

**Cotuit Fire District**  
**FY 2014 Employee Benefits/OPEB Budget**  
**April 29, 2013**

Employee/ OPE Benefit Coverage	Benefit Plan	Plan Type	FY 14 Total Monthly Cost	Monthly Deduction From Employee	Employee/R etire Share (%)	Employee/ Retiree Share FY 14	Employer Cost FY 14	FY 2014 Total Cost	FY 14 Employer Dental	FY 14 Employer Health	FY 14 Employer Life
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health			\$ -	\$ -	0%	-	-	-			
Life	\$2,000	Basic	\$ -	\$ -	0%	-	-	-			-
Dental	Delta Prmr	Indvl	\$ 34.00	\$ 8.50	25%	102.00	306.00	408.00	306.00		
Health	Harvard Pilgrim HMO	Indvl	\$ 607.00	\$ 151.75	25%	1,821.00	5,463.00	7,284.00		5,463.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	11.10	33.30	44.40			33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health	Harvard Pilgrim HMO	Family	\$ 1,624.00	\$ 406.00	25%	4,872.00	14,616.00	19,488.00		14,616.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	11.10	33.30	44.40			33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health	BI Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	5,709.00	17,127.00	22,836.00		17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	11.10	33.30	44.40			33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health	BI Cr Elect	Indvl	\$ 1,624.00	\$ 406.00	25%	4,872.00	14,616.00	19,488.00		14,616.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	11.10	33.30	44.40			33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health	Harvard Pilgrim	Family	\$ 1,624.00	\$ 406.00	25%	4,872.00	14,616.00	19,488.00		14,616.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	-	-	-			-
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	288.00	864.00	1,152.00	864.00		
Health	BI Cr Elect	Family	\$ 760.00	\$ 190.00	25%	2,280.00	6,840.00	9,120.00		6,840.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	-	-	-			-
<b>TOTAL WATER DEPARTMENT BENEFITS:</b>						\$ 26,300.40	<b>\$ 78,901.20</b>	\$ 105,201.60	<b>\$ 5,490.00</b>	<b>\$ 73,278.00</b>	<b>\$ 133.20</b>
Dental	Delta Prmr	Indvl	\$ 34.00	\$ 8.50	25%	\$ 102.00	\$ 306.00	\$ 408.00	\$ 306.00		
Health	BI Cr Elect	Indvl	\$ 760.00	\$ 190.00	25%	\$ 2,280.00	\$ 6,840.00	\$ 9,120.00		\$ 6,840.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Harvard Pilgrim	Family	\$ 1,624.00	\$ 406.00	25%	\$ 4,872.00	\$ 14,616.00	\$ 19,488.00		\$ 14,616.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Indvl	\$ 34.00	\$ 8.50	25%	\$ 102.00	\$ 306.00	\$ 408.00	\$ 306.00		
Health	BI Cr Elect	Indvl	\$ 760.00	\$ 190.00	25%	\$ 2,280.00	\$ 6,840.00	\$ 9,120.00		\$ 6,840.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	BI Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30

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**FY 2014 Employee Benefits/OPEB Budget**  
**April 29, 2013**

Employee/ OPE Benefit Coverage	Benefit Plan	Plan Type	FY 14 Total		Employee/R etire Share (%)	Employee/ Retiree Share FY 14	Employer Cost FY 14	FY 2014 Total Cost	FY 14	FY 14	FY 14
			Monthly Cost	Monthly Deduction From Employee					Employer Dental	Employer Health	Employer Life
Dental	Delta Prmr	Indvl	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Indvl	\$ -	\$ -	0%	\$ -	\$ -	\$ -		\$ -	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Harvard Pilgrim	Family	\$ 1,624.00	\$ 406.00	25%	\$ 4,872.00	\$ 14,616.00	\$ 19,488.00		\$ 14,616.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,903.00	\$ 475.75	25%	\$ 5,709.00	\$ 17,127.00	\$ 22,836.00		\$ 17,127.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 760.00	\$ 190.00	25%	\$ 2,280.00	\$ 6,840.00	\$ 9,120.00		\$ 6,840.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
<b>TOTAL FIRE DEPARTMENT BENEFITS:</b>			\$ 66,015.90	\$ 198,047.70		\$ 66,015.90	\$ 198,047.70	\$ 264,063.60	\$ 10,980.00	\$ 186,768.00	\$ 299.70

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Employee/ OPE Benefit Coverage	Benefit Plan	Plan Type	FY 14 Total Monthly Cost	Monthly Deduction From Employee	Employee/R etire Share (%)	Employee/ Retiree Share FY 14	Employer Cost FY 14	FY 2014 Total Cost	FY 14 Employer Dental	FY 14 Employer Health	FY 14 Employer Life
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Harvard Pilgrim	Family	\$ 1,624.00	\$ 406.00	25%	\$ 4,872.00	\$ 14,616.00	\$ 19,488.00		\$ 14,616.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Harvard Pilgrim	Family	\$ 1,624.00	\$ 406.00	25%	\$ 4,872.00	\$ 14,616.00	\$ 19,488.00		\$ 14,616.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
<b>TOTAL FINANCE/ADMIN DEPARTMENT BENEFITS:</b>			\$ 10,331.10	\$ 30,993.30		\$ 41,324.40	\$ 1,728.00	\$ 29,232.00	\$ 33.30		
<b>TOTAL EMPLOYEE BENEFITS:</b>			\$ 102,647.40	\$ 307,942.20		\$ 410,589.60	\$ 18,198.00	\$ 289,278.00	\$ 466.20		
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,169.00	\$ 292.25	25%	\$ 3,507.00	\$ 10,521.00	\$ 14,028.00		\$ 10,521.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Medex	Family	\$ 818.00	\$ 204.50	25%	\$ 2,454.00	\$ 7,362.00	\$ 9,816.00		\$ 7,362.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Indvl	\$ 34.00	\$ 8.50	25%	\$ 102.00	\$ 306.00	\$ 408.00	\$ 306.00		
Health	Medex	Indvl	\$ 409.00	\$ 102.25	25%	\$ 1,227.00	\$ 3,681.00	\$ 4,908.00		\$ 3,681.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Bl Cr Elect	Family	\$ 1,525.00	\$ 381.25	25%	\$ 4,575.00	\$ 13,725.00	\$ 18,300.00		\$ 13,725.00	
Life	\$2,000	Basic	\$ 3.70	\$ 0.93	25%	\$ 11.10	\$ 33.30	\$ 44.40			\$ 33.30
Dental	Delta Prmr	Family	\$ 96.00	\$ 24.00	25%	\$ 288.00	\$ 864.00	\$ 1,152.00	\$ 864.00		
Health	Medex	Family	\$ 818.00	\$ 204.50	25%	\$ 2,454.00	\$ 7,362.00	\$ 9,816.00		\$ 7,362.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
Dental	Delta Prmr	Indvl	\$ -	\$ -	0%	\$ -	\$ -	\$ -	\$ -		
Health	Harvard Pilgrim	Indvl	\$ 607.00	\$ 151.75	25%	\$ 1,821.00	\$ 5,463.00	\$ 7,284.00		\$ 5,463.00	
Life	\$2,000	Basic	\$ -	\$ -	0%	\$ -	\$ -	\$ -			\$ -
<b>TOTAL OTHER POST EMPLOYMENT BENEFITS (OPEB):</b>			\$ 17,303.10	\$ 51,909.30		\$ 69,212.40	\$ 3,762.00	\$ 48,114.00	\$ 33.30		
<b>TOTAL ALL EMPLOYEE/OPEB BENEFITS (WITH 2 NEW FF/P):</b>			\$ 119,950.50	\$ 359,851.50		\$ 479,802.00	\$ 21,960.00	\$ 337,392.00	\$ 499.50		
<b>TOTAL ALL EMPLOYEE/OPEB BENEFITS (NO NEW FF/P):</b>			\$ 107,934.30	\$ 323,802.90		\$ 431,737.20	\$ 20,232.00	\$ 303,138.00	\$ 432.90		
			\$ 12,016.20	\$ 36,048.60		\$ 48,064.80	\$ 1,728.00	\$ 34,254.00	\$ 66.60		
			<b>Est Cost of</b>	<b>\$ 18,024.30</b>							
			<b>New FF/P</b>	<b>Each</b>							
			Total Counts	29.00	28.00	15.00					
			Less Non-Active In Budget:	(3.00)	(3.00)	(3.00)					
			Current Enrollment:	26.00	25.00	12.00					
			<b>\$ 22,275.00</b>	<b>\$ 345,000.00</b>		<b>\$ 600.00</b>					