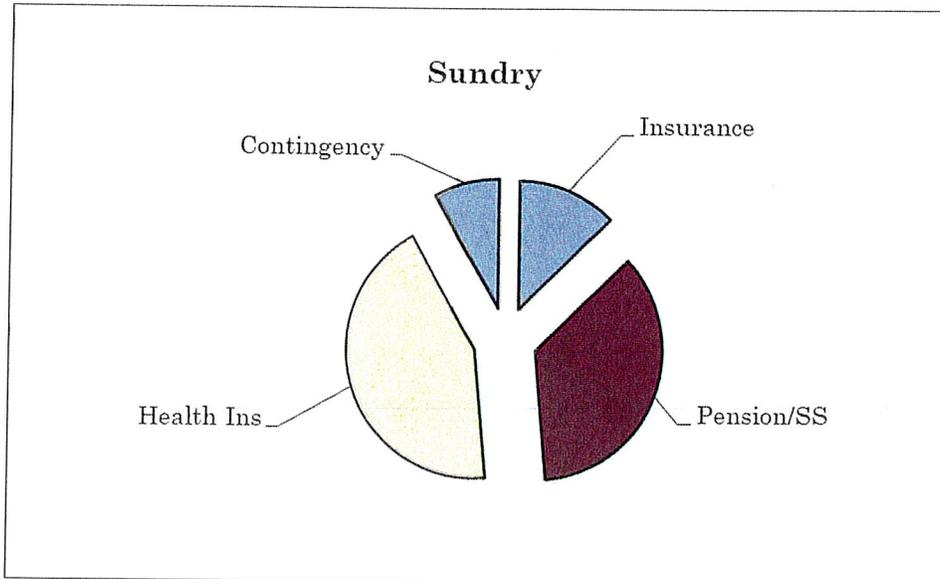


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## Sundry

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# Sundry



The budget for Sundry is 25.79% of the total General Government budget. Within this category are four departmental areas.

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8101 MUNICIPAL INSURANCE

PROGRAM DESCRIPTION

This activity includes all of the Town's insurance programs including property and casualty, liability and worker's compensation. The Town belongs to the Connecticut Interlocal Risk Management Association (CIRMA), a non-profit insurance pool offered by the Connecticut Conference of Municipalities, for municipal insurance.

Town of Coventry  
Town Manager's Proposed Budget  
FY 2026/27

Account ID	Description	FY25 Actual	FY26 Adopted	FY26 Actual	Dept Head	Town Manager	\$ Incr/(Decr)	% Incr/(Decr)
<b>MUNICIPAL INSURANCE</b>								
110-8101-52050	INSURANCE	161,671	180,100	100,889	185,500	185,500	5,400	3.00%
110-8101-52291	WORKER COMP - GA	39,968	43,930	105,556	43,930	43,930	0	0.00%
110-8101-52292	WORKER COMP - PS	92,240	96,850	3,810	96,850	96,850	0	0.00%
110-8101-52293	WORKER COMP - PW	70,384	81,900	0	81,900	81,900	0	0.00%
110-8101-52294	WORKER COMP - HS	2,058	2,125	0	2,125	2,125	0	0.00%
110-8101-52295	WORKER COMP - CC	3,997	6,365	0	6,365	6,365	0	0.00%
<b>Total MUNICIPAL INSURANCE</b>		<b>370,318</b>	<b>411,270</b>	<b>210,255</b>	<b>416,670</b>	<b>416,670</b>	<b>5,400</b>	<b>1.31%</b>

8102 PENSION/SOCIAL SECURITY

PROGRAM DESCRIPTION

This activity provides for the social security payment and retirement fund payment for all Town employees. The current rate of contribution for social security and medicare is 7.65%.

PROGRAM COMMENTARY

All employees contribute toward the cost of pension. The Town funds its pension at a level which could pay off its liability over fifteen years. Losses and gains are averaged over a 4-year period to smooth the volatility of the market. Funds are also included for employee Deferred Compensation Programs.

Town of Coventry  
Town Manager's Proposed Budget  
FY 2026/27

Account ID	Description	FY25 Actual	FY26 Adopted	FY26 Actual	Dept Head	Town Manager	\$ Incr/(Decr)	% Incr/(Decr)
<b>PENSION/SOCIAL SECURITY</b>								
110-8102-51063	FICA - GA	113,287	114,380	55,148	126,550	119,640	5,260	4.60%
110-8102-51064	FICA - PS	178,087	164,000	82,044	200,050	165,260	1,260	0.77%
110-8102-51065	FICA - PW	138,857	160,040	59,243	160,550	147,550	(12,490)	-7.80%
110-8102-51066	FICA - HUMAN SVCS	22,984	23,000	10,017	27,270	27,270	4,270	18.57%
110-8102-51067	FICA - CIVIC/CULTURAL	6,599	6,500	2,856	10,400	3,180	(3,320)	-51.08%
110-8102-51071	PENSION - GA	174,048	169,700	19,080	171,230	171,230	1,530	0.90%
110-8102-51072	PENSION - PS	309,939	310,100	50,083	326,300	326,300	16,200	5.22%
110-8102-51073	PENSION - PW	228,595	246,600	15,032	274,050	274,050	27,450	11.13%
110-8102-51074	PENSION - HS	36,562	37,300	2,411	37,100	37,100	(200)	-0.54%
110-8102-51075	PENSION - CC	20,237	21,600	1,287	21,400	21,400	(200)	-0.93%
<b>Total PENSION/SOCIAL SECURITY</b>		<b>1,229,195</b>	<b>1,253,220</b>	<b>297,201</b>	<b>1,354,900</b>	<b>1,292,980</b>	<b>39,760</b>	<b>3.17%</b>

8103 HEALTH INSURANCE

PROGRAM DESCRIPTION

This activity provides for the group insurance costs for the employees of the Town of Coventry. The Town provides CIGNA Health Insurance, Life, Accidental Death & Dismemberment, and Long-Term Disability contracts for its employees.

PROGRAM COMMENTARY

The Town is part of the first health insurance pool in Connecticut. As a member of the pool, the plan can be self-funded and avoids the State taxes imposed on fully-funded plans. In addition, the Town sees savings from group purchasing of professional services. Monthly premiums for medical and dental insurance were increased by 8.0% for the FY 26-27 Town Budget, due to increases in claim trends.

Town of Coventry  
Town Manager's Proposed Budget  
FY 2026/27

Account ID	Description	FY25 Actual	FY26 Adopted	FY26 Actual	Dept Head	Town Manager	\$ Incr/(Decr)	% Incr/(Decr)
<b>HEALTH INSURANCE</b>								
110-8103-51711	HEALTH INS GENERAL ADMIN	341,371	302,300	9,077	332,530	326,484	24,184	8.00%
110-8103-51712	HEALTH INS PUBLIC SAFETY	428,659	409,000	12,691	449,900	441,720	32,720	8.00%
110-8103-51713	HEALTH INS PUBLIC WORKS	533,084	490,000	6,471	539,000	529,200	39,200	8.00%
110-8103-51714	HEALTH INS HUMAN SERVICES	75,761	69,400	2,139	76,340	74,952	5,552	8.00%
110-8103-51715	HEALTH INS CIVIC & CULTURAL	28,070	37,500	2,011	41,250	40,500	3,000	8.00%
110-8103-51720	LIFE INSURANCE	8,790	9,000	3,864	9,900	9,720	720	8.00%
<b>Total HEALTH INSURANCE</b>		<b>1,415,735</b>	<b>1,317,200</b>	<b>36,253</b>	<b>1,448,920</b>	<b>1,422,576</b>	<b>105,376</b>	<b>8.00%</b>

8301 CONTINGENCY

PROGRAM DESCRIPTION

The purpose of this account is to provide for unforeseen expenses which may occur during the year.

PROGRAM COMMENTARY

General contingency has been held to the bare amount necessary for unforeseen events.

Three union contracts are currently under negotiations for contracts that will begin July 1, 2026. Since these contracts have not settled, funding for contracted pay increases and benefits is included in Contingency – Negotiated Union Contracts.

Town of Coventry  
Town Manager's Proposed Budget  
FY 2026/27

Account ID	Description	FY25 Actual	FY26 Adopted	FY26 Actual	Dept Head	Town Manager	\$ Incr/(Decr)	% Incr/(Decr)
<b>CONTINGENCY</b>								
110-8301-52260	NEGOTIATED UNION CONTRACT	0	0	0	0	219,093	219,093	
110-8301-53230	TRANSFERS	38,453	25,000	22,501	25,000	25,000	0	0.00%
<b>Total CONTINGENCY</b>		<b>38,453</b>	<b>25,000</b>	<b>22,501</b>	<b>25,000</b>	<b>244,093</b>	<b>219,093</b>	<b>876.37%</b>

8303 CLAIMS AND LOSSES

PROGRAM DESCRIPTION

This fund provides money for the payment of unemployment claims, and claims for damage not covered by insurance including payment of deductibility. Costs for eviction, personnel settlements and damages are paid from this account.

Town of Coventry  
Town Manager's Proposed Budget  
FY 2026/27

Account ID	Description	FY25 Actual	FY26 Adopted	FY26 Actual	Dept Head	Town Manager	\$ Incr/(Decr)	% Incr/(Decr)
<b>CLAIMS AND LOSSES</b>								
110-8303-53230	TRANSFERS	96,465	25,000	4,445	25,000	25,000	0	0.00%
<b>Total CLAIMS AND LOSSES</b>		<b>96,465</b>	<b>25,000</b>	<b>4,445</b>	<b>25,000</b>	<b>25,000</b>	<b>0</b>	<b>0.00%</b>