TOWN OF WATERFORD
GENERAL FUND
2026-2027 PROPOSED BUDGET

DEPT/AGENCY: 10112 INSURANCE

LINE ITEM	DESCRIPTION	2024-2025 ACTUAL EXPENDED	FY2025 TRANSFERS IN/OUT	2025-2026 RTM APPROP.	2025-2026 ADDITIONAL/ TRANSFERS	ACTUAL EXPEND & ENCUMB AS OF 1/1/26	2026-2027 DEPT/ AGENCY REQUEST	2026-2027 BD OF SELECTMEN APPROVED	2026-2027 BOARD OF FINANCE REDUCTIONS	2026-2027 BD OF FINANCE APPROVED	BOF Approved $ Increase	BOF Approved % Increase
SERVICES												
52200	WORKERS' COMPENSATION	577,831		641,595		653,589	689,142	689,142		689,142	47,547	7.41%
52201	LIABILITY/AUTO/PROPERTY (LAP)	677,678	-28,721	712,283		708,251	760,092	760,092		760,092	47,809	6.71%
52240	UNEMPLOYMENT COMPENSATION	17,139	20,000	8,000		6,722	10,799	10,799		10,799	2,799	34.99%
52250	DEDUCTIBLE COVERAGE	1,586		5,000		5,069	7,000	7,000		7,000	2,000	40.00%
52251	HEALTHCARE	3,550,713	6,700	4,209,735		2,227,447	4,452,126	4,452,126	(83,667)	4,368,459	158,724	3.77%
52252	LONG TERM DISABILITY	3,121	1,500	7,000		1,488	7,000	7,000		7,000	-	0.00%
52253	LIFE INSURANCE	21,467	521	20,947		9,128	20,947	20,947		20,947	-	0.00%
	SUBTOTAL	4,849,535	0	5,604,560	0	3,611,694	5,947,106	5,947,106	(83,667)	5,863,439	258,879	4.62%
DEPARTMENT TOTAL		4,849,535	0	5,604,560	0	3,611,694	5,947,106	5,947,106	(83,667)	5,863,439	258,879	4.62%

BUDGET FUNCTION

The Town of Waterford is responsible for providing a variety of insurance coverage for both its employees and town departments.

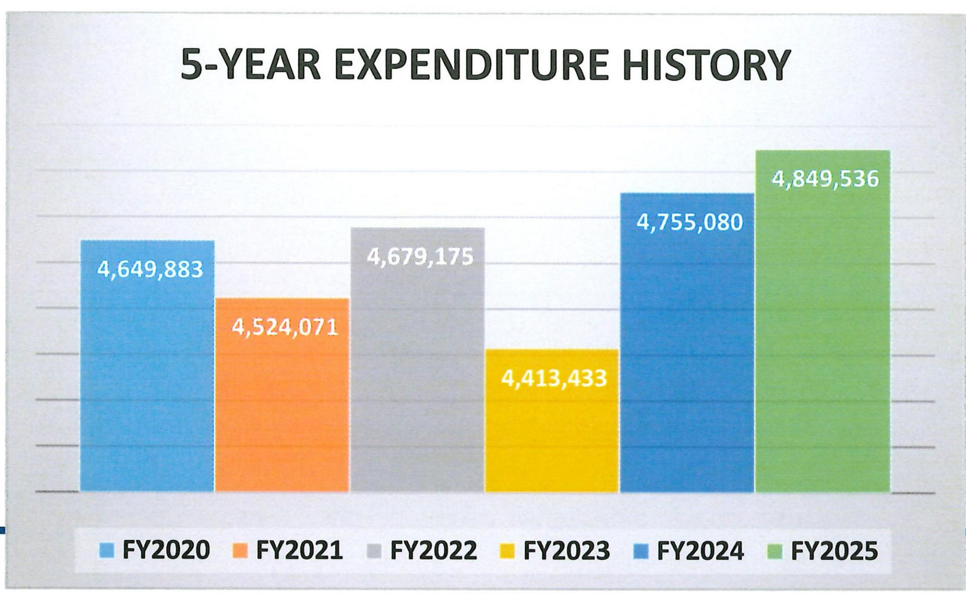
- Health Insurance
- Workers' Compensation
- Liability (includes Auto & Property)
- Life Insurance
- Unemployment
- Long Term Disability

BUDGET SUMMARY

The insurance budget for fiscal year 2026-2027 represents an increase of $342,546 (6.11%) over the prior year. Final insurance rate increases will not be known until late May, 2026. We are budgeting at industry trend for FY2027 proposed budgets (12% for medical and 10% for liability/property).

The Town went out to bid in the open market for the all insurance policies (workers' compensation, liability and property) as an opportunity to review overall coverages and premium costs. The bid resulted in the town moving all liability, property and workers' compensation policies to Travelers. Travelers will continue to provide our insurance coverage for the FY2027.

In July 2025, both the Town and Board of Education moved from self-funded medical insurance coverage to fully-funded by joining the Connecticut State Partnership Plan. This move increased benefits to employees while reducing overall costs to the Town.



TOWN OF WATERFORD
INSURANCE BUDGET SUMMARY
2026-2027

LINE ITEM	COVERAGE	FY2020 ACTUAL	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 ACTUAL	FY 2024 ACTUAL	FY2025 ACUTAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
52200	WORKERS' COMPENSATION	713,648	657,530	677,919	510,371	581,822	592,974	641,596	689,142	47,546	7.41%
52201	LIABILITY/AUTO/PROPERTY	411,011	406,751	496,149	508,611	594,079	-	712,283	760,092	47,809	6.71%
52240	UNEMPLOYMENT COMPENSATION	43,498	34,265	9,280	11,055	4,204	17,139	8,000	10,799	2,799	34.99%
52250	DEDUCTIBLE COVERAGE	48,865	4,000	14,071	2,885	4,673	10,000	5,000	7,000	2,000	40.00%
52251	HEALTHCARE	3,410,686	3,398,170	3,458,563	3,357,369	3,546,298	3,544,058	4,209,735	4,452,126	242,391	5.76%
52252	LONG TERM DISBILIYT	2,440	2,911	2,899	2,889	3,015	3,121	7,000	7,000	-	0.00%
52253	LIFE INSURANCE	19,736	20,444	20,294	20,252	20,989	21,467	20,947	20,947	-	0.00%
	TOTALS	4,649,883	4,524,071	4,679,175	4,413,433	4,755,080	4,188,760	5,604,561	5,947,106	342,545	6.11%

TOWN OF WATERFORD
WORKERS' COMPENSATION BUDGET SUMMARY
2026-2027

COVERAGE	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 ACTUAL	FY2024 ACTUAL	FY2025 ACTUAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
PREMIUM [1]	672,889	672,830	519,820	591,936	592,974	650,596	699,142	57,622	9.72%
PAYROLL AUDIT [2]	55,249	-	-	-	-	-		-	0.00%
CREDITS - POLICE OUTSIDE SERVICES/MISCELLANEOUS [3]	(14,490)	(15,300)	(9,449)	(10,123)	(15,143)	(9,000)	(10,000)	6,143	-40.57%
TOTALS	713,648	657,530	510,371	581,813	577,831	641,596	689,142	63,765	11.04%

[1] Budget request based on actual town claim history/data.

[2] No longer a separate fee for this annual audit.

[3] Vendor reimbursement from Police special duty jobs. Credit is based on FY25.

TOWN OF WATERFORD
LIABILITY, AUTO, PROPERTY
2026-2027

COVERAGE	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 ACTUAL	FY 2024 ACTUAL	FY2025 ACTUAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
GENERAL LIABILITY	360,639	371,282	393,001	509,585		36,675	39,609	2,934	8.00%
EXCESS LIABILITY ($10M)						59,658	65,405	5,747	9.63%
EXCESS $5M XS $10M						26,284	26,196	(88)	-0.33%
AUTOMOBILE						96,152	103,844	7,692	8.00%
PROPERTY						322,061	341,419	19,358	6.01%
PUBLIC OFFIIIALS						31,470	33,988	2,518	8.00%
SCHOOL BOARD ADMIN						16,857	18,481	1,624	9.63%
LAW ENFORCEMENT LIABILITY						43,155	46,607	3,452	8.00%
TAX COLLECTOR BOND	572	572	572	572		572	572	-	0.00%
TREASURER BOND	1,070	1,070	1,070	1,070		1,070	1,070	-	0.00%
HULL	15,003	14,747	10,500	11,550		13,600	15,098	1,498	11.02%
VACANT PROPERTY	763	803	827	2,080		2,226	2,327	101	4.56%
CRIME	4,444	4,444	4,668	9,336		4,995	5,181	186	3.72%
POLLUTION	2,031	1,975	1,766	12,736		3,819	3,576	(243)	-6.37%
UST						11,222	12,757	1,535	13.68%
RISK MANAGEMENT ADVISOR	21,000	21,000	21,000	21,000		21,000	21,000	-	0.00%
CYBER SECURITY		77,273	64,772	26,150		18,467	19,961	1,494	8.09%
ADDITIONAL ENDORSEMENTS (ESTIMATE)	3,641	3,000	10,434	-		3,000	3,000	-	0.00%
TOTALS	409,163	496,166	508,611	594,079	-	712,283	760,092	47,809	6.71%

Renewal quotes not available until early June 2026. Budget request based on town claim history and preliminary data.

TOWN OF WATERFORD
UNEMPLOYMENT COMPENSATION
2026-2027

COVERAGE	FY2021 ACTUAL	FY2022 ACTUAL	FY 2023 ACTUAL	FY 2024 ACTUAL	FY 2025 ACTUAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
UNEMPLOYMENT COMPENSATION [1]	34,265	9,280	11,055	4,204	17,139	8,000	10,799	2,799	34.99%
TOTALS	34,265	9,280	11,055	4,204	17,139	8,000	10,799	2,799	34.99%

[1] Proposed budget includes an established funding level to reflect a three-year average (FY23-FY25).

Note that the Town pays directly for the unemployment benefits paid to former employees; therefore, expenditures can vary significantly from year to year.

TOWN OF WATERFORD
LONG-TERM DISABILITY
2026-2027

COVERAGE	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 ACTUAL	FY2024 ACUTAL	FY2025 ACTUAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
LONG-TERM DISABILITY	2,911	2,899	2,889	3,015	3,121	7,000	7,000	-	0.00%
TOTALS	2,911	2,899	2,889	3,015	3,121	7,000	7,000	-	0.00%

In accordance with the collective bargaining agreement between the Town of Waterford and the General Government Administrators, the Town shall provide up to 50% of the cost of long-term disability insurance, with the remaining 50% being the responsibility of the employee. The Town's 50% match is capped to a premium liability of not more than $350 per month. The Town currently has 20 eligible employees. The FY 26 budget includes costs for 20 employees.

TOWN OF WATERFORD
LIFE INSURANCE
2026-2027

COVERAGE	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 ACTUAL	FY2024 ACTUAL	FY2025 ACTUAL	FY2026 BUDGETED	FY2027 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
LIFE INSURANCE	20,444	20,294	20,252	20,989	21,467	20,947	20,947	-	0.00%
TOTALS	20,444	20,294	20,252	20,989	21,467	20,947	20,947	-	0.00%

All full-time employees of the Town of Waterford are eligible for a group term life insurance based on their collective bargaining agreement. In addition, all employees (except members of 1303) are eligible for accidental death and dismemberment. The level of benefit follow.

Presently, there are 185 employees covered under the plan, 85 have additional coverage for accidental death/disability. Life insurance is at a rate of $.12 per $1,000 of benefit and accidental death/disability coverage is at $.02 per $1,000 of benefit.

Insurance
Actual Expenditures

FY-2026 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-25	$0.00	($588.85)	($588.85)	$0.00	$3,787.00	($1,000.00)	$2,063.21	$789.14	($0.96)	$5,049.54
Aug-25	$647,354.00	($1,107.45)	$646,246.55	$685,176.00	$0.00	$1,000.00	$1,101,446.86	$235.79	$1,805.92	$2,435,911.12
Sep-25	$0.00	($888.51)	($888.51)	$11,890.00	$0.00	$3,000.00	($353.39)	($252.64)	$1,793.46	$15,188.92
Oct-25	$10,417.00	($707.73)	$9,709.27	$312.00	$2,935.00	$2,068.89	$371,490.16	$777.95	$1,809.79	$389,103.06
Nov-25	$0.00	($496.81)	($496.81)	$5,540.95	$0.00	$0.00	$394,364.25	($326.59)	$1,842.82	$400,924.62
Dec-25	$0.00	($392.18)	($392.18)	$5,331.60	$0.00	$0.00	$92,374.59	$329.79	$1,877.30	$99,521.10
Jan-26	$825.00	($784.90)	$40.10	$1,161.30	$0.00	$0.00	$321,095.55	$812.60	$1,842.08	$324,951.63
Feb-26	$0.00	($321.45)	($321.45)	$60.00	$3,521.00	$0.00	$288,080.70	($257.96)	$2,912.73	$293,995.02
Mar-26			$0.00	$520.00	$0.00	($1,559.30)	$346,634.52	$293.31	$1,983.42	$347,871.95
Apr-26			$0.00							$0.00
May-26			$0.00							$0.00
Jun-26			$0.00							$0.00
	$658,596.00	($5,287.88)	$653,308.12	$709,991.85	$10,243.00	$3,509.59	$2,917,196.45	$2,401.39	$15,866.56	$4,312,516.96

FY-2025 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-24	$591,451.00	($788.76)	$590,662.24	$652,053.00	$45.00	$0.00	$167,905.36	$242.76	($1.08)	$1,410,907.28
Aug-24	$0.00	($1,539.28)	($1,539.28)	$9,011.50	$0.00	$0.00	$1,748.99	$805.58	$3,593.17	$13,619.96
Sep-24	$0.00	($1,433.21)	($1,433.21)	$10,509.00	$0.00	$0.00	$2,280.51	($251.86)	($5.52)	$11,098.92
Oct-24	$0.00	($787.87)	($787.87)	$38.87	$0.00	$0.00	$3,530.60	$251.50	$1,811.54	$4,844.64
Nov-24	$0.00	($764.44)	($764.44)	$16.16	$0.00	$0.00	$1,325.83	$764.16	$1,771.25	$3,112.96
Dec-24	$0.00	($412.36)	($412.36)	$0.00	$0.00	$1,000.00	$3,242,002.84	($268.08)	$3,553.29	$3,245,875.69
Jan-25	$0.00	($987.01)	($987.01)	$4,454.46	$6,756.00	$1,000.00	$91,175.65	$293.88	($9.96)	$102,683.02
Feb-25	$519.00	($942.59)	($423.59)	$0.00	$0.00	$1,000.00	$2,048.73	$767.88	$1,785.39	$5,178.41
Mar-25	$0.00	($1,925.83)	($1,925.83)	$0.00	$0.00	$0.00	$4,494.36	($256.24)	$1,763.79	$4,076.08
Apr-25	$0.00	($715.05)	($715.05)	$330.00	$0.00	($414.00)	$2,539.92	$255.82	$1,774.74	$3,771.43
May-25	$0.00	($1,967.56)	($1,967.56)	$726.00	$10,338.00	$0.00	$1,762.41	$771.93	$1,803.85	$13,434.63
Jun-25	$996.66	($2,871.21)	($1,874.55)	$539.00	$0.00	($1,000.00)	$29,898.29	($256.24)	$3,626.94	$30,933.44
	$592,966.66	($15,135.17)	$577,831.49	$677,677.99	$17,139.00	$1,586.00	$3,550,713.49	$3,121.09	$21,467.40	$4,849,536.46

Insu ce
Actual Expenditures

FY-2024 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-23	$0.00	($391.61)	($391.61)	$1,680.00	$0.00	$0.00	$164,841.50	$249.95	$0.00	$166,379.84
Aug-23	$552,674.00	($1,011.43)	$551,662.57	$570,169.00	$0.00	$0.00	$6,723.59	$244.25	$1,679.98	$1,130,479.39
Sep-23	$0.00	($1,156.34)	($1,156.34)	$324.00	$569.64	$1,000.00	$0.00	$756.30	$1,712.28	$3,205.88
Oct-23	$0.00	($591.23)	($591.23)	$14,558.50	$11.00	$0.00	$4,979.50	($253.47)	$1,712.28	$20,416.58
Nov-23	$39,262.00	($709.18)	$38,552.82	$0.00	$0.00	$0.00	$6,221.37	$244.59	$1,737.92	$46,756.70
Dec-23	$0.00	($365.10)	($365.10)	$1,900.50	$0.00	$0.00	$3,258,889.53	$249.95	$1,742.96	$3,262,417.84
Jan-24	$0.00	($1,068.18)	($1,068.18)	$1,642.00	$0.00	$1,060.00	$92,588.60	$243.63	$1,793.74	$96,259.79
Feb-24	$0.00	($803.61)	($803.61)	$205.00	$3,489.00	$0.00	$5,919.99	$270.73	$1,759.06	$10,840.17
Mar-24	$0.00	($984.27)	($984.27)	$352.50	$0.00	$0.00	$278.14	$248.31	$1,739.30	$1,633.98
Apr-24	$0.00	($602.53)	($602.53)	$2,410.40	$134.00	$0.00	$6,153.16	$242.25	$1,766.49	$10,103.77
May-24	$0.00	($1,584.56)	($1,584.56)	$724.10	$0.00	$0.00	($6,662.20)	$768.64	$1,767.00	($4,987.02)
Jun-24	$0.00	($855.05)	($855.05)	$113.40	$0.00	$2,613.14	$6,364.47	($250.62)	$3,578.37	$11,563.71
	$591,936.00	($10,123.09)	$581,812.91	$594,079.40	$4,203.64	$4,673.14	$3,546,297.65	$3,014.51	$20,989.38	$4,755,070.63

FY-2023 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-22	$501.00	($527.93)	($26.93)	$0.00	$0.00	$0.00	$165,049.25	$289.07	$1,685.18	$166,996.57
Aug-22	$129,831.68	($793.26)	$129,038.42	$400,036.77	$0.00	$1,000.00	$2,031.42	$256.60	$1,680.38	$534,043.59
Sep-22	$129,828.48	($1,275.90)	$128,552.58	$35,652.36	$0.00	$0.00	$2,409.83	$240.54	$1,680.30	$168,535.61
Oct-22	$0.00	($1,026.13)	($1,026.13)	$356.50	$10,116.47	$0.00	$400.39	$200.76	$1,638.30	$11,686.29
Nov-22	$0.00	($1,022.80)	($1,022.80)	$1,406.00	$0.00	$1,082.20	$7,954.99	$190.24	$1,671.30	$11,281.93
Dec-22	$129,828.48	($849.40)	$128,979.08	$34,124.36	$368.00	$0.00	$82,993.34	$243.57	$1,693.50	$248,401.85
Jan-23	$0.00	($557.88)	($557.88)	$627.50	$0.00	$0.00	$3,078,987.40	$241.72	$1,694.30	$3,080,993.04
Feb-23	$0.00	($334.64)	($334.64)	$174.50	$48.00	$0.00	$3,031.88	$257.05	$1,671.34	$4,848.13
Mar-23	$129,828.48	($245.53)	$129,582.95	$35,005.86	$0.00	$0.00	$6,116.50	$237.50	$1,676.72	$172,619.53
Apr-23	$0.00	($611.58)	($611.58)	$186.50	$0.00	$0.00	$1,645.58	$196.86	$1,689.38	$3,106.74
May-23	$0.00	($474.55)	($474.55)	$1,013.50	$523.00	$0.00	$666.66	$265.14	$1,758.44	$3,752.19
Jun-23	$0.00	($1,727.69)	($1,727.69)	$27.54	$0.00	$803.00	$6,081.37	$270.27	$1,712.78	$7,167.27
	$519,818.12	($9,447.29)	$510,370.83	$508,611.39	$11,055.47	$2,885.20	$3,357,368.61	$2,889.32	$20,251.92	$4,413,432.74

Insu ce
Actual Expenditures

FY-2022 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-21	$0.00	($1,364.64)	($1,364.64)	$118,267.00	$0.00	$0.00	$167,178.83	$249.83	$1,708.20	$286,039.22
Aug-21	$173,254.40	($2,180.53)	$171,073.87	$93,712.75	$0.00	$0.00	$1,486.37	$249.93	$1,675.40	$268,198.32
Sep-21	$0.00	($2,484.43)	($2,484.43)	$0.00	$0.00	$0.00	$3,130.82	$249.93	$1,675.40	$2,571.72
Oct-21	$173,253.76	($1,976.66)	$171,277.10	$95,854.75	$0.00	$8,914.50	($396.40)	$249.93	$1,689.80	$277,589.68
Nov-21	$0.00	($1,621.63)	($1,621.63)	$26.00	$0.00	$1,085.50	$2,173.62	$249.93	$1,689.80	$3,603.22
Dec-21	$173,253.76	($874.01)	$172,379.75	$93,712.75	$0.00	$40.00	$979.05	$236.99	$1,653.00	$269,001.54
Jan-22	$0.00	($175.35)	($175.35)	($161.00)	$0.00	$0.00	$3,260,181.38	$226.03	$1,671.80	$3,261,742.86
Feb-22	$0.00	($334.47)	($334.47)	$0.00	$2,837.86	$45.32	$2,166.66	$258.87	$1,704.60	$6,678.84
Mar-22	$0.00	($700.66)	($700.66)	$0.00	$2,333.00	$2,485.00	$2,659.83	$262.66	$1,727.80	$8,767.63
Apr-22	$173,256.76	($663.88)	$172,592.88	$94,641.75	$4,086.73	$1,000.00	($117.59)	$247.18	$1,689.68	$274,140.63
May-22	$0.00	($1,098.17)	($1,098.17)	$0.00	$22.30	$0.00	$5,673.59	$238.78	$1,704.98	$6,541.48
Jun-22	$0.00	($1,625.40)	($1,625.40)	$95.00	$0.00	$500.00	$13,446.84	$179.08	$1,703.98	$14,299.50
	$693,018.68	($15,099.83)	$677,918.85	$496,149.00	$9,279.89	$14,070.32	$3,458,563.00	$2,899.14	$20,294.44	$4,679,174.64

FY-2021 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-20	$168,207.98	($711.57)	$167,496.41	$179,213.61	$0.00	$0.00	$243,800.25	$249.87	$3,365.44	$594,125.58
Aug-20	$0.00	($1,716.54)	($1,716.54)	$0.00	$13,799.00	$0.00	$1,056.25	$249.87	$0.00	$13,388.58
Sep-20	$168,207.34	($1,551.00)	$166,656.34	$89,101.84	$0.00	$0.00	$4,993.17	$249.87	$3,372.64	$264,373.86
Oct-20	$0.00	($1,953.66)	($1,953.66)	$2,542.00	$1,314.00	$0.00	$4,143.98	$786.58	$1,703.12	$8,536.02
Nov-20	$0.00	($1,107.97)	($1,107.97)	$0.00	$0.00	$0.00	$1,614.75	($286.84)	$0.00	$219.94
Dec-20	$168,207.34	($1,023.54)	$167,183.80	$89,101.84	$0.00	$0.00	$28,655.22	$249.87	$1,771.32	$286,962.05
Jan-21	$0.00	($94.19)	($94.19)	$655.00	$2,037.92	$0.00	$2,529.66	$249.87	$3,427.44	$8,805.70
Feb-21	$0.00	($371.92)	($371.92)	$572.00	$6,510.45	$0.00	$2,883,320.96	$249.87	$1,676.52	$2,891,957.88
Mar-21	$0.00	($648.22)	($648.22)	$89,101.84	$5,309.82	$0.00	$1,883.96	$249.87	$1,709.32	$97,606.59
Apr-21	$168,207.34	($941.15)	$167,266.19	$1,135.22	$920.50	$0.00	$1,595.84	$212.07	$1,709.32	$172,839.14
May-21	$0.00	($1,999.03)	($1,999.03)	$3,641.00	$1,705.88	$2,000.00	$5,420.05	$229.21	$1,709.32	$12,706.43
Jun-21	$0.00	($3,181.57)	($3,181.57)	($48,313.50)	$2,667.82	$2,000.00	$219,155.91	$220.64	$0.00	$172,549.30
	$672,830.00	($15,300.36)	$657,529.64	$406,750.85	$34,265.39	$4,000.00	$3,398,170.00	$2,910.75	$20,444.44	$4,524,071.07

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State Rates

Current	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	
Medical	1,304.40	2,764.62	3,373.04	1,601.90	3,416.88	4,173.11	2,831.33	-	6,123.30	
Dental	45.95	119.50	147.08	45.95	119.50	147.08	45.95	119.50	147.08	
Vision	7.80	14.45	23.56	7.80	14.45	23.56	7.80	14.45	23.56	

Projected (11.5%)	Active Employees			Retired			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	
Medical	1,454.41	3,082.55	3,760.94	1,786.12	3,809.82	4,653.02	3,156.93	-	6,827.48	
Dental	51.46	133.84	164.73	51.46	133.84	164.73	51.46	133.84	164.73	
Vision	8.74	16.18	26.39	8.74	16.18	26.39	8.74	16.18	26.39	

Town Budget

Town Census	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	Total
Medical	59	33	62	9	2	2	1		1	169
Dental	58	32	66	8	2	2	1		1	170
Vision	42	29	63	6	2	1	1		1	145

Town Cost	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	Total
Medical	1,029,719.45	1,220,690.31	2,798,139.06	192,900.80	91,435.71	111,672.42	37,883.20	-	81,929.75	5,564,370.71
Dental	35,818.94	51,394.56	130,465.84	4,940.54	3,212.16	3,953.51	617.57	-	1,976.76	232,379.88
Vision	4,402.94	5,632.03	19,948.72	628.99	388.42	316.65	104.83	-	316.65	31,739.23
Totals	1,069,941.34	1,277,716.91	2,948,553.63	198,470.33	95,036.28	115,942.58	38,605.60	-	84,223.16	**5,796,750.59**

Total Premiums		5,796,750.59	
Waivers		42,000.00	
Less Co-Shares			
	Employee Share	(812,268.90)	
	Sewer Fund	(55,149.48)	4,452,126
	Retiree Coshares	(189,054.71)	4,427,174
	Retirement Budget	(355,104.00)	24,952
		4,427,173.50	

State Rates

Current	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	
Medical	1,304.40	2,764.62	3,373.04	1,601.90	3,416.88	4,173.11	2,831.33	-	6,123.30	
Dental	45.95	119.50	147.08	45.95	119.50	147.08	45.95	119.50	147.08	
Vision	7.80	14.45	23.56	7.80	14.45	23.56	7.80	14.45	23.56	

Projected (12%)	Active Employees			Retired			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	
Medical	1,460.93	3,096.37	3,777.80	1,794.13	3,826.91	4,673.88	3,171.09	-	6,858.10	
Dental	51.46	133.84	164.73	51.46	133.84	164.73	51.46	133.84	164.73	
Vision	8.74	16.18	26.39	8.74	16.18	26.39	8.74	16.18	26.39	

Town Budget

Town Census	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	Total
Medical	59	33	62	9	2	2	1		1	169
Dental	58	32	66	8	2	2	1		1	170
Vision	42	29	63	6	2	1	1		1	145

Town Cost	Active Employees			Retired under 65			Retired over 65			
	Single	2-Person	Family	Single	2-Person	Family	Single	2-Person	Family	Total
Medical	1,034,337.02	1,226,164.26	2,810,686.77	193,765.82	91,845.73	112,173.20	38,053.08	-	82,297.15	5,589,323.04
Dental	35,818.94	51,394.56	130,465.84	4,940.54	3,212.16	3,953.51	617.57	-	1,976.76	232,379.88
Vision	4,402.94	5,632.03	19,948.72	628.99	388.42	316.65	104.83	-	316.65	31,739.23
Totals	1,074,558.91	1,283,190.85	2,961,101.34	199,335.36	95,446.31	116,443.35	38,775.48	-	84,590.55	**5,821,702.92**

Total Premiums		5,821,702.92
Waivers		42,000.00
Less Co-Shares		
	Employee Share	(812,268.90)
	Sewer Fund	(55,149.48)
	Retiree Coshares	(189,054.71)
	Retirement Budget	(355,104.00)
		4,452,125.83