

Analysis of Projected FY 2007

Enterprise Funds - Water and Sewer

Insurance Appropriation

Based on December, 2005 Enrolment

	Individual	Family	Total Needs		Individual	Family	Total Needs
Active Employees Plans:				Senior Plans:			
Network Blue				First Seniority			
Rates (Regular Members)	442.05	1,061.40		Rates (Senior Care)	120.75		
Participants	2	2		Participants			
Total	\$10,609	\$25,474	\$36,083	Total	\$0	\$0	\$0
Harvard/Pilgrim PPO				HPHC Medicare Enhancement			
Rates (Regular Members)	420.90	926.33		Rates (Senior Care)	234.60		
Participants	1			Participants	2		
Total	\$5,051	\$0	\$5,051	Total	\$5,630	\$0	\$5,630
Harvard/Pilgrim EPO				Fallon Senior Plan			
Rates (Regular Members)	408.40	959.79		Rates (Senior Care)	113.85		
Participants	3	8		Participants			
Total	\$14,702	\$92,140	\$106,842	Total	\$0		\$0
Tufts POS				Tufts Medicare Supplement			
Rates (Regular Members)	420.90	926.33		Rates (Senior Care)	166.18		
Participants				Participants	2		
Total	\$0	\$0	\$0	Total	\$3,988		3,988.20
Tufts EPO				Out of Area Retirees			
Rates (Regular Members)	467.34	1,071.17		Rates (Retired Members)	463.45	1,012.58	
Participants	8	10		Participants		0	
Total	\$44,864	\$128,540	\$173,404	Total	\$0	\$0	\$0
Fallon Group Direct Care				Medex			
Rates (Regular Members)	382.19	920.67		Rates (Retired Members)	202.98		
Participants				Participants	4		
Total	\$0	\$0	\$0	Total	\$9,743		\$9,743
ITT Hartford Life	2.33			Tufts Secure Horizons			
Participants (All)	29			Rates (Retired Members)	109.25		
Total	\$811		\$811	Participants			
				Total	0.00		0.00
				Blue Care 65			
				Rate	153.39		
				Participants			
				Total	\$0		\$0
Premium Cost			\$341,553	BCBS Managed Blue for Seniors			
Cook & Co				Rates (Retired Members)	172.76		
Contingency Unforeseen Expense			\$0	Participants			
All other Miscellaneous Items: (Health Fair/Legal Issues, etc.)				Total	\$0.00		\$0.00
Total Appropriation Needed			\$341,553	Medicare Reimbursement			
				Rate	486.53		
				Participants	0		
				Total	\$0.00		\$0.00

Requested Per Article (Notations)

Medicare reimbursement increased 12% over 2006 Reimbursements

All HMO and PPO rates calculated using a 15% increase over Fiscal 2006 Rates

FY 2007 Budget Presentation

Town of Natick Fiscal Year 2002 thru 2006
Departmental Executive Summary of Finances

Departmental Budget and Personnel Requirements Expended by Fiscal Year					
Category	2002	2003	2004	2005	Thru December 2006
Staffing					
Full-Time Employees					
Part-Time Employees			<i>Not Applicable</i>		
Seasonal Employees					
Operating Budget					
Personal Services					
Purchase of Services	N/A	N/A			
Other Personnel Services					
Technical & Professional Svcs					
Supplies					
Other Chgs & Expenditures			\$812,456.61	\$844,562.29	\$246,354.36
Total Operating Budget	\$0.00	\$0.00	\$812,456.61	\$844,562.29	\$246,354.36
Capital Investments Expended					

Quarterly Expenditure Pattern Fiscal Year 2001 thru 2006 - Operating Budget					
Percent Expended by Fiscal Year	2002	2003	2004	2005	2006
Personal Services					
Quarter 1 ending Sept 30					
Quarter 2 ending Dec 31					
Quarter 3 ending March 31			<i>Not Applicable</i>		
Quarter 4 ending June 30					
Encumbrances for Year Closed to Fund Balance					
Total Pers Svcs	0.00%	0.00%	0.00%	0.00%	0.00%

All Non-Personal Services					
Quarter 1 ending Sept 30			40.67%	39.56%	48.25%
Quarter 2 ending Dec 31			8.60%	8.01%	16.35%
Quarter 3 ending March 31			40.84%	40.74%	
Quarter 4 ending June 30			8.77%	8.61%	
Encumbrances for Year Closed to Fund Balance			0.00%	0.00%	
Total Non-Pers Svcs	0.00%	0.00%	100.00%	100.00%	64.60%

Capital Investments Expended					
Quarter 1 ending Sept 30					
Quarter 2 ending Dec 31					
Quarter 3 ending March 31					
Quarter 4 ending June 30					
Encumbrances for Year Closed to Fund Balance					
Total Capital	0.00%	0.00%	0.00%	0.00%	0.00%

Encumbrances include Current Year and Carryforward amounts from Previous Fiscal Years
Please NOTE some Encumbrances are MULTI-YEAR.

Water and Sewer - Employee Fringe Benefits and Insurance

	Tn Adm Recommended	Dept Requests	2006 Expended 12/31/05	2006 Appropriated	2005 Actual	2004 Actual	2003 Actual	2002 Actual
FICA {Medicare}	15,000.00	15,000.00	6,257.48	15,000.00	11,928.89	11,147.30	0.00	
Insurance Group Health & Life	347,088.00	347,088.00	148,149.15	297,826.00	255,566.75	251,211.46	0.00	
LIUNA Pension	29,216.75	29,216.75	10,467.23	28,256.00	23,821.65	20,676.85	0.00	
OTHER PERSONAL SERVICES	391,304.75	391,304.75	164,873.86	341,082.00	291,317.29	283,035.61	0.00	0.00
Funding Schedule (22 Year) Both Water & Sewer	184,946.00	184,946.00	81,480.50	162,961.00	553,245.00	529,421.00	0.00	
OTHER CHARGES & EXPENDITURES	184,946.00	184,946.00	81,480.50	162,961.00	553,245.00	529,421.00	0.00	0.00
BUDGET TOTAL	576,250.75	576,250.75	246,354.36	504,043.00	844,562.29	812,456.61	0.00	0.00