Town/BOE of Colchester			
Health Insurance Reserve Fund			
Cash Flow Analysis - June 2022			
	BOE	**Town**	
Balance 5/31/22	4,087,295.69	(252,255.03)	3,835,040.66
June employer		93,222.00	
June Sewer & Water		7,349.00	
June Cafeteria			
June employee, etc.	143,231.33	19,928.23	
June interest	482.38	25.39	
Employer HSA contributions	(96,490.00)		
PPI Benefits	(4,372.50)	(859.50)	
Admin costs	(72,233.67)	(14,129.36)	
Stop loss claims reimb	27,039.43	1,990.78	
June claims (thru 6/5/22)	(468,423.46)	(190,840.30)	
Balance 6/30/22	3,616,529.20	(335,568.79)	3,280,960.41

Town/BOE of Colchester
Health Insurance Reserve Fund - FY 2022-2023

	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
BOE													
Balance, beginning of month	3,616,529.20	3,774,211.51	4,253,961.40	4,111,469.92	4,179,022.74	4,292,333.78	4,343,511.23	4,290,718.32	4,514,239.00	4,429,748.63	4,430,424.11	4,078,410.08	3,616,529.20
Employer contribution	424,181.50	616,900.00	308,450.00	308,450.00	308,450.00	308,450.00	317,179.91	308,450.00	308,450.00	308,450.00	0.00	0.00	3,517,411.41
Employee contributions	71,430.45	36,388.69	134,458.73	157,181.66	134,883.87	158,385.26	134,427.79	143,117.15	134,370.82	145,786.64	142,662.29	197,711.22	1,590,804.57
Interest	1,036.96	1,842.37	3,361.10	2,951.56	4,101.36	6,729.30	7,363.88	7,871.88	7,078.41	8,825.17	8,407.84	7,937.42	67,507.25
Employer HSA contributions	(20,750.00)	(500.00)	(120,385.42)	(843.75)	0.00	(98,843.75)	(11,125.00)	(562.50)	(106,906.25)	(667.00)	(1,437.50)	(105,812.50)	(467,833.67)
Prior yr adj - Employer HSA													0.00
Wellness program fees													0.00
Wellness program incentives													0.00
Year End Settlement													0.00
Prior yr adj - Retiree contributions								1,522.80					1,522.80
PPI Benefits	(4,582.50)	(4,427.00)	(4,475.50)	(4,042.50)	(4,444.00)	(4,312.00)	(4,307.00)	(4,400.50)	(4,415.00)	(8,751.50)	0.00	(3,499.50)	(51,657.00)
Actuarial & Other Services										(8,875.00)			(8,875.00)
Federal Excise Tax Payments		(1,954.44)			(29.55)								(1,983.99)
State of CT DPH Assessment													0.00
Other costs													0.00
Admin costs	(77,721.31)	(106,843.92)	(67,942.33)	(70,585.11)	(71,223.98)	(70,998.34)	(71,121.48)	(71,120.68)	(71,221.29)	(71,221.29)	(64,318.91)	(67,839.96)	(882,158.60)
Claims	(235,912.79)	(61,655.82)	(395,958.06)	(325,559.04)	(258,426.66)	(248,233.02)	(425,211.00)	(161,357.47)	(351,847.06)	(372,871.54)	(437,327.75)	(401,436.70)	(3,675,796.91)
Balance, end of month	3,774,211.51	4,253,961.40	4,111,469.92	4,179,022.74	4,292,333.78	4,343,511.23	4,290,718.32	4,514,239.00	4,429,748.63	4,430,424.11	4,078,410.08	3,705,470.06	3,705,470.06
Town													
Balance, beginning of month	(335,568.79)	(433,642.47)	(232,469.21)	(262,613.76)	(238,367.72)	(217,437.54)	(196,780.72)	(323,707.27)	(371,701.19)	(249,632.06)	(394,371.97)	(287,046.07)	(335,568.79)
Employer contribution	0.00	194,702.58	97,351.29	97,351.29	97,351.29	97,351.29	0.00	0.00	194,702.58	0.00	194,702.58	0.00	973,512.90
Employee contributions	18,972.31	19,907.03	18,258.72	17,780.82	18,046.13	17,631.46	17,654.14	17,048.23	16,960.46	16,393.94	16,006.00	15,567.42	210,226.66
Interest	54.58	96.97	176.90	155.35	215.86	354.17	387.57	0.00	0.00	0.00	0.00	0.00	1,441.40
Employer HSA contributions	(22,225.00)	0.00	(250.00)	(17,075.00)	0.00	0.00	(22,925.00)	0.00	(900.00)	(16,930.53)	(675.00)	0.00	(80,980.53)
Prior yr adj - Employer HSA													0.00
Wellness program fees													0.00
Wellness program incentives													0.00
Year End Settlement													0.00
Prior yr adj - Retiree contributions													0.00
PPI Benefits	(928.00)	(783.50)	(844.00)	(900.00)	(859.50)	(901.50)	(856.50)	(875.00)	(847.00)	(1,768.50)	0.00	(606.50)	(10,170.00)
Actuarial & Other Services										(8,875.00)			(8,875.00)
Federal Excise Tax Payments		(393.02)			(41.79)	(57.23)							(492.04)
Other costs													0.00
Admin costs	(14,295.12)	(12,356.79)	(15,209.34)	(15,165.66)	(14,677.38)	(15,094.87)	(14,433.65)	(14,428.35)	(14,830.56)	(14,830.56)	(11,841.86)	(13,418.00)	(170,582.14)
Claims	(79,652.45)	0.00	(129,628.12)	(57,900.76)	(79,104.43)	(78,626.50)	(106,753.12)	(49,738.80)	(73,016.35)	(118,729.26)	(90,865.82)	(82,132.84)	(946,148.45)
Balance, end of month	(433,642.47)	(232,469.21)	(262,613.76)	(238,367.72)	(217,437.54)	(196,780.72)	(323,707.27)	(371,701.19)	(249,632.06)	(394,371.97)	(287,046.07)	(367,635.99)	(367,635.99)
Combined													
Balance, beginning of month	3,280,960.41	3,340,569.04	4,021,492.19	3,848,856.16	3,940,655.02	4,074,896.24	4,146,730.51	3,967,011.05	4,142,537.81	4,180,116.57	4,036,052.14	3,791,364.01	3,280,960.41
Employer contribution	424,181.50	811,602.58	405,801.29	405,801.29	405,801.29	405,801.29	317,179.91	308,450.00	503,152.58	308,450.00	194,702.58	0.00	4,490,924.31
Employee contributions	90,402.76	56,295.72	152,717.45	174,962.48	152,930.00	176,016.72	152,081.93	160,165.38	151,331.28	162,180.58	158,668.29	213,278.64	1,801,031.23
Interest	1,091.54	1,939.34	3,538.00	3,106.91	4,317.22	7,083.47	7,751.45	7,871.88	7,078.41	8,825.17	8,407.84	7,937.42	68,948.65
Employer HSA contributions	(42,975.00)	(500.00)	(120,635.42)	(17,918.75)	0.00	(98,843.75)	(34,050.00)	(562.50)	(107,806.25)	(17,597.53)	(2,112.50)	(105,812.50)	(548,814.20)
Prior yr adj - Employer HSA			0.00										0.00
Wellness program fees					0.00		0.00	0.00					0.00
Wellness program incentives					0.00								0.00
Year End Settlement				0.00									0.00
Prior yr adj - Retiree contributions	0.00			0.00	0.00			1,522.80					1,522.80
PPI Benefits	(5,510.50)	(5,210.50)	(5,319.50)	(4,942.50)	(5,303.50)	(5,213.50)	(5,163.50)	(5,275.50)	(5,262.00)	(10,520.00)	0.00	(4,106.00)	(61,827.00)
Actuarial & Other Services		0.00	0.00	0.00	0.00		0.00	0.00	0.00	(17,750.00)	0.00	0.00	(17,750.00)
Federal Excise Tax Payments	0.00	(2,347.46)	0.00	0.00	(71.34)	(57.23)	0.00	0.00	0.00	0.00	0.00	0.00	(2,476.03)
State of CT DPH Assessment													0.00
Other costs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Admin costs	(92,016.43)	(119,200.71)	(83,151.67)	(85,750.77)	(85,901.36)	(86,093.21)	(85,555.13)	(85,549.03)	(86,051.85)	(86,051.85)	(76,160.77)	(81,257.96)	(1,052,740.74)
Claims	(315,565.24)	(61,655.82)	(525,586.18)	(383,459.80)	(337,531.09)	(326,859.52)	(531,964.12)	(211,096.27)	(424,863.41)	(491,600.80)	(528,193.57)	(483,569.54)	(4,621,945.36)
Balance, end of month	3,340,569.04	4,021,492.19	3,848,856.16	3,940,655.02	4,074,896.24	4,146,730.51	3,967,011.05	4,142,537.81	4,180,116.57	4,036,052.14	3,791,364.01	3,337,834.07	3,337,834.07

Town/BOE of Colchester
Health Insurance Reserve Fund - FY 2023-2024

BOE	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
Balance, beginning of month	3,705,470.06	3,346,997.04	2,763,850.96	3,465,068.92	3,719,046.85	4,121,171.65	4,035,499.78	3,660,387.66	3,109,149.81	3,289,147.21	3,009,634.04	3,212,496.02	3,705,470.06
Employer contribution	0.00	0.00	969,912.57	554,205.57	709,691.57	329,205.57	329,205.57	0.00	649,559.07	8,852.07	649,559.07	0.00	4,200,191.06
Employee contributions	29,278.65	51,635.32	151,286.68	119,201.07	154,955.98	161,424.37	138,190.55	123,430.05	157,622.90	137,892.66	159,359.42	157,244.02	1,541,521.67
Interest	7,509.97	7,514.77	6,575.99	5,609.21	7,171.79	7,797.04	8,212.21	7,497.27	7,292.22	7,698.52	6,985.92	7,074.43	86,939.34
Employer HSA contributions	(18,500.00)	0.00	(117,062.50)	(2,406.25)	(1,461.54)	(106,053.75)	(4,375.00)	(1,125.00)	(109,312.50)	0.00	0.00	(107,500.00)	(467,796.54)
Prior yr adj - Employer HSA													0.00
Wellness program fees													0.00
Wellness program incentives													0.00
Year End Settlement													0.00
Prior yr adj - Retiree contributions													0.00
PPI Benefits	(3,970.00)	(11,460.00)	0.00	(4,803.00)	(4,444.50)	0.00	(4,295.00)	(8,447.00)	(4,258.00)	(4,041.50)	0.00	(4,320.00)	(50,039.00)
Actuarial & Other Services													0.00
Federal Excise Tax Payments		(1,718.64)				(850.00)							(2,568.64)
State of CT DPH Assessment													0.00
Other costs													0.00
Admin costs	(199.20)	(134,011.37)	(87.50)	(68,950.69)	(66,356.75)	(11,639.25)	(91,060.25)	(74,820.55)	(71,652.88)	(68,766.65)	(4,944.36)	(75,648.79)	(668,138.24)
Claims	(372,592.44)	(495,106.16)	(309,407.28)	(348,877.98)	(397,431.75)	(465,555.85)	(750,990.20)	(597,772.62)	(449,253.41)	(361,148.27)	(608,098.07)	(602,866.29)	(5,759,100.32)
Balance, end of month	3,346,997.04	2,763,850.96	3,465,068.92	3,719,046.85	4,121,171.65	4,035,499.78	3,660,387.66	3,109,149.81	3,289,147.21	3,009,634.04	3,212,496.02	2,586,479.39	2,586,479.39

Town	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
Balance, beginning of month	(367,635.99)	(448,740.87)	(430,397.79)	(491,425.63)	(677,849.22)	(762,235.27)	(861,800.24)	(939,034.96)	(327,164.79)	(286,051.01)	(202,624.89)	(256,234.80)	(367,635.99)
Employer contribution	0.00	194,702.58	0.00	0.00	0.00	0.00	0.00	724,932.00	90,617.50	134,146.50	94,970.40	106,064.91	1,345,433.89
Employee contributions	15,274.06	16,318.35	16,243.30	15,704.66	16,084.92	16,173.92	17,233.34	26,274.93	20,291.83	21,376.98	23,650.71	21,273.16	225,900.16
Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer HSA contributions	(15,875.00)	0.00	0.00	(14,125.00)	(370.00)	0.00	(21,775.00)	0.00	(250.00)	(16,900.00)	0.00	0.00	(69,295.00)
Prior yr adj - Employer HSA													0.00
Wellness program fees													0.00
Wellness program incentives													0.00
Year End Settlement													0.00
Prior yr adj - Retiree contributions													0.00
PPI Benefits	(872.00)	(2,513.00)	0.00	(600.50)	(881.50)	0.00	(805.00)	(1,809.00)	(904.50)	(920.00)	0.00	(887.50)	(10,193.00)
Actuarial & Other Services						(850.00)							(850.00)
Federal Excise Tax Payments		0.00						(723.31)					(723.31)
Other costs													0.00
Admin costs	(50.40)	(27,367.09)	(5.40)	(12,545.61)	(14,482.95)	(15,043.80)	(4,457.96)	(15,810.60)	(15,290.74)	(14,919.81)	(1,045.84)	(15,826.35)	(136,846.55)
Claims	(79,581.54)	(162,797.76)	(77,265.74)	(174,857.14)	(84,736.52)	(99,845.09)	(67,430.10)	(120,993.85)	(53,350.31)	(39,357.55)	(171,185.18)	(56,780.88)	(1,188,181.66)
Balance, end of month	(448,740.87)	(430,397.79)	(491,425.63)	(677,849.22)	(762,235.27)	(861,800.24)	(939,034.96)	(327,164.79)	(286,051.01)	(202,624.89)	(256,234.80)	(202,391.46)	(202,391.46)

Combined	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
Balance, beginning of month	3,337,834.07	2,898,256.17	2,333,453.17	2,973,643.29	3,041,197.63	3,358,936.38	3,173,699.54	2,721,352.70	2,781,985.02	3,003,096.20	2,807,009.15	2,956,261.22	3,337,834.07
Employer contribution	0.00	194,702.58	969,912.57	554,205.57	709,691.57	329,205.57	329,205.57	724,932.00	740,176.57	142,998.57	744,529.47	106,064.91	5,545,624.95
Employee contributions	44,552.71	67,953.67	167,529.98	134,905.73	171,040.90	177,598.29	155,423.89	149,704.98	177,914.73	159,269.64	183,010.13	178,517.18	1,767,421.83
Interest	7,509.97	7,514.77	6,575.99	5,609.21	7,171.79	7,797.04	8,212.21	7,497.27	7,292.22	7,698.52	6,985.92	7,074.43	86,939.34
Employer HSA contributions	(34,375.00)	0.00	(117,062.50)	(16,531.25)	(1,831.54)	(106,053.75)	(26,150.00)	(1,125.00)	(109,562.50)	(16,900.00)	0.00	(107,500.00)	(537,091.54)
Prior yr adj - Employer HSA			0.00										0.00
Wellness program fees					0.00		0.00	0.00					0.00
Wellness program incentives					0.00								0.00
Year End Settlement				0.00									0.00
Prior yr adj - Retiree contributions	0.00			0.00	0.00								0.00
PPI Benefits	(4,842.00)	(13,973.00)	0.00	(5,403.50)	(5,326.00)	0.00	(5,100.00)	(10,256.00)	(5,162.50)	(4,961.50)	0.00	(5,207.50)	(60,232.00)
Actuarial & Other Services		0.00	0.00	0.00	0.00	(1,700.00)	0.00	0.00	0.00	0.00	0.00	0.00	(1,700.00)
Federal Excise Tax Payments	0.00	(1,718.64)						(723.31)					(2,441.95)
State of CT DPH Assessment													0.00
Other costs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Admin costs	(249.60)	(161,378.46)	(92.90)	(81,496.30)	(80,839.70)	(26,683.05)	(95,518.21)	(90,631.15)	(86,943.62)	(83,686.46)	(5,990.20)	(91,475.14)	(804,984.79)
Claims	(452,173.98)	(657,903.92)	(386,673.02)	(523,735.12)	(482,168.27)	(565,400.94)	(818,420.30)	(718,766.47)	(502,603.72)	(400,505.82)	(779,283.25)	(659,647.17)	(6,947,281.98)
Balance, end of month	2,898,256.17	2,333,453.17	2,973,643.29	3,041,197.63	3,358,936.38	3,173,699.54	2,721,352.70	2,781,985.02	3,003,096.20	2,807,009.15	2,956,261.22	2,384,087.93	2,384,087.93

Town/BOE of Colchester
Health Insurance Reserve Fund - FY 2024-2025

	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
BOE													
Balance, beginning of month	2,586,479.39	2,165,811.72	2,437,059.33	2,835,640.11	2,695,526.13	2,670,934.66	2,330,870.42	2,239,280.12	2,033,999.20	1,633,000.92	1,389,556.22	1,075,889.30	2,586,479.39
Employer contribution	0.00	597,144.07	823,903.45	303,550.45	303,550.45	303,550.45	294,146.00	312,954.90	303,550.45	303,550.45	303,550.45	303,550.45	4,153,001.57
Employee contributions	32,260.34	36,984.34	159,056.04	141,784.03	157,325.49	158,105.35	150,838.09	148,481.19	161,211.18	147,153.95	149,961.55	174,994.07	1,618,155.62
Interest	6,675.58	6,131.71	6,243.31	7,369.48	6,828.57	6,514.82	5,603.96	4,595.47	3,784.37	3,533.84	3,005.14	2,534.71	62,820.96
Employer HSA contributions	(25,687.50)	0.00	(128,250.00)	(562.50)	0.00	(109,968.75)	(5,750.00)	0.00	(112,718.75)	0.00	0.00	(113,656.25)	(496,593.75)
PPI Benefits	(4,290.50)	(8,399.00)	(4,217.00)	0.00	(4,122.50)	(8,395.50)	(4,232.50)	(4,237.50)	(4,236.00)	0.00	(4,234.50)	(3,943.00)	(50,308.00)
Actuarial & Other Services	(9,050.00)		0.00				(875.00)						(9,925.00)
Federal Excise Tax Payments	(2,081.25)		0.00										(2,081.25)
State of CT DPH Assessment													0.00
Other costs													0.00
Admin costs	(26,625.15)	(87,234.89)	(85,042.64)	(84,234.02)	(84,996.76)	(87,642.97)	(86,374.94)	(86,633.66)	(86,834.00)	(86,379.80)	(86,934.94)	(83,755.62)	(972,689.39)
Claims	(391,869.19)	(273,378.62)	(373,112.38)	(508,021.42)	(403,176.72)	(602,227.64)	(444,945.91)	(580,441.32)	(665,755.53)	(611,303.14)	(679,014.62)	(501,362.07)	(6,034,608.56)
Balance, end of month	2,165,811.72	2,437,059.33	2,835,640.11	2,695,526.13	2,670,934.66	2,330,870.42	2,239,280.12	2,033,999.20	1,633,000.92	1,389,556.22	1,075,889.30	854,251.59	854,251.59
Town													
Balance, beginning of month	(202,391.46)	(288,663.35)	(158,379.27)	(146,587.52)	(101,013.22)	(78,900.46)	(132,148.91)	(46,655.23)	(38,095.96)	(38,067.99)	19,731.96	84,463.32	(202,391.46)
Employer contribution	0.00	187,215.00	99,641.40	99,641.40	99,641.40	0.00	199,282.80	99,641.40	99,641.40	99,641.40	129,732.62	99,641.40	1,213,720.22
Employee contributions	21,600.89	21,193.86	21,358.53	22,067.70	21,910.68	21,936.36	23,166.26	23,513.66	23,774.30	24,103.64	23,874.54	23,837.67	272,338.09
Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.18	226.19	482.80	759.17
Employer HSA contributions	(26,525.00)	(500.00)	0.00	(13,350.00)	100.00	(225.00)	(28,475.00)	(1,750.00)	0.00	(14,100.00)	0.00	0.00	(84,825.00)
PPI Benefits	(917.00)	(1,831.00)	(925.00)	0.00	(968.50)	(1,977.00)	(1,015.00)	(1,030.50)	(1,036.00)	0.00	(1,024.00)	(1,041.00)	(11,765.00)
Actuarial & Other Services	(9,050.00)						(875.00)						(9,925.00)
Federal Excise Tax Payments	(397.50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(397.50)
Other costs													0.00
Admin costs	(10,128.88)	(11,193.08)	(12,003.20)	(12,351.38)	(12,351.06)	(12,511.09)	(12,381.48)	(12,640.22)	(13,015.36)	(12,906.76)	(13,038.24)	(13,032.18)	(147,552.93)
Claims	(60,854.40)	(64,600.70)	(96,279.98)	(50,433.42)	(86,219.76)	(60,471.72)	(94,208.90)	(99,175.07)	(109,336.37)	(38,988.51)	(75,039.75)	(31,328.94)	(866,937.52)
Balance, end of month	(288,663.35)	(158,379.27)	(146,587.52)	(101,013.22)	(78,900.46)	(132,148.91)	(46,655.23)	(38,095.96)	(38,067.99)	19,731.96	84,463.32	163,023.07	163,023.07
Combined													
Balance, beginning of month	2,384,087.93	1,877,148.37	2,278,680.06	2,689,052.59	2,594,512.91	2,592,034.20	2,198,721.51	2,192,624.89	1,995,903.24	1,594,932.93	1,409,288.18	1,160,352.62	2,384,087.93
Employer contribution	0.00	784,359.07	923,544.85	403,191.85	403,191.85	303,550.45	493,428.80	412,596.30	403,191.85	403,191.85	433,283.07	403,191.85	5,366,721.79
Employee contributions	53,861.23	58,178.20	180,414.57	163,851.73	179,236.17	180,041.71	174,004.35	171,994.85	184,985.48	171,257.59	173,836.09	198,831.74	1,890,493.71
Interest	6,675.58	6,131.71	6,243.31	7,369.48	6,828.57	6,514.82	5,603.96	4,595.47	3,784.37	3,584.02	3,231.33	3,017.51	63,580.13
Employer HSA contributions	(52,212.50)	(500.00)	(128,250.00)	(13,912.50)	100.00	(110,193.75)	(34,225.00)	(1,750.00)	(112,718.75)	(14,100.00)	0.00	(113,656.25)	(581,418.75)
PPI Benefits	(5,207.50)	(10,230.00)	(5,142.00)	0.00	(5,091.00)	(10,372.50)	(5,247.50)	(5,268.00)	(5,272.00)	0.00	(5,258.50)	(4,984.00)	(62,073.00)
Actuarial & Other Services	(18,100.00)	0.00	0.00	0.00	0.00		(1,750.00)	0.00	0.00	0.00	0.00	0.00	(19,850.00)
Federal Excise Tax Payments	(2,478.75)												(2,478.75)
State of CT DPH Assessment													0.00
Other costs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Admin costs	(36,754.03)	(98,427.97)	(97,045.84)	(96,585.40)	(97,347.82)	(100,154.06)	(98,756.42)	(99,273.88)	(99,849.36)	(99,286.56)	(99,973.18)	(96,787.80)	(1,120,242.32)
Claims	(452,723.59)	(337,979.32)	(469,392.36)	(558,454.84)	(489,396.48)	(662,699.36)	(539,154.81)	(679,616.39)	(775,091.90)	(650,291.65)	(754,054.37)	(532,691.01)	(6,901,546.08)
Balance, end of month	1,877,148.37	2,278,680.06	2,689,052.59	2,594,512.91	2,592,034.20	2,198,721.51	2,192,624.89	1,995,903.24	1,594,932.93	1,409,288.18	1,160,352.62	1,017,274.66	1,017,274.66

Town/BOE of Colchester
Health Insurance Reserve Fund - FY 2025-2026

	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	Totals
BOE													
Balance, beginning of month	854,251.59	584,852.90	1,579,664.09	953,744.87	2,289,003.69	2,372,462.85	1,665,773.37	1,131,420.03	1,020,756.23	359,216.54	(9,629.44)	843,920.47	854,251.59
Employer contribution	543,814.33	1,719,071.65	7,114.31	1,726,185.96	322,000.00	14,228.62	7,114.31	7,114.31	7,114.31	343,813.33	960,757.60	0.00	5,658,328.73
Employee contributions	32,033.74	19,572.25	183,765.71	167,287.43	161,644.00	153,193.91	155,979.12	157,898.66	174,141.19	157,756.65	154,644.06	0.00	1,517,916.72
Interest	2,145.86	2,673.01	3,517.43	3,306.87	4,176.90	3,907.38	3,059.36	2,455.94	1,767.55	0.00	1,349.93	0.00	28,360.23
Employer HSA contributions	(22,500.00)	0.00	(124,031.25)	562.50	0.00	(106,812.50)	(3,125.00)	0.00	(109,500.00)	0.00	0.00	0.00	(365,406.25)
PPI Benefits	(4,111.50)	(4,120.00)	(8,481.00)	(4,010.00)	0.00	(8,306.50)	(3,986.50)	0.00	(4,876.00)	(1,897.00)	(2,210.00)	0.00	(41,998.50)
Actuarial & Other Services	0.00		0.00		(912.50)								(912.50)
Federal Excise Tax Payments	(2,266.88)		0.00										(2,266.88)
State of CT DPH Assessment													0.00
Other costs							(16.91)						(16.91)
Aegle Capital Stop Loss		(2,352.00)	(1,176.00)	(1,176.00)	(1,176.00)	(1,176.00)	(1,176.00)	0.00	236.00	0.00	0.00	0.00	(7,996.00)
H&M Billing Stop Loss			(215,797.98)	(72,351.36)	(72,100.14)	0.00	(142,441.74)	(71,095.26)	(71,095.26)	(70,090.38)	(69,839.16)	0.00	(784,811.28)
Aegle Stop Loss Reimb			765,779.72	122,452.48	27,715.43	47,348.83	36,747.73	0.00	15,926.90	140,468.81	193,485.39	0.00	1,349,925.29
HM Stop Loss Reimb									45,090.42				45,090.42
Admin costs	(7,525.14)	(8,072.90)	(8,141.58)	(7,613.66)	(129.00)	(17,265.20)	(7,434.94)	(2,887.60)	(14,408.16)	(44,016.03)	(8,424.00)	(6,671.48)	(132,589.69)
RX Rebate				111,452.94	0.00					71,954.51	43,052.88		226,460.33
Claims	(810,989.10)	(731,960.82)	(1,228,468.58)	(710,838.34)	(357,759.53)	(791,808.02)	(579,072.77)	(204,149.85)	(705,936.64)	(966,835.87)	(419,266.79)	(389,211.14)	(7,896,297.45)
Balance, end of month	584,852.90	1,579,664.09	953,744.87	2,289,003.69	2,372,462.85	1,665,773.37	1,131,420.03	1,020,756.23	359,216.54	(9,629.44)	843,920.47	448,037.85	448,037.85
Town													
Balance, beginning of month	163,023.07	176,567.35	235,866.44	254,789.05	328,384.29	300,511.76	300,872.38	336,605.92	268,216.04	84,093.23	361,279.87	279,775.46	163,023.07
Employer contribution	120,567.26	120,567.26	120,567.26	120,567.26	120,567.26	120,567.26	120,567.26	241,134.52	0.00	361,701.82	0.00	0.00	1,446,807.16
Employee contributions	24,352.90	24,809.94	25,112.90	25,421.44	25,410.28	25,542.91	25,248.62	25,454.18	25,584.61	25,538.26	24,568.43	0.00	277,044.47
Interest	648.59	399.41	939.67	494.13	516.25	689.54	913.84	652.85	469.85	1,920.55	449.98	0.00	8,094.66
Employer HSA contributions	(30,775.00)	0.00	0.00	(14,325.00)	0.00	0.00	(30,575.00)	0.00	0.00	(14,125.00)	0.00	0.00	(89,800.00)
PPI Benefits	(1,028.50)	(1,028.50)	(2,051.00)	(1,025.50)	0.00	(2,051.00)	(1,039.50)	0.00	(1,155.50)	(559.00)	(565.50)	0.00	(10,504.00)
Actuarial & Other Services	0.00				(912.50)								(912.50)
Federal Excise Tax Payments	(425.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	839.91	0.00	0.00	0.00	414.87
Other costs													0.00
Aegle Capital Stop Loss		(560.00)	(280.00)	(280.00)	(280.00)	(280.00)	(280.00)		(24.00)				(1,984.00)
H&M Billing Stop Loss			(52,756.20)	(17,585.40)	(17,585.40)		(36,175.68)	(17,836.62)	(18,087.84)	(17,836.62)	(17,082.96)		(194,946.72)
Aegle Stop Loss Reimb													0.00
Admin costs	(1,259.82)	(1,247.91)	(1,301.69)	(1,276.79)	(37.70)	(2,754.33)	(1,256.49)	(344.55)	(3,683.23)	(11,058.40)	(2,046.54)	(1,676.49)	(27,943.94)
RX Rebate					14,329.95			15,478.11		16,084.78			45,892.84
Claims	(98,536.11)	(83,641.11)	(71,308.33)	(38,394.90)	(169,880.67)	(141,353.76)	(41,669.51)	(332,928.37)	(188,066.61)	(84,479.75)	(86,827.82)	(42,089.82)	(1,379,176.76)
Balance, end of month	176,567.35	235,866.44	254,789.05	328,384.29	300,511.76	300,872.38	336,605.92	268,216.04	84,093.23	361,279.87	279,775.46	236,009.15	236,009.15
Combined													
Balance, beginning of month	1,017,274.66	761,420.25	1,815,530.53	1,208,533.92	2,617,387.98	2,672,974.61	1,966,645.75	1,468,025.95	1,288,972.27	443,309.77	351,650.43	1,123,695.93	1,017,274.66
Employer contribution	664,381.59	1,839,638.91	127,681.57	1,846,753.22	442,567.26	134,795.88	127,681.57	248,248.83	7,114.31	705,515.15	960,757.60	0.00	7,105,135.89
Employee contributions	56,386.64	44,382.19	208,878.61	192,708.87	187,054.28	178,736.82	181,227.74	183,352.84	199,725.80	183,294.91	179,212.49	0.00	1,794,961.19
Interest	2,794.45	3,072.42	4,457.10	3,801.00	4,693.15	4,596.92	3,973.20	3,108.79	2,237.40	1,920.55	1,799.91	0.00	36,454.89
Employer HSA contributions	(53,275.00)	0.00	(124,031.25)	(13,762.50)	0.00	(106,812.50)	(33,700.00)	0.00	(109,500.00)	(14,125.00)	0.00	0.00	(455,206.25)
PPI Benefits	(5,140.00)	(5,148.50)	(10,532.00)	(5,035.50)	0.00	(10,357.50)	(5,026.00)	0.00	(6,031.50)	(2,456.00)	(2,775.50)	0.00	(52,502.50)
Actuarial & Other Services	0.00	0.00	0.00	0.00	(1,825.00)		0.00	0.00	0.00	0.00	0.00	0.00	(1,825.00)
Federal Excise Tax Payments	(2,691.92)								839.91				(1,852.01)
State of CT DPH Assessment													0.00
Other costs		0.00	0.00	0.00	0.00	0.00	(16.91)	0.00	0.00	0.00	0.00	0.00	(16.91)
Aegle Capital Stop Loss		(2,912.00)	(1,456.00)	(1,456.00)	(1,456.00)	(1,456.00)	(1,456.00)	0.00	212.00	0.00	0.00		(9,980.00)
H&M Billing Stop Loss		0.00	(268,554.18)	(89,936.76)	(89,685.54)	0.00	(178,617.42)	(88,931.88)	(89,183.10)	(87,927.00)	(86,922.12)		(979,758.00)
Aegle Stop Loss Reimb		0.00	765,779.72	122,452.48	27,715.43	47,348.83	36,747.73	0.00	15,926.90	140,468.81	193,485.39		1,349,925.29
HM Stop Loss Reimb									45,090.42				45,090.42
Admin costs	(8,784.96)	(9,320.81)	(9,443.27)	(8,890.45)	(166.70)	(20,019.53)	(8,691.43)	(3,232.15)	(18,091.39)	(55,074.43)	(10,470.54)	(8,347.97)	(160,533.63)
RX Rebate				111,452.94	14,329.95			15,478.11	0.00	88,039.29	43,052.88		272,353.17
Claims	(909,525.21)	(815,601.93)	(1,299,776.91)	(749,233.24)	(527,640.20)	(933,161.78)	(620,742.28)	(537,078.22)	(894,003.25)	(1,051,315.62)	(506,094.61)	(431,300.96)	(9,275,474.21)
Balance, end of month	761,420.25	1,815,530.53	1,208,533.92	2,617,387.98	2,672,974.61	1,966,645.75	1,468,025.95	1,288,972.27	443,309.77	351,650.43	1,123,695.93	684,047.00	684,047.00