

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
940 – Otherwise unclassified	What is the formula/allocation calculation for direct and indirect costs? (Nilsson)	Dan: Attached is the policy that the Finance Department uses to calculate the direct and indirect costs.
	What factors contribute to the steady increase in direct and indirect costs? Percentage increases are higher than from FY16 to FY17. (Nilsson)	Dan: I printed the calculation for the FY16 Actual, the FY17 budget, and the FY18 budget. The largest factor for the increase to the water enterprise was that their credit based on the prior year actuals decreased by \$28,000. For the recreation enterprise, the health insurance, Medicare, and retirement assessment increased by \$29,000. See below explanation for ambulance enterprise.
	Why is there such a large increase (22%) in indirect costs for the Ambulance Enterprise? (Nilsson)	Dan: In FY17, they had a credit of \$10,247 from the FY15 Actual. In FY18, they are assessed an additional \$23,185 based on the FY16 actuals for a net increase of \$33,432. In addition, the amount assessed for health insurance, Medicare, and retirement increased by \$31,985 from FY17 to FY18.
945 – Unclassified	How many (approx.) Town and how many School employees do we have? How many retirees (School & Town broken out) who are receiving benefits? (Nilsson)	Pam: Approximately 1,200 town and school employees, not including summer recreation, and 525 town & school retirees. Approximately 485 retirees are covered by the Town's health insurance: <u>Medicare supplemental</u> –

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
		Town 67/School 322 <u>Retirees on active plans</u> (Not eligible yet/for Medicare) - Town 35/School 61
945 – Unclassified (Retirement Assessment)	67.01% of the Retirement Assessment is allocated to Town Employees vs 32.99% to School Employees. Are there other Retirement Assessments for the Schools within the School budget? (Nilsson)	Dan: No, the entire Middlesex Retirement Assessment is charged to the 945 budget. Teachers are not included in Middlesex Retirement. They are on the Mass. State Teachers plan and there is no assessment from the town.
945 – Unclassified (Health Insurance)	Why is the Town Manager recommending a \$300,000 decrease in the Health Insurance budget? (Nilsson)	Dan: When we originally budgeted for health insurance in August, we did not yet have bids back from the insurance carriers. With the switch from BCBS to Fallon, employees now have more options for health care plans. The Town now offers the select care plan, which is actuarially equivalent to the BCBS HMO plan we had. In addition, we offer the direct care plan which limits the hospitals that employees can attend (many Boston hospitals excluded). These plans save money for both the employee and town. We have seen a lot of people switch from the traditional HMO plan to the new options. A \$300,000 seems to be a conservative decrease at this time.

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
945 – Unclassified (Health Insurance)	What is the approx. financial trigger to rebid health care providers? (Nilsson)	Jodi: The trend last year was about 7.8%...we came in at 13% which we negotiated down to 12%. We are attempting to keep the increase at or below the trend, so therefore, if we are above 8%, we will go out to bid. Our employees have agreed to increased copays to help control costs, and we are analyzing other ways to control increases by meeting with our employees and retirees monthly to discuss.
945 – Unclassified (Health Insurance)	What is the approx. switching cost for changing health care providers? (Nilsson)	Pam: (hours worked in HR) This has not been formerly tracked. Would estimate it takes about 2 1/2 months of full time work (\$35k). Please also note that the Town changed all lines of coverage. These types of changes are a significant undertaking and with each new carrier comes their own distinct set of issues.
945 – Unclassified (Workers Compensation Runout)	What is Workers Compensation Runout? (Nilsson)	Pam: The WC runout fund is for WC claims from when we were self-insured.
945 – Unclassified (Unemployment Compensation)	Please remind us of what this is. How would the \$20k decrease in TMR be achieved? (Secor)	Dan: The Town has to pay the state on a quarterly basis for unemployment insurance. The calculation is based on a percentage of payroll (0.1%). We had taxable wages of \$12,056,400 during the 3 rd quarter of 2016. The quarterly payment

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
		was \$12,056.40. The percentage may increase if we start having more claims. However, the actuals for the past few years have been low.
945-517180 (General Liability Insurance - Workers Comp.)	Please explain whether the \$57,830 increase from FY16 Act to FY17Bud and the \$17,100 increase from FY17Bud to FY18TMR are due to market forces alone or partially due to Westford's experience with Worker's Comp. (Wrona)	Pam/Eric: A significant portion of the increase is due to the WC pricing module for the teachers that is set by the state. This rate is going from \$.69 to \$.79 per \$1,000 of salary.
945-517190 (General Liability Insurance - Unemployment Comp.)	Please remind us why the big increase of over \$55K from FY16Act of \$44,569 to FY17Bud of \$100,000. Also why the planned decrease of \$20,000 to \$80,000 in FY18TMR. (Wrona)	Dan: The calculation for unemployment insurance was explained above. The \$44,569 was only 3 quarterly payments. The 4 th payment was made after July 15, 2016, and had to be paid from the encumbrance line item. The 4 th payment was for \$19,967.24, bringing the FY16 total unemployment expense to \$64,536.50.
945-550030 (General Liability Insurance - Health Related Programs)	Please remind us why there was \$9,340 spent in FY16Act, \$10,000 in FY17 Bud and then why there is no budget in this account in FY18TMR. (Wrona)	Dan/Pam: Mechanism to pay up to \$10k of town wellness programs through the health insurance carrier. Part of the agreed to wellness program through Fallonhealth. We are in the process of discussing if the carrier can pay vendors directly.
945 (OPEB Trust Expense)	Did the FY15 actuarial study, in addition to pegging the liability at \$56m, also have a schedule for annual payments into the Stabilization Account (or did we come	Dan: I have attached the schedule that we have been using. The amount scheduled for FY18 matches the schedule.

FY 2018 Budget Questions & Answers
Finance Committee

Dept. Number, Name + Account	Questioner's Name/Question	Response
	up with such a schedule?)? Either way, are we keeping up with that schedule? If not, what is the current balance and how does it compare to the schedule? Specific to FY18, how does the \$1.11m contribution compare to the scheduled amount? (Secor)	As of today, the current balance in the general fund OPEB Stabilization is \$2,359,086.67, and the amount in the water OPEB Stabilization is \$752,353.68 for a total of \$3,111,440.35.
945 (OPEB Trust Expense)	Do the significant projected increases in FY19 and FY20 include catch-up payments from any current deficit (or deficit after FY18)? By "deficit" I mean actual balance in the Stabilization Fund vs. scheduled balance. Are there any plans or assumptions, however rough, re: how much of the FY19 and FY20 projections would come from the operating budget vs. free cash? [I recognize that we are focused on the FY18 budget, but it would be helpful to put the FY18 amount in the context of any current or projected deficit in the Stabilization Fund.] (Secor)	Dan: The attached schedule shows the assumptions for the FY19 and FY20 calculation. The policy that was adopted was to appropriate to the stabilization the normal OPEB costs for any employee hired after 1/1/12. This was a mechanism to begin increasing the appropriation to the OPEB stabilization while trying to mitigate the impact it has to services. The Town had appropriated \$200,000 prior to this policy being adopted, so there is a small surplus in the stabilization.
	Note: Typo: The narrative states that "[a]t the March 2018 Annual Town Meeting..." Should read 2017 Annual Town Meeting. (Secor)	Dan: Updated, thank you.

FY16 Water Enterprise Actuals

TOWN OF WESTFORD									
WATER ENTERPRISE									
DIRECT/INDIRECT COSTS									
FISCAL 2016									
ORG	DESCRIPTION	FY16 % Allocation	FY16 TMgr Rec	FY16 Allocation TMgr Rec	FY16 % Allocation	FY16 ACTUAL	FY16 ACTUAL/Direct/Indirect	FY16 Adjustment	
INDIRECT COSTS									
123	TOWN MANAGER	2.56%	350,113	8,977	2.40%	343,614	8,238	(739)	
132	FINANCE DIRECTOR	2.56%	112,390	2,882	2.40%	113,705	2,726	(156)	
135	ACCOUNTING	2.56%	246,638	6,324	2.40%	250,394	6,003	(321)	
135	AUDIT SERVICES	2.56%	31,000	795	2.40%	31,000	743	(52)	
145	TREASURER/COLLECTOR	2.56%	238,722	6,121	2.40%	240,413	5,764	(357)	
152	HUMAN RESOURCES	1.86%	191,795	3,561	1.83%	195,257	3,577	16	
155	TECHNOLOGY-Personal Services	2.56%	399,367	10,239	2.40%	403,047	9,663	(577)	
155	TECHNOLOGY-Munis - Charged Directly	2.56%	0	0	2.40%				
GENERAL INSURANCE:									
	Workers Compensation	4.86%	312,400	15,179	4.86%	284,297	13,814	(1,365)	
	Unemployment Compensation	1.86%	140,000	2,599	1.86%	44,569	827	(1,772)	
	Comprehensive Liability	6.73%	98,956	6,660	6.73%	130,214	8,764	2,104	
	Excess Umbrella Liability	8.95%	8,260	740	8.95%	8,538	764	25	
	Auto Liability	9.62%	66,410	6,391	9.62%	82,819	7,970	1,579	
	Public Officials Liability	0.00%	23,840	0	0.00%	25,668	0	-	
	General Liability Insurance	22.64%	45,402	10,280	22.64%	45,668	10,340	60	
	Total Indirect Costs			80,746			79,193	(1,553)	
DIRECT COSTS									
	HEALTH INSURANCE ACTIVE EMPLOYEES	100.00%	128,447	128,447	100.00%		130,588	2,142	
	HEALTH INSURANCE RETIRED EMPLOYEES	100.00%	20,697	20,697			16,054	(4,643)	
	LIFE INSURANCE ACTIVE EMPLOYEES	100.00%	114	114			117	3	
	LIFE INSURANCE RETIRED EMPLOYEES	100.00%	7	7			(7)		
	F.I.C.A. MEDICARE	100.00%	16,664	16,664	100.00%		11,607	(5,057)	
	RETIREMENT	4.06%	3,993,806	162,017	3.95%		157,908	(4,109)	
	Total Direct Costs			327,946			316,275	(11,671)	
	Less Credit Due From FY16 Actual Expenses								
	TOTAL FOR WATER ENTERPRISE			408,692			395,468	(13,225)	
	Total Town Oper Budget/Debt/Capital-FinCom Rec			95,981,847			89,585,421		
	Water Budget(net of Direct/Indirect Costs & Capital)		2.56%	2,460,908		2.40%	2,147,728		
	Total Personal Services - T&S			61,896,869			58,076,008		
	Total Personal Services - Water		1.86%	1,149,258		1.83%	1,064,001		

FY17 Water Enterprise Assessment

TOWN OF WESTFORD WATER ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2017				
ORG	DESCRIPTION	FY17 % Allocation	FY17 TMgr Rec	FY17 Allocation TMgr Rec
INDIRECT COSTS				
123	TOWN MANAGER	2.50%	363,284	9,079
132	FINANCE DIRECTOR	2.50%	112,350	2,808
135	ACCOUNTING	2.50%	251,214	6,278
135	AUDIT SERVICES	2.50%	39,800	995
145	TREASURER/COLLECTOR - PERS SVCS	2.50%	241,521	6,036
152	HUMAN RESOURCES	1.81%	195,207	3,541
155	TECHNOLOGY-Personal Services	2.50%	409,753	10,240
155	TECHNOLOGY-Munis - Charged Directly	2.50%	0	0
GENERAL INSURANCE:				
	Workers Compensation	5.47%	343,640	18,789
	Unemployment Compensation	1.81%	120,000	2,177
	Comprehensive Liability	6.70%	160,000	10,714
	Excess Umbrella Liability	9.02%	9,000	811
	Auto Liability	9.56%	71,000	6,790
	Public Officials Liability	0.00%	27,000	0
	General Liability Insurance	22.70%	53,000	12,032
	Total Indirect Costs			90,290
DIRECT COSTS				
	HEALTH INSURANCE ACTIVE EMPLOYEE	100.00%	149,144	149,144
	HEALTH INSURANCE RETIRED EMPLOYEE	100.00%	19,971	19,971
	LIFE INSURANCE ACTIVE EMPLOYEES	100.00%	114	114
	LIFE INSURANCE RETIRED EMPLOYEES	100.00%	7	7
	F.I.C.A. MEDICARE	100.00%	16,519	16,519
	RETIREMENT	3.88%	4,238,879	164,512
	Total Direct Costs			350,266
	Less Credit Due From FY15 Actual Expenses			(41,514)
TOTAL FOR WATER ENTERPRISE				
	Direct and Indirect Budget			379,065
	OPEB Trust			19,977
Total Town Oper Budget/Debt/Capital-FinCom Rec/OPEB				
	Water Budget(net of Direct/Indirect Costs & Capital)		2.50%	97,377,504
Total Personal Services - T&S				
	Total Personal Services - Water		1.81%	62,810,681
				1,139,241

F-18 Water Enterprise Assessment

TOWN OF WESTFORD WATER ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2018						
ORG	DESCRIPTION	FY18 % Allocation	FY18 TMgr Rec	FY18 Allocation TMgr Rec		
INDIRECT COSTS						
123	TOWN MANAGER	2.41%	386,387	9,315		
132	FINANCE DIRECTOR	2.41%	126,053	3,039		
135	ACCOUNTING	2.41%	269,742	6,503		
135	AUDIT SERVICES	2.41%	31,000	747		
145	TREASURER/COLLECTOR - PERS SVCS	2.41%	255,468	6,159		
152	HUMAN RESOURCES	1.83%	206,636	3,784		
155	TECHNOLOGY-Personal Services	2.41%	430,003	10,367		
155	TECHNOLOGY-Munis - Charged Directly	2.41%		0		
GENERAL INSURANCE:						
	Workers Compensation	5.03%	379,100	19,083		
	Unemployment Compensation	1.83%	80,000	1,465		
	Comprehensive Liability	6.79%	147,000	9,978		
	Excess Umbrella Liability	7.72%	9,593	741		
	Auto Liability	9.93%	92,978	9,232		
	Public Officials Liability	0.00%	28,875	0		
	General Liability Insurance	18.31%	55,650	10,191		
	Total Indirect Costs			90,603		
DIRECT COSTS						
	HEALTH INSURANCE ACTIVE EMPLOYEES	100.00%		144,197		
	HEALTH INSURANCE RETIRED EMPLOYEES	100.00%		17,259		
	LIFE INSURANCE ACTIVE EMPLOYEES	100.00%		74		
	LIFE INSURANCE RETIRED EMPLOYEES	100.00%		7		
	F.I.C.A. MEDICARE	100.00%		11,607		
	RETIREMENT	3.96%	4,593,239	181,788		
	Total Direct Costs			354,932		
	Less Credit Due From FY16 Actual Expenses			(13,225)		
TOTAL FOR WATER ENTERPRISE						
				432,310		
	Direct and Indirect Budget			415,044		
	OPEB Trust			17,265		
	Total Town Oper Budget/Debt/Capital-FinCom Rec/OPEB			100,028,660		
	Water Budget(net of Direct/Indirect Costs & Capital)		2.41%	2,411,554		
	Total Personal Services - T&S			64,732,969		
	Total Personal Services - Water		1.83%	1,185,304		

FY16 Recreation Enterprise Actuals

TOWN OF WESTFORD RECREATION ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2016 ACTUALS									
ORIG	DESCRIPTION	FY16 % Allocation	FY16 BUDGET	FY16 BUDGET	FY16 BUDGET	FY16 Actual % Allocation	FY16 ACTUAL	FY16 ACTUAL/Direct/Indirect	FY16 Adjustment
INDIRECT COSTS									
123	TOWN MANAGER	1.13%	350,113	3,946	343,614	1.21%	4,144		198
132	FINANCE DIRECTOR	1.13%	112,390	1,267	113,705	1.21%	1,371		104
135	ACCOUNTING	1.13%	246,638	2,780	250,394	1.21%	3,020		240
135	AUDIT SERVICES	1.13%	31,000	349	31,000	1.21%	374		25
145	TREASURER/COLLECTOR	1.13%	238,722	2,691	240,413	1.21%	2,899		208
152	HUMAN RESOURCES	1.63%	191,795	3,132	195,257	1.74%	3,398		266
155	TECHNOLOGY-Personal Services	1.13%	399,367	4,502	403,047	1.21%	4,860		358
155	TECHNOLOGY-Munis Charged Directly					1.21%			
945	GENERAL INSURANCE								
	Workers Compensation	3.33%	312,400	10,411	284,170	3.33%	9,471		(940)
	Workers Compensation Runout				127	0.00%			
	Unemployment Compensation	1.63%	140,000	2,287	44,569	1.63%	728		(1,559)
	Comprehensive Liability	1.36%	98,956	1,346	130,214	1.36%	1,771		425
	Excess Umbrella Liability	2.52%	8,260	208	8,538	2.52%	215		7
	Public Officials Liability	0.00%	23,840	0	25,668	0.00%			
	General Liability Insurance	0.00%	45,402	0	45,668	0.00%			
	Total Indirect Costs			32,920			32,251		(668)
DIRECT COSTS									
	HEALTH/LIFE INSURANCE	100%		89,423			100,923		11,500
	F.I.C.A. MEDICARE	1.45%		15,687			16,512		825
	RETIREMENT	2.99%	3,993,806	125,771			118,767		(7,004)
	Total Direct Costs			230,881			236,203		5,322
	TOTAL CHARGE - FY			263,801			268,454		4,654
	Add PY Adjustment			16,760					
TOTAL FOR RECREATION ENTERPRISE									
				280,561			268,454		4,654
Total Town Oper Budget/Debt/Capital-FinCom Rec Recreation Budget(net of Direct/Indirect Costs)									
			1.13%	95,981,847			89,585,421		
				1,081,870		1.21%	1,080,333		
Total Personal Services - T&S									
			1.63%	61,896,869			58,076,008		
				1,010,915,000		1.74%	1,010,632		

F-17 Recreation Enterprise Assessment

TOWN OF WESTFORD RECREATION ENTERPRISE DIRECT/INDIRECT COSTS FISCAL 2017				
ORG	DESCRIPTION	FY17 % Allocation	FY17 TMR	FY17 Allocation TMR
INDIRECT COSTS				
123	TOWN MANAGER	1.11%	363,284	4,039
135	ACCOUNTING	1.11%	112,350	1,249
135	AUDIT SERVICES	1.11%	251,214	2,793
137	BUDGET DIRECTOR	1.11%	39,800	442
145	TREASURER/COLLECTOR - PERS SVCS	1.11%	241,521	2,685
152	HUMAN RESOURCES	1.61%	195,207	3,140
155	TECHNOLOGY-Personal Services	1.11%	409,753	4,556
155	TECHNOLOGY-Munis - Charged Directly		0	
	Workers Compensation	3.33%	343,640	11,453
	Unemployment Compensation	1.61%	120,000	1,931
	Comprehensive Liability	1.36%	160,000	2,176
	Excess Umbrella Liability	2.52%	9,000	227
	Public Officials Liability	0.00%	27,000	0
	General Liability Insurance	0.00%	53,000	0
	SUBTOTAL			34,691
DIRECT COSTS				
	HEALTH/LIFE INSURANCE	100.00%		108,975
	F.I.C.A. MEDICARE	1.45%		14,652
	RETIREMENT	2.79%	4,238,879	118,323
	SUBTOTAL			241,950
	FY17 ASSESSMENT			276,642
	FY15 Adjustment Based on Actual Expenses			15,888
TOTAL FOR RECREATION ENTERPRISE				
				292,530
Total Town Oper Budget/Debt/Capital-FinCom Rec Recreation Budget(net of Direct/Indirect Costs)				
			1.11%	97,377,504
				1,082,644.00
Total Personal Services				
			1.61%	62,810,681
				1,010,499.00

F-18 Recreation Enterprise Assessment

TOWN OF WESTFORD				
RECREATION ENTERPRISE				
DIRECT/INDIRECT COSTS				
FISCAL 2018				
ORG	DESCRIPTION	FY18 % Allocation	FY18 TMR	FY18 Allocation TMR
INDIRECT COSTS				
123	TOWN MANAGER	1.12%	386,387	4,319
135	ACCOUNTING	1.12%	126,053	1,409
135	AUDIT SERVICES	1.12%	269,742	3,015
137	BUDGET DIRECTOR	1.12%	31,000	347
145	TREASURER/COLLECTOR - PERS SVCS	1.12%	255,468	2,856
152	HUMAN RESOURCES	1.58%	206,636	3,267
155	TECHNOLOGY-Personal Services	1.12%	430,003	4,807
155	TECHNOLOGY-Munis - Charged Directly			
	Workers Compensation	3.57%	379,100	13,546
	Unemployment Compensation	1.58%	80,000	1,265
	Comprehensive Liability	1.24%	147,000	1,816
	Excess Umbrella Liability	1.94%	9,593	186
	Public Officials Liability	0.00%	28,875	0
	General Liability Insurance	0.00%	55,650	0
	SUBTOTAL			36,832
DIRECT COSTS				
	HEALTH/LIFE INSURANCE	100.00%		117,941
	F.I.C.A. MEDICARE	1.45%		16,512
	RETIREMENT	2.98%	4,593,239	136,728
	SUBTOTAL			271,182
	FY18 ASSESSMENT			308,014
	FY16 Adjustment Based on Actual Expenses			4,654
TOTAL FOR RECREATION ENTERPRISE				
				312,668
Total Town Oper Budget/Debt/Capital-FinCom Rec				
Recreation Budget(net of Direct/Indirect Costs)				
			1.12%	100,028,660
Total Personal Services				
Total Personal Services - Recreation				
			1.58%	64,732,969
				1,023,327.00

FY-116 Ambulance Enterprise Actual

ORG	DESCRIPTION	FY16 % Allocation	FY16 TMR	FY16 Allocation TMR	FY16 Actual % Allocation	FY16 ACTUAL	FY16 ACTUAL ALLOCATION	FY16 Adjustment
TOWN OF WESTFORD								
AMBULANCE ENTERPRISE								
DIRECT/INDIRECT COSTS								
FISCAL 2016 ACTUAL								
INDIRECT COST								
123	TOWN MANAGER	0.98%	3,247	3,247	0.98%	343,614	3,379	132
132	FINANCE DIRECTOR	0.98%	0	0	0.98%	113,705	1,118	1,118
135	ACCOUNTING	0.98%	2,287	2,287	0.98%	250,394	2,462	175
135	AUDIT SERVICES	0.98%	31,000	287	0.98%	31,000	305	17
145	TREASURER/COLLECTOR	0.98%	2,214	2,214	0.98%	240,413	2,364	150
152	HUMAN RESOURCES	1.20%	2,164	2,164	1.20%	195,257	2,334	170
155	TECHNOLOGY	0.98%	3,703	3,703	0.98%	403,047	3,963	260
155	TECHNOLOGY-Minis Charged Directly				0.00%	0	0	-
220	FIRE ADMINISTRATOR	21.07%	68,976	68,976	21.07%	318,734	67,235	(1,741)
945	GENERAL INSURANCE					0	0	-
	Workers Compensation	1.13%	3,524	3,524	1.13%	284,297	3,207	(317)
	Unemployment Compensation	1.13%	1,579	1,579	1.13%	44,569	503	(1,077)
	Comprehensive Liability	0.93%	98,956	98,956	0.93%	130,214	1,208	290
	Excess Umbrella Liability	0.93%	8,260	77	0.93%	8,538	79	3
	Auto Liability	0.93%	66,410	616	0.93%	82,819	768	152
	Public Officials Liability	1.13%	23,840	269	1.13%	25,668	290	21
	Police/Fire Liability	21.76%	42,661	9,384	21.76%	63,119	13,519	4,235
	General Liability Insurance	0.93%	45,402	421	0.93%	45,668	423	2
	Total Indirect Costs		99,566				103,156	3,590
DIRECT COST								
	HEALTH/LIFE INSURANCE	100.00%	98,707	98,707			101,571	2,864
	F.I.C.A. MEDICARE	1.45%	698,292	10,125			9,542	(583)
	RETIREMENT		3,993,806	87,393			104,707	17,314
	Total Direct Costs		196,225					19,595
	Less PY Credit		(34,011)					
TOTAL FOR AMBULANCE ENTERPRISE								
			261,781				FY18 Charge	23,185
Total Town Operating Budget -Town Mgr Rec								
	Ambulance Budge-(net of Direct/Indirect Costs)		95,981,847				89,585,421	
		0.93%	890,067				880,918.23	
Total Services - Ambulance & Fire								
		21.76%	4,089,975				4,176,093.90	
Total Services - Ambulance								
			890,067				880,918.23	
Total Services - Police, Ambulance & Fire								
		21.76%	4,089,975				9,599,413.51	
Total Services - Ambulance								
			890,067				880,918.23	
Total Personal Services - TAGS								
		1.13%	61,896,869				58,076,008	
			698,292				694,097.34	

FY18 Ambulance Enterprise Assessment

ORG	DESCRIPTION	FY18 % Allocation	FY18 TMR	FY18 Allocation TMR
TOWN OF WESTFORD				
AMBULANCE ENTERPRISE				
DIRECT/INDIRECT COSTS				
FISCAL 2018				
INDIRECT COST				
123	TOWN MANAGER	0.97%	386,387	3,732
132	FINANCE DIRECTOR	0.97%	126,053	1,218
135	ACCOUNTING	0.97%	269,742	2,605
135	AUDIT SERVICES	0.97%	31,000	299
145	TREASURER/COLLECTOR - PERS SVCS	0.97%	255,468	2,468
152	HUMAN RESOURCES	1.19%	206,636	2,464
155	TECHNOLOGY-Personal Services	0.97%	430,003	4,153
155	TECHNOLOGY-Munis - Charged Directly			
220	FIRE ADMIN/CLERICAL	23.43%	332,987	78,021
945	GENERAL INSURANCE			
	Workers Compensation	1.19%	379,100	4,520
	Unemployment Compensation	1.19%	80,000	954
	Comprehensive Liability	0.97%	147,000	1,420
	Excess Umbrella Liability	0.97%	9,593	93
	Auto Liability	0.97%	97,978	946
	Public Officials Liability	1.19%	28,875	344
	Police/Fire Liability	9.84%	51,540	5,071
	General Liability Insurance	0.97%	55,650	538
	Total Indirect Costs			108,846
DIRECT COST				
	HEALTH/LIFE INSURANCE	100.00%		117,567
	F.I.C.A. MEDICARE	1.45%		15,105
	RETIREMENT (Based on FY16 Actual)	2.62%	4,593,239	120,542
	Total Direct Costs			253,214
	FY16 Adjustment Based on Actual Expenses			23,185
TOTAL FOR AMBULANCE ENTERPRISE				
				385,245
Total Town Operating Budget - Town Mgr Rec				
Ambulance Budget(net of Direct/Indirect Costs)				
			0.97%	100,028,660
				966,158
Total Services - Ambulance & Fire				
			23.43%	4,123,457
				966,158
Total Services - Police, Dispatch, Fire & Ambulance				
			9.84%	9,819,869
				966,158
Total Personal Services - T&S				
			1.19%	64,732,969
				771,803

01/11/2017 13:39
odonnell

TOWN OF WESTFORD
YEAR TO-DATE BUDGET REPORT
FY17 YTD BUDGET

P 1
glytddbud

FOR 2017 13

	ORIGINAL APPROP	TRANFRS/ ADJSTMTS	REVISED BUDGET	YTD EXPENDED	ENCUMBRANCES	AVAILABLE BUDGET	PCT USED
0100 GENERAL FUND							
01945200 RISK MANAGEMENT							
01945200 517100 RETIREMENT ASSESSM	4,238,879	0	4,238,879	4,238,879.00	.00	.00	100.0%
01945200 517150 HEALTH INSURANCE	9,697,491	0	9,697,491	4,487,224.81	.00	5,210,266.19	46.3%
01945200 517152 MEDICARE PART B PE	13,000	0	13,000	5,237.00	.00	7,763.00	40.3%
01945200 517155 HEALTH INS MITIGAT	0	0	0	6,028.00	.00	-6,028.00	100.0%*
01945200 517160 LIFE INSURANCE	7,000	0	7,000	2,066.83	.00	4,933.17	29.5%
01945200 517165 RETIREE HEALTH ALL	8,000	0	8,000	.00	.00	8,000.00	.0%
01945200 517170 MEDICARE TAX	875,000	0	875,000	403,436.17	.00	471,563.83	46.1%
01945200 517180 WORKERS COMPENSATI	342,000	0	342,000	281,162.20	.00	60,837.80	82.2%
01945200 517185 WORKERS COMPENSATI	20,000	0	20,000	.00	.00	20,000.00	.0%
01945200 517190 UNEMPLOYMENT COMPE	100,000	0	100,000	12,056.40	.00	87,943.60	12.1%
01945200 519020 SICK LEAVE/VAC BUY	50,000	0	50,000	24,489.46	.00	25,510.54	49.0%
01945200 550030 HEALTH RELATED PRO	10,000	0	10,000	3,950.00	.00	6,050.00	39.5%
01945200 574010 COMPREHENSIVE LIAB	140,000	0	140,000	164,853.12	.00	-24,853.12	117.8%*
01945200 574020 EXCESS UMBRELLA LI	9,136	0	9,136	8,939.66	.00	196.34	97.9%
01945200 574030 AUTO LIABILITY	88,550	0	88,550	75,782.24	.00	12,767.76	85.6%
01945200 574040 PUBLIC OFFICIALS L	27,500	0	27,500	29,048.89	.00	-1,548.89	105.6%*
01945200 574045 EDUCATION LIABILIT	15,000	0	15,000	14,359.18	.00	640.82	95.7%
01945200 574050 POLICE/FIRE LIABIL	49,000	0	49,000	51,813.85	.00	-2,813.85	105.7%*
01945200 574090 GENERAL LIABILITY	53,000	0	53,000	47,016.23	.00	5,983.77	88.7%
01945200 574190 INSURANCE DEDUCTIB	10,000	0	10,000	.00	.00	10,000.00	.0%
01945200 578000 OPEB TRUST EXPENSE	852,278	-852,278	0	.00	.00	.00	.0%
TOTAL RISK MANAGEMENT	16,605,834	-852,278	15,753,556	9,856,343.04	.00	5,897,212.96	62.6%
01945800 RISK MANAGEMENT - ENCUMBRANCES							
01945800 570000 OTHER CHARGES AND	92,039	0	92,039	56,685.03	.00	35,353.89	61.6%
TOTAL RISK MANAGEMENT - ENCUMBRANCES	92,039	0	92,039	56,685.03	.00	35,353.89	61.6%
TOTAL GENERAL FUND	16,697,873	-852,278	15,845,595	9,913,028.07	.00	5,932,566.85	62.6%
TOTAL EXPENSES	16,697,873	-852,278	15,845,595	9,913,028.07	.00	5,932,566.85	
GRAND TOTAL	16,697,873	-852,278	15,845,595	9,913,028.07	.00	5,932,566.85	62.6%

** END OF REPORT - Generated by Dan O'Donnell **