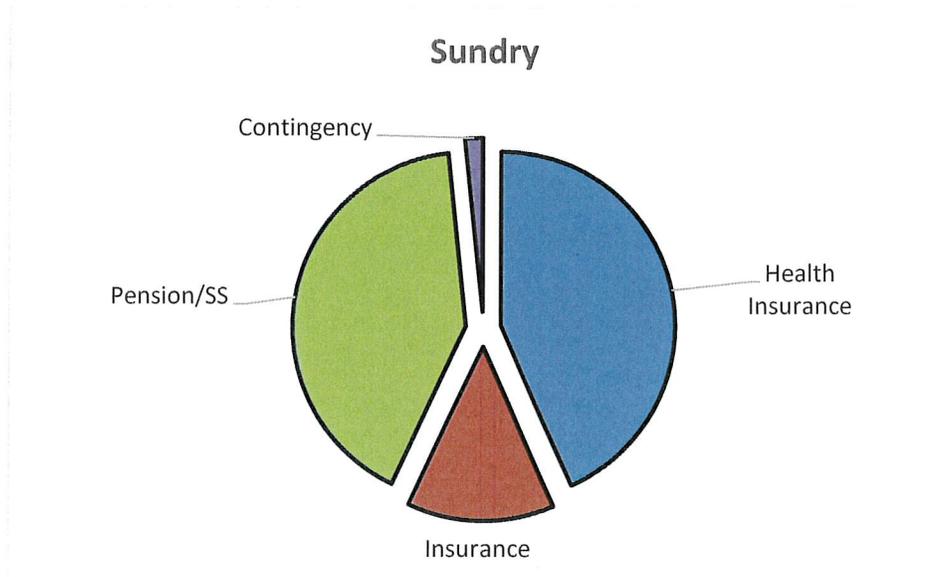


Sundry



The budget for Sundry is 24.64% of the total General Government budget. Within this category are four departmental areas.

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
Council Recommended Budget

Budget Fiscal Year: 2026 to 2026

| Account# and Description | 2024 Actual | 2025 Base Budget | 2025 Actual YTD | 2025 Est. Actual | Dept Head | Town Manager | Council | Cou/Bud Inc/Dec | % |
|--|----------------|---------------------|--------------------|---------------------|-----------|--------------|---------|--------------------|------|
| 8101 MUNICIPAL INSURANC | | | | | | | | | |
| 52050 INSURANCE LAP Cyber insurance. | 157,683 | 180,100 | 161,671 | 180,100 | 180,100 | 180,100 | 180,100 | 0 | .00 |
| 52291 WORKER COMP - GA 3% | 20,630 | 42,630 | 39,968 | 42,630 | 49,785 | 43,930 | 43,930 | 1,300 | 3.05 |
| 52292 WORKER COMP - PS | 85,000 | 93,850 | 92,240 | 93,850 | 109,620 | 96,850 | 96,850 | 3,000 | 3.20 |
| 52293 WORKER COMP - PW | 73,000 | 79,400 | 70,384 | 79,400 | 92,730 | 81,900 | 81,900 | 2,500 | 3.15 |
| 52294 WORKER COMP - HS | 2,060 | 2,060 | 2,058 | 2,060 | 2,410 | 2,125 | 2,125 | 65 | 3.16 |
| 52295 WORKER COMP - CC | 6,060 | 6,180 | 3,997 | 6,180 | 7,280 | 6,365 | 6,365 | 185 | 2.99 |
| Total 8101 MUNICIPAL IN | 344,433 | 404,220 | 370,318 | 404,220 | 441,925 | 411,270 | 411,270 | 7,050 | 1.74 |

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
Council Recommended Budget

Budget Fiscal Year: 2026 to 2026

| Account# and Description | 2024 Actual | 2025 Base Budget | 2025 Actual YTD | 2025 Est. Actual | Dept Head | Town Manager | Council | Cou/Bud Inc/Dec | % |
|--------------------------------|------------------|---------------------|--------------------|---------------------|------------------|------------------|------------------|--------------------|-------------|
| 8102 PENSION/SOCIAL SEC | | | | | | | | | |
| 51063 FICA - GA | 113,372 | 113,000 | 103,837 | 113,000 | 114,380 | 114,380 | 114,380 | 1,380 | 1.22 |
| 51064 FICA - PS | 175,047 | 160,000 | 163,479 | 160,000 | 164,000 | 164,000 | 164,000 | 4,000 | 2.50 |
| 51065 FICA - PW | 134,224 | 155,500 | 128,647 | 155,500 | 160,040 | 160,040 | 160,040 | 4,540 | 2.92 |
| 51066 FICA - HUMAN SVCS | 23,442 | 23,500 | 21,283 | 23,500 | 23,000 | 23,000 | 23,000 | (500) | (2.13) |
| 51067 FICA - CIVIC/CULTURAL | 6,454 | 8,000 | 6,092 | 8,000 | 6,500 | 6,500 | 6,500 | (1,500) | (18.75) |
| 51071 PENSION - GA | 164,962 | 159,700 | 170,594 | 159,700 | 169,700 | 169,700 | 169,700 | 10,000 | 6.26 |
| 51072 PENSION - PS | 296,582 | 290,800 | 301,442 | 290,800 | 310,100 | 310,100 | 310,100 | 19,300 | 6.64 |
| 51073 PENSION - PW | 196,618 | 236,000 | 225,908 | 236,000 | 246,600 | 246,600 | 246,600 | 10,600 | 4.49 |
| 51074 PENSION - HS | 42,655 | 36,200 | 36,124 | 36,200 | 37,300 | 37,300 | 37,300 | 1,100 | 3.04 |
| 51075 PENSION - CC | 10,230 | 21,600 | 20,007 | 21,600 | 21,600 | 21,600 | 21,600 | 0 | .00 |
| Total 8102 PENSION/SOCI | 1,163,586 | 1,204,300 | 1,177,413 | 1,204,300 | 1,253,220 | 1,253,220 | 1,253,220 | 48,920 | 4.06 |

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 5.5% for the FY25-26 Town Budget, due to increases in claim trends.

Town of Coventry
Council Recommended Budget

Budget Fiscal Year: 2026 to 2026

| Account# and Description | 2024 Actual | 2025 Base Budget | 2025 Actual YTD | 2025 Est. Actual | Dept Head | Town Manager | Council | Cou/Bud Inc/Dec | % |
|--|------------------|---------------------|--------------------|---------------------|------------------|------------------|------------------|--------------------|---------------|
| 8103 HEALTH INSURANCE | | | | | | | | | |
| 51711 HEALTH INS GENERAL ADMIN 5.5% Increase in Premium | 242,078 | 342,300 | 289,372 | 342,300 | 302,300 | 302,300 | 302,300 | (40,000) | (11.69) |
| 51712 HEALTH INS PUBLIC SAFETY 5.5% increase in Premium. | 393,195 | 413,000 | 364,253 | 413,000 | 409,000 | 409,000 | 409,000 | (4,000) | (.97) |
| 51713 HEALTH INS PUBLIC WORKS 9% increase in Premium. | 503,531 | 517,000 | 449,158 | 517,000 | 490,000 | 490,000 | 490,000 | (27,000) | (5.22) |
| 51714 HEALTH INS HUMAN SERVICES 5.5% increase in Premium. | 69,135 | 56,000 | 63,564 | 56,000 | 69,400 | 69,400 | 69,400 | 13,400 | 23.93 |
| 51715 HEALTH INS CIVIC & CULTURAL 5.5% increase in Premium. | 21,188 | 27,500 | 24,470 | 27,500 | 37,500 | 37,500 | 37,500 | 10,000 | 36.36 |
| 51720 LIFE INSURANCE Increase in the Hartford rates \$750/mo *12= \$9000 | 8,279 | 8,520 | 8,790 | 8,520 | 9,000 | 9,000 | 9,000 | 480 | 5.63 |
| Total 8103 HEALTH INSUR | 1,237,406 | 1,364,320 | 1,199,607 | 1,364,320 | 1,317,200 | 1,317,200 | 1,317,200 | (47,120) | (3.45) |

8301 CONTINGENCY

PROGRAM DESCRIPTION

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

PROGRAM COMMENTARY

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

Town of Coventry
Council Recommended Budget

Budget Fiscal Year: 2026 to 2026

| Account# and Description | 2024 Actual | 2025 Base Budget | 2025 Actual YTD | 2025 Est. Actual | Dept Head | Town Manager | Council | Cou/Bud Inc/Dec | % |
|--------------------------|----------------|---------------------|--------------------|---------------------|-----------|--------------|---------|--------------------|-----|
| 8301 CONTINGENCY | | | | | | | | | |
| 53230 TRANSFERS | 3,295 | 25,000 | 121,664 | 25,000 | 25,000 | 25,000 | 25,000 | 0 | .00 |
| Total 8301 CONTINGENCY | 3,295 | 25,000 | 121,664 | 25,000 | 25,000 | 25,000 | 25,000 | 0 | .00 |

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
Council Recommended Budget

Budget Fiscal Year: 2026 to 2026

| Account# and Description | 2024 Actual | 2025 Base Budget | 2025 Actual YTD | 2025 Est. Actual | Dept Head | Town Manager | Council | Cou/Bud Inc/Dec | % |
|--------------------------|----------------|---------------------|--------------------|---------------------|-----------|--------------|---------|--------------------|-----|
| 8303 CLAIMS AND LOSSES | | | | | | | | | |
| 53230 TRANSFERS | 6,684 | 25,000 | 173,522 | 25,000 | 25,000 | 25,000 | 25,000 | 0 | .00 |
| Total 8303 CLAIMS AND L | 6,684 | 25,000 | 173,522 | 25,000 | 25,000 | 25,000 | 25,000 | 0 | .00 |

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