

**TOWN OF WATERFORD
GENERAL FUND
2023 - 2024 PROPOSED BUDGET**

DEPT/AGENCY: 10112 INSURANCE

LINE ITEM	DESCRIPTION	2021/2022 ACTUAL EXPENDED	2022/2023 RTM APPROP.	2022/2023 ADDITIONAL/ TRANSFERS	ACTUAL EXPEND & ENCUMB AS OF 1/1/23	2023/2024 DEPT/ AGENCY REQUEST	Department Request \$ Increase	Department Request % Increase
SERVICES								
52200	WORKERS' COMPENSATION	677,919	698,805		384,494	718,436	19,631	2.81%
52201	LIABILITY/AUTO/PROPERTY (LAP)	496,149	513,678		472,148	760,738	247,060	48.10%
52240	UNEMPLOYMENT COMPENSATION	9,280	10,000		10,484	10,000	0	0.00%
52250	DEDUCTIBLE COVERAGE	14,071	20,000		2,082	20,000	0	0.00%
52251	HEALTHCARE	3,458,563	3,460,000		268,723	3,569,431	109,431	3.16%
52252	LONG TERM DISABILITY	2,899	4,038		1,831	5,052	1,014	25.11%
52253	LIFE INSURANCE	20,294	22,151		11,743	22,200	49	0.22%
	SUBTOTAL	4,679,175	4,728,672	0	1,151,505	5,105,857	377,185	7.98%
DEPARTMENT TOTAL								
		4,679,175	4,728,672	0	1,151,505	5,105,857	377,185	7.98%

**TOWN OF WATERFORD
FY2024 BUDGET REQUEST
DEPARTMENT: INSURANCE (10112)**



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

**TOWN OF WATERFORD
FY2024 BUDGET REQUEST
DEPARTMENT: INSURANCE (10112)**



BUDGET SUMMARY

FY 2023-2024

The insurance budget for fiscal year 2023-2024 represents an increase of \$377,185 (7.98%) over the prior year.

In the Spring of 2022, the Town went out to bid in the open market for the FY2023 policies as an opportunity to review overall coverages and premium costs. The bid resulted in the town moving to all liability, property and workers' compensation policies to Travelers.

TOWN OF WATERFORD
FY2024 BUDGET REQUEST
DEPARTMENT: INSURANCE (10112)



ADDITIONAL MEDICAL INSURANCE INFORMATION

The Town of Waterford has a **Self-Funded plan** for its employee health benefits. This is a type of plan in which an employer takes on most or all of the cost of benefit claims. The insurance company manages the payments, but the employer is the one who pays the claims. The proposed budget is an estimate of what our annual medical claims will be.

The Town also purchases **Stop-loss** insurance (also known as excess insurance). This insurance is a product that provides protection against catastrophic or unpredictable losses. It is purchased by the town to lessen the liability for large losses arising under our self-funded plan. Under a stop-loss policy, the insurance company becomes liable for losses that exceed certain limits called deductibles. The Town's stop/loss is \$175,000 per individual.

Our proposed FY24 Healthcare budget also includes a **Risk Corridor** amount. We define risk corridors as the risk or possibility of our projected claims being higher than projected. We budget 25.5% of the anticipated claims to act as our insurance policy to offset any possible risk of the claims coming in higher than anticipated.

**TOWN OF WATERFORD
INSURANCE BUDGET SUMMARY
2023 - 2024**

LINE ITEM	COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 BUDGETED	FY 2023 PROJECTED	FY2024 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
52200	WORKERS' COMPENSATION	635,104	704,517	695,402	713,648	657,530	677,919	698,806	698,806	718,436	19,630	2.81%
52201	LIABILITY/AUTO/PROPERTY	488,402	457,590	427,302	411,011	406,751	496,149	513,678	513,678	760,738	247,061	48.10%
52240	UNEMPLOYMENT COMPENSATION	27,555	7,821	1,077	43,498	34,265	9,280	10,000	5,000	10,000	-	0.00%
52250	DEDUCTIBLE COVERAGE	41,212	39,655	26,671	48,865	4,000	14,071	20,000	20,000	20,000	-	0.00%
52251	HEALTHCARE	3,172,323	3,205,084	3,417,542	3,410,686	3,398,170	3,458,563	3,460,000	3,460,000	3,569,431	109,431	3.16%
52252	LONG TERM DISBILIYT	2,412	3,494	2,951	2,440	2,911	2,899	4,038	4,949	5,052	1,014	25.11%
52253	LIFE INSURANCE	16,321	18,811	19,866	19,736	20,444	20,294	22,151	20,222	22,200	49	0.22%
	TOTALS	4,383,329	4,436,972	4,590,811	4,649,883	4,524,071	4,679,175	4,728,673	4,722,655	5,105,857	377,184	7.98%

**TOWN OF WATERFORD
WORKERS' COMPENSATION BUDGET SUMMARY
2023-20234**

COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY 2022 ACTUAL	FY 2023 BUDGETED	FY 2024 PROPSOED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
PREMIUM ¹	638,565	693,728	693,696	672,889	672,830	693,016	713,806	733,435.82	19,630	2.75%
PAYROLL AUDIT ²	13,053	30,144	31,362	55,249	-	-	-	-	-	0.00%
CREDITS - POLICE OUTSIDE SERVICES/MISCELLANEOUS ³	(16,514)	(19,355)	(29,656)	(14,490)	(15,300)	(15,097)	(15,000)	(15,000)	-	0.00%
TOTALS	635,104	704,517	695,402	713,648	657,530	677,919	698,806	718,436	19,630	2.81%

¹ FY23 was the first year with Travelers. Premium increases generally follow payroll salary increases. The average union contract increase is 2.75%.

² No longer a separate fee for this annual audit.

³ Vendor reimbursement from Police special duty jobs. Credit is based on FY22.

**TOWN OF WATERFORD
LIABILITY, AUTO, PROPERTY
2023-2024**

COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY 2022 ACTUAL	FY 2023 BUDGETED	FY 2024 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
LIABILITY/AUTO/PROPERTY (LAP) PREMIUM ¹	404,392	421,676	394,898	367,559	360,639	371,282	386,096	643,094	256,997	66.56%
FLOOD INSURANCE - PUMP STATIONS ²	51,193	-	-						-	#DIV/0!
TAX COLLECTOR BOND	572	572	572	572	572	572	572	572	-	0.00%
TREASURER BOND	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	-	0.00%
MACHINERY ³	6,921	5,852	6,013	14,212	15,003	14,747	15,189	14,424	(765)	-5.04%
VACANT PROPERTY	1,867	1,948	682	737	763	803	827	878	50	6.10%
CRIME	1,654	1,612	1,612	4,032	4,444	4,444	4,577	4,828	251	5.48%
POLLUTION (UST)	1,552	1,839	1,504	1,951	2,031	1,975	2,034	1,819	(215)	-10.58%
RISK MANAGEMENT ADVISOR	21,000	21,000	21,000	21,000	21,000	21,000	21,630	21,000	(630)	-2.91%
ADDITIONAL ENDORSEMENTS (ESTIMATE)	3,517	2,550	537	238	3,641	3,000	3,090	3,100	10	0.32%
CYBER SECURITY						77,273	79,591	69,954	(9,637)	-12.11%
PRIOR YEAR CREDITS	(5,336)	(529)	(586)	(360)	(2,412)	(17)	(1,000)	-	1,000	-100.00%
TOTALS	488,402	457,590	427,302	411,011	406,751	496,149	513,678	760,738	247,061	48.10%

¹ FY23 was first year with Travelers. Industry increases expected to be above 10%. Budget was prepared using an increase of 8%. Will be revised as we get more claim data for our May renewal.

² Flood Insurance costs moved to the Utility Commission in FY2018.

**TOWN OF WATERFORD
UNEMPLOYMENT COMPENSATION
2023-2024**

COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY2022 ACTUAL	FY 2023 BUDGET	FY 2024 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
UNEMPLOYMENT COMPENSATION ¹	27,555	7,821	1,077	43,498	34,265	9,280	10,000	10,000	-	-
TOTALS	27,555	7,821	1,077	43,498	34,265	9,280	10,000	10,000	-	-

Three-Year Average

¹ Proposed budget includes an established funding level to reflect the last several year's downward trend.

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
2023-2024**

COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 BUDGETED	FY2024 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
LONG-TERM DISABILITY	2,412	3,494	2,951	2,440	2,911	2,899	4,038	5,052	1,014	25.11%
TOTALS	2,412	3,494	2,951	2,440	2,911	2,899	4,038	5,052	1,014	25.11%

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 \$250 per month. The Town currently has 21 eligible employees with a maximum of \$3000.

**TOWN OF WATERFORD
LIFE INSURANCE
2023-2024**

COVERAGE	FY 2017 ACTUAL	FY2018 ACUTAL	FY2019 ACTUAL	FY2020 ACTUAL	FY2021 ACTUAL	FY2022 ACTUAL	FY2023 BUDGETED	FY2024 PROPOSED	DOLLAR INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
LIFE INSURANCE	16,321	18,811	19,886	19,736	20,444	20,294	22,151	22,200	49	0.22%
TOTALS	16,321	18,811	19,886	19,736	20,444	20,294	22,151	22,200	49	0.22%

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 1301) are eligible for accidental death and dismemberment. The level of benefit follow.

Presently, there are 184 employees covered under the plan, 105 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.

**TOWN OF WATERFORD
HEALTH INSURANCE FUND ANALYSIS
2023-2024 FISCAL YEAR BUDGET**

ITEM	DESCRIPTION	TOWN	BD OF ED	TOTAL	NOTES
	Projected percent of expenditures	34.83%	65.17%	100.00%	
1	Expected paid claims for contract period @100%	\$ 3,522,470	\$ 6,590,851	\$ 10,113,321	Projection THRU NOV 22
2	Administrative Fees/Network Access Fees	\$ 80,177	\$ 150,017	\$ 230,194	Projection FY 24
3	Stop Loss	\$ 1,509,577	\$ 2,824,553	\$ 4,334,130	Projection FY 24
	Note: Includes ISL at \$1.75K and ASL at 125%				
	Estimated Stop Loss Excess	\$ -	\$ -	\$ -	
4	PCORI	\$ 1,355	\$ 2,536	\$ 3,891	
5	TOTAL 2022-23 PROJECTED EXPENDITURES	\$5,113,579	\$9,567,957	\$14,681,536	
6	Premiums to be collected from COBRA and "Other" participants	\$ 188,682	\$ 314,405	\$ 503,087	from HR
7	Employee Premium Shares	\$ 528,723	\$ 1,462,623	\$ 1,991,346	from HR and BOE finance
8	Due From Sewer Enterprise Fund	\$ 345,351	n/a	\$ 345,351	from HR
9	Due From Town Retirement Budget	\$ 393,793	n/a	\$ 393,793	matches retirement budget #
10	Due From Employer Share Food Service	n/a	\$ 99,218	\$ 99,218	from BOE finance
11	Due From Employee Share Food Service	n/a	\$ 22,765	\$ 22,765	from BOE finance
12	Due from Teachers' Retirement	n/a	\$ 121,960	\$ 121,960	from TRB 2021
13	Projected Investment Earnings/Miscellaneous	\$ 2,500	\$ 2,500	\$ 5,000	
16	TOTAL PROJECTED FUNDING OFFSETS	\$ 1,459,049	\$ 2,023,471	\$ 3,482,520	
17	Total Expenditures	\$3,654,530	\$7,544,486	\$11,199,016	
FUND BALANCE PROJECTION					
18	Fund Balance as of 06/30/2022	\$ 2,112,623	\$ 3,952,903	\$ 6,065,526	From Town Finance

CURRENT YEAR ESTIMATED					
19	Amortization of Fund Balance FY 2022		(\$87,075)	(\$162,925)	
20	ESTIMATED Fund Balance as of 06/30/2023	\$ 2,025,548	\$ 3,789,978	\$ 5,815,526	Based on Budget for 2023
21	Risk Corridor @ 25.5% of Line 1	\$ 898,230	\$ 1,680,667	\$ 2,578,897	
22	Fund balance over Risk Corridor	\$ 1,127,318	\$ 2,109,311	\$ 3,236,629	
23	Amortization of Fund balance over/(under) Risk Corridor (Line 22 above)	375,773	703,104	1,078,877	
24	Total Funding Offsets and Funding Requirement	3,278,757	6,841,382	10,120,139	
25	Transfer to Healthcare Fund (Line 15 - Line 19)	\$ 3,278,757	\$ 6,841,382	\$ 10,120,139	
26	Payments in Lieu of Insurance	\$ 21,000	\$ 13,700	\$ 34,700	Per estimate provided by Karen
27	Services of Agent of Record	\$ 15,674	\$ 29,327	\$ 45,000	Assuming no increase
28	HSA Contribution	\$ 254,000	\$ 599,742	\$ 853,742	Per estimate provided by Karen and Christine
29	Health Insurance Appropriation 2023-2024	\$ 3,569,431	\$ 7,484,151	\$ 11,053,581	
30	Appropriated 2022-2023 Budget	\$ 3,460,000	\$ 6,742,222	\$10,202,222	
31	Increase/(Decrease)	109,431	741,929	851,359	
32	Percent Increase/Decrease	3.16%	11.00%	8.34%	

Inst e
Actual Expenditures

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	(\$164.61)	(\$164.61)		\$0.00	\$0.00	\$0.00	\$365.46	\$1,638.30	\$1,839.15
Nov-22			\$0.00							\$0.00
Dec-22			\$0.00							\$0.00
Jan-23			\$0.00							\$0.00
Feb-23			\$0.00							\$0.00
Mar-23			\$0.00							\$0.00
Apr-23			\$0.00							\$0.00
May-23			\$0.00							\$0.00
Jun-23			\$0.00							\$0.00
	\$260,161.16	(\$2,761.70)	\$257,399.46	\$435,689.13	\$0.00	\$1,000.00	\$169,490.50	\$1,151.67	\$6,684.16	\$871,414.92

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

Insu e
Actual Expenditures

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

FY-2020 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-19	\$168,222.96	\$1,399.45	\$166,823.51	\$130,575.38	\$0.00	\$0.00	\$220,469.84	\$212.24	\$3,295.64	\$521,376.61
Aug-19	\$0.00	\$3,061.06	(\$3,061.06)	\$26.00	\$0.00	\$1,000.00	(\$5.63)	\$242.54	\$1,652.62	(\$145.53)
Sep-19	\$168,221.88	\$847.85	\$167,374.03	\$90,794.42	\$0.00	\$1,000.00	(\$653.28)	(\$242.56)	\$1,638.22	\$259,910.83
Oct-19	\$0.00	\$2,511.00	(\$2,511.00)	(\$74.00)	\$0.00	\$3,000.00	\$7,493.17	\$226.26	\$1,653.52	\$9,787.95
Nov-19	\$0.00	\$1,018.51	(\$1,018.51)	\$98,843.42	\$0.00	\$13,008.75	\$5,967.69	\$271.25	\$1,670.32	\$118,742.92
Dec-19	\$168,221.68	\$579.37	\$167,642.31	\$0.00	\$0.00	(\$1,135.00)	\$3,144,745.47	\$736.94	\$1,633.32	\$3,313,623.04
Jan-20	\$0.00	\$504.15	(\$504.15)	\$2,076.00	\$2,516.81	\$10,000.00	\$10,823.29	(\$245.16)	\$1,614.52	\$26,281.31
Feb-20	\$0.00	\$581.31	(\$581.31)	\$0.00	\$3,360.00	\$0.00	\$1,583.33	\$246.25	\$1,647.32	\$6,255.59
Mar-20	\$168,221.68	\$406.73	\$167,814.95	\$88,843.42	\$2,741.00	(\$757.50)	\$1,271.41	\$246.25	\$1,638.72	\$261,798.25
Apr-20	\$0.00	\$758.68	(\$758.68)	(\$286.00)	\$2,900.00	\$21,748.75	\$9,767.47	\$246.25	\$1,633.92	\$35,251.71
May-20	\$55,249.00	\$1,094.82	\$54,154.18	\$0.00	\$0.00	\$0.00	\$1,230.36	\$204.93	\$1,657.72	\$57,247.19
Jun-20	\$0.00	\$1,726.22	(\$1,726.22)	\$212.00	\$31,980.25	\$1,000.00	\$7,992.71	\$294.81	\$0.00	\$39,753.55
	\$728,137.20	\$14,489.15	\$713,648.05	\$411,010.64	\$43,498.06	\$48,865.00	\$3,410,685.83	\$2,440.00	\$19,735.84	\$4,649,883.42

Insurance
Actual Expenditures

FY-2019 Month	Wk. Comp Premium	Vendor Reimb.	Net Premium	LAP Insurance	Unemp. Comp.	Deductable Coverage	Healthcare	Long-term Disability	Life Insurance	Total
Jul-18	\$173,424.00	\$2,286.59	\$171,137.41	\$128,470.01	\$0.00	\$340.00	\$119,153.00	\$250.26	\$3,300.80	\$422,651.48
Aug-18	\$0.00	\$2,873.51	(\$2,873.51)	(\$586.00)	\$0.00	\$1,000.00	\$666.69	\$227.00	\$1,662.28	\$96.46
Sep-18	\$173,424.00	\$2,582.89	\$170,841.11	\$98,575.25	\$0.00	\$1,051.20	\$0.00	\$218.57	\$1,653.08	\$272,339.21
Oct-18	\$0.00	\$3,360.60	(\$3,360.60)	\$2,574.00	\$0.00	\$1,461.50	\$5,597.11	\$255.09	\$1,667.08	\$8,194.18
Nov-18	\$0.00	\$3,269.17	(\$3,269.17)	\$336.00	\$0.00	\$8,215.00	\$538.25	\$241.29	\$1,653.08	\$7,714.45
Dec-18	\$173,424.00	\$3,363.73	\$170,060.27	\$98,575.25	\$0.00	\$2,394.56	\$3,272,912.00	\$241.29	\$1,663.48	\$3,545,846.85
Jan-19	\$0.00	\$1,930.03	(\$1,930.03)	\$523.00	\$0.00	\$3,489.44	\$2,178.98	\$257.92	\$1,700.02	\$6,219.33
Feb-19	\$0.00	\$3,077.92	(\$3,077.92)	\$0.00	\$106.00	\$2,827.17	\$0.00	\$249.56	\$1,666.82	\$1,771.63
Mar-19	\$173,424.00	\$1,910.62	\$171,513.38	\$98,575.25	\$147.00	\$75.50	\$0.00	\$249.56	\$1,674.82	\$272,235.51
Apr-19	\$0.00	\$1,305.87	(\$1,305.87)	\$259.00	\$123.00	\$11,000.00	\$9,872.44	\$249.56	\$1,567.22	\$21,765.35
May-19	\$31,362.00	\$1,306.42	\$30,055.58	\$0.00	\$225.00	\$10,000.00	\$1,076.50	\$249.56	\$1,657.22	\$43,263.86
Jun-19	\$0.00	\$2,388.61	(\$2,388.61)	\$0.00	\$476.19	(\$15,183.85)	\$5,547.43	\$261.60	\$0.00	(\$11,287.24)
	\$725,058.00	\$29,655.96	\$695,402.04	\$427,301.76	\$1,077.19	\$26,670.52	\$3,417,542.40	\$2,951.26	\$19,865.90	\$4,590,811.07