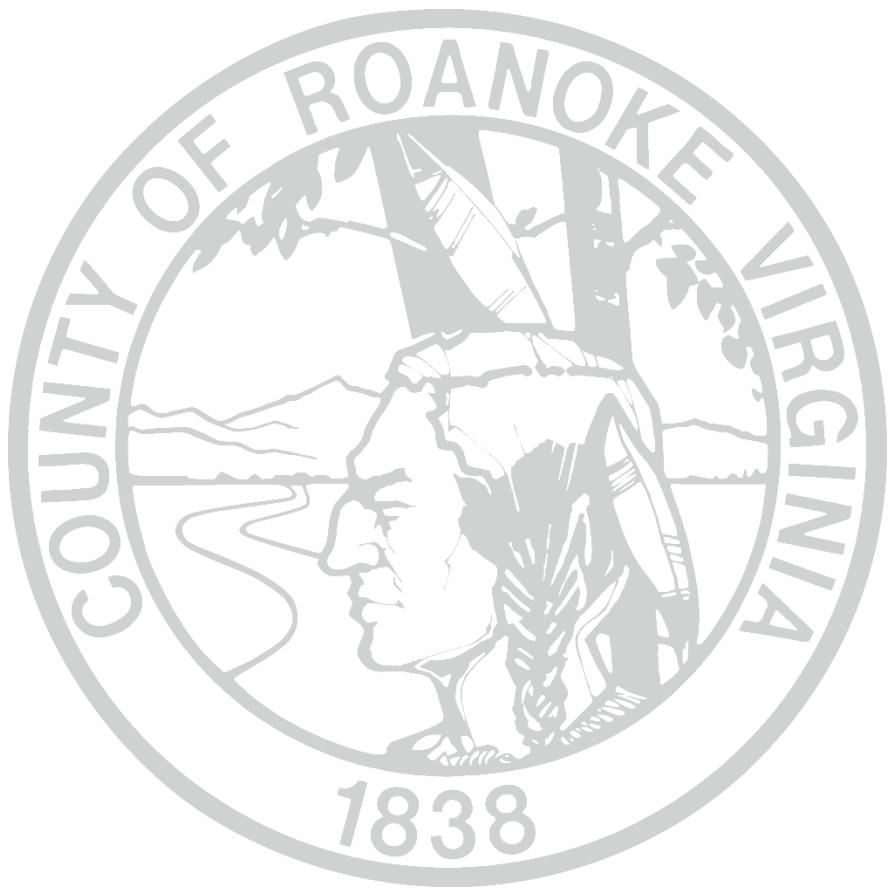




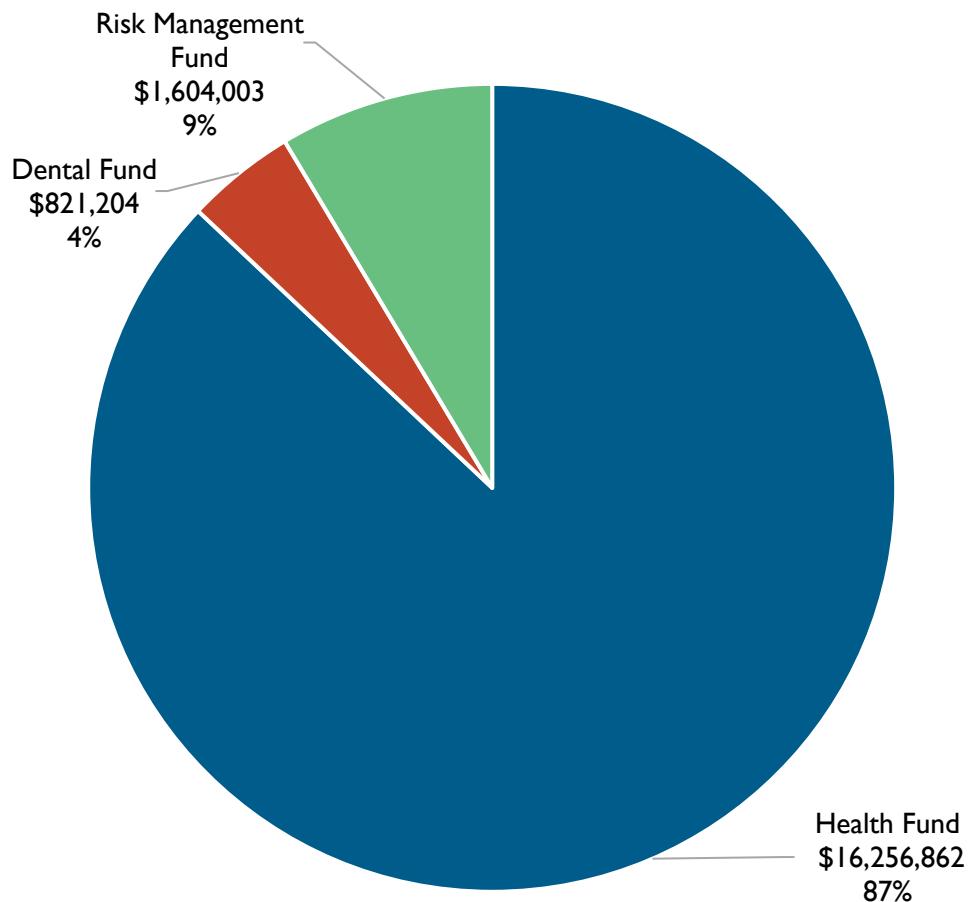
Internal Service Fund





Internal Services Funds

\$18,682,069



Internal Services Funds Summary					
	Actual FY 2024	Adopted FY 2025	Adopted FY 2026	\$ Change FY 25-26	% Change FY 25-26
Health Fund	\$ 13,641,733	\$ 14,942,123	\$ 16,256,862	\$ 1,314,739	8.8%
Dental Fund	820,910	821,204	821,204	-	0.0%
Risk Management	1,309,181	1,604,003	1,604,003	-	0.0%
Total	\$ 15,771,824	\$ 17,367,330	\$ 18,682,069	\$ 1,314,739	7.6%



Internal Services – Health Fund

The County has an established self-insured health insurance program. Monthly contributions are paid into the Health Insurance Fund from the County and employees based upon estimates from the claims processor that should cover administrative expenses, stop loss insurance premiums, and claims.

The table below provides information on the total appropriation to the Health Insurance Fund. Adopted FY 2026 rates can be found on the next page.

Revenue and Expenditure Summary					
	Actual FY 2024	Adopted FY 2025	Adopted FY 2026	\$ Change FY 25-26	% Change FY 25-26
Revenues:					
Insurance Benefits	\$ 12,558,175	\$ 14,392,123	\$ 15,706,862	\$ 1,314,739	9.1%
Transfer from General Fund	550,000	550,000	550,000	-	0.0%
Transfer from Internal Service	22,022	-	-	-	0.0%
Use of/Addition to Fund Balance	511,536	-	-	-	0.0%
Total Revenues	\$13,641,733	\$14,942,123	\$16,256,862	\$ 1,314,739	8.8%
Expenditures:					
Health Insurance	\$ 13,156,522	\$ 14,442,123	\$ 15,706,862	\$ 1,264,739	8.8%
Wellness Program	485,211	500,000	550,000	50,000	10.0%
Total Expenditures	\$13,641,733	\$14,942,123	\$16,256,862	\$ 1,314,739	8.8%
Fund Balance					
Beginning Fund					
Balance	\$ 2,007,409	\$ 1,495,873	\$ 1,495,873	\$ -	-
Use of/Addition to Fund Balance	(511,536)	-	-	-	-
Ending Balance	\$ 1,495,873	\$ 1,495,873	\$ 1,495,873	\$ -	-

Budget Highlights

The FY 2026 Health Fund increases by \$1,314,739 or 8.8% due to an anticipated increase in contractual services.



Adopted FY 2026 Health Insurance Rates

Current Plan - KeyCare 1000*							
*With Wellness	FY 2025 Monthly Rates			FY 2026 Monthly Rates			Employee Share Difference
	Total	County	Employee	Total	County	Employee	FY 25 - FY 26
KC1000 Employee Only	\$ 802.15	\$ 682.74	\$ 119.42	\$ 858.31	\$ 738.89	\$ 119.42	\$ -
KC1000 Employee + Child	\$ 1,160.96	\$ 863.88	\$ 297.08	\$ 1,242.23	\$ 945.15	\$ 297.08	\$ -
KC1000 Employee + Spouse	\$ 1,604.33	\$ 1,094.83	\$ 509.50	\$ 1,716.63	\$ 1,207.13	\$ 509.50	\$ -
KC1000 Employee + Family	\$ 2,014.83	\$ 1,376.66	\$ 638.16	\$ 2,155.86	\$ 1,517.70	\$ 638.16	\$ -

New Plan - KeyCare 2000*							
**Without Wellness	FY 2025 Monthly Rates			FY 2026 Monthly Rates			Employee Share Difference
	Total	County	Employee	Total	County	Employee	FY 25 - FY 26
KC1000 Employee Only	\$ 737.98	\$ 683	\$ 55.24	\$ 789.65	\$ 734.41	\$ 55.24	\$ -
KC1000 Employee + Child	\$ 1,068.08	\$ 864	\$ 204.20	\$ 1,142.85	\$ 935.65	\$ 204.20	\$ -
KC1000 Employee + Spouse	\$ 1,475.98	\$ 1,095	\$ 381.15	\$ 1,579.30	\$ 1,198.15	\$ 381.15	\$ -
KC1000 Employee + Family	\$ 1,853.64	\$ 1,377	\$ 476.98	\$ 1,983.39	\$ 1,506.41	\$ 476.98	\$ -

*For FY 2026, there is a single rate structure with a wellness incentive being the HRA of \$500/\$1,000 which will be contributed by the County, dependent on plan.

Retirees (20 + Years of Service)							
***Without Wellness	FY 2025 Monthly Rates			FY 2026 Monthly Rates			Retiree Share Difference
	Total	County	Retiree	Total	County	Retiree	FY 25 - FY 26
KC1000 Retiree Only	\$ 874.36	\$ 500.00	\$ 374.36	\$ 858.31	\$ 500.00	\$ 358.31	\$ (16.05)
KC1000 Retiree + Child	\$ 1,231.08	\$ 609.66	\$ 621.42	\$ 1,242.23	\$ 620.81	\$ 621.42	\$ -
KC1000 Retiree + Spouse	\$ 1,748.78	\$ 687.32	\$ 1,061.46	\$ 1,716.63	\$ 687.32	\$ 1,029.32	\$ (32.14)
KC1000 Retiree + Family	\$ 2,228.14	\$ 759.22	\$ 1,468.92	\$ 2,155.86	\$ 759.22	\$ 1,396.64	\$ (72.28)

***Eligible for HRA if completing wellness incentive.



Internal Services – Dental Fund

The Dental Insurance Fund is a fully insured fund used to account for dental care costs. Monthly contributions are paid into the Dental Insurance Fund from the County and employees based on monthly premiums.

The table below provides information on the total appropriation to the Dental Insurance Fund.

Revenue and Expenditure Summary						
	Actual FY 2024	Adopted FY 2025	Adopted FY 2026	\$ Change FY 25-26	% Change FY 25-26	
Revenues:						
Insurance Benefits	\$ 840,725	\$ 821,204	\$ 821,204	\$ -	-	0.0%
Transfer from Other Funds	9,343	-	-	-	-	0.0%
Use of/Addition to Fund Balance	(29,158)	-	-	-	-	0.0%
Total Revenues	\$ 820,910	\$ 821,204	\$ 821,204	\$ -	-	0.0%
Expenditures:						
Dental Insurance	\$ 820,649	\$ 821,204	\$ 821,204	\$ -	-	0.0%
Transfer to General Fund	261	-	-	-	-	0.0%
Total Expenditures	\$ 820,910	\$ 821,204	\$ 821,204	\$ -	-	0.0%
Beginning Fund Balance	\$ 113,020	\$ 142,178	\$ 142,178	\$ -	-	0.0%
Use of/Addition to Fund Balance	29,158	-	-	-	-	0.0%
Ending Balance	\$ 142,178	\$ 142,178	\$ 142,178	\$ -	-	0.0%

Budget Highlights

There is no change to the Adopted FY 2026 Dental Insurance budget from the FY 2025 Adopted Budget.



Adopted FY 2026 Dental Insurance Rates

Monthly Rates						
Dental Plan	Total Premium	FY 26 County Portion	FY 26 Employee Rate	FY 26 Employee % of Premium	FY 25 Employee Rate	\$ Increase FY 25 to FY 26
Subscriber	\$ 34.02	\$ 25.38	\$ 8.64	25.4%	\$8.64	\$ -
Subscriber + 1	\$ 55.32	\$ 32.38	\$ 22.94	41.5%	\$22.94	\$ -
Family	\$ 95.70	\$ 48.06	\$ 47.64	49.8%	\$47.64	\$ -



Risk and Safety Management

Department Description

The Risk and Safety Management Division strives to reduce the loss of life and property while protecting Roanoke County's resources, both human and capital, from all types of hazards.

Revenue and Expenditure Summary						
	Actual FY 2024	Adopted FY 2025	Adopted FY 2026	\$ Change FY 25-26	% Change FY 25-26	
Revenues:						
Transfer from						
General Fund	\$ 1,604,003	\$ 1,604,003	\$ 1,604,003	\$ -	-	0.0%
Investment Income	205,547	-	-	-	-	0.0%
Use of/Addition to Fund Balance	(500,369)	-	-	-	-	0.0%
Total Revenues	\$ 1,309,181	\$ 1,604,003	\$ 1,604,003	\$ -	-	0.0%
Expenditures:						
Personnel	\$ 8,331	\$ -	\$ -	\$ -	-	0.0%
Non-Personnel	1,300,850	1,604,003	1,604,003	-	-	0.0%
Transfer to Capital	-	-	-	-	-	0.0%
Total Expenditures	\$ 1,309,181	\$ 1,604,003	\$ 1,604,003	\$ -	-	0.0%
Positions	2	2	2	-	-	0.0%
Beginning Fund Balance	\$ 1,110,647	\$ 1,611,016	\$ 1,611,016	\$ -	-	0.0%
Use of/Addition to Fund Balance	500,369	-	-	-	-	0.0%
Ending Balance	\$ 1,611,016	\$ 1,611,016	\$ 1,611,016	\$ -	-	0.0%

Budget Highlights

The Adopted FY 2026 Risk and Safety Management budget remains level.

Departmental Goals

- To provide a comprehensive risk and safety management program that protects our employees, community, and property.