

**TOWN OF TRUMBULL
BOARD OF FINANCE
NOTICE OF MEETING**

DATE: February 10, 2011

TIME: 7:00 P.M.

PLACE: Council Chambers

AGENDA

CALL TO ORDER
PLEDGE OF ALLEGIANCE

PUBLIC COMMENT

APPROVAL OF MINUTES OF JANUARY 13, 2011

TOWN TREASURER'S REPORT (JANUARY 31, 2011)

INTERNAL AUDITOR'S REPORT – UPDATE ON THE MEDICAL ELIGIBILITY AUDIT

DELIVERY OF THE 2011-2012 BUDGET

DISCUSSION ITEMS:

- Bond Counsel opinion on unspent bonded projects
- Five Year Capital Improvement Plan (packet provided last month)
- Police Differential payments

ADJOURNMENT

**BOARD OF FINANCE
MINUTES
January 13, 2011**

CALL TO ORDER

Chairman William A. Crooks called the Board of Finance meeting to order at 7:04 p.m. at the Town Hall, Trumbull, Connecticut. All those present joined in a moment of silence and the Pledge of Allegiance. The Chair requested that all present remember the victims of Tuscon, Arizona.

Members present and absent were as follows:

PRESENT

Chairman William A. Crooks
Vice-Chairman Mark E. Smith
Andrew Palo
Tom Tesoro
Alex Remson, Alternate
Perry Molinoff, Alternate

ABSENT

Ken Martin, Jr.
Steven C. Lupien

Also Present: Director of Finance Maria Pires, Town Treasurer Mr. Ponzio, Town Internal Auditor Mr. James Henderson and Town Attorney Kokenos.

Public Comment: There was no one present from the public to speak.

Approval of Minutes – December 9, 2010:

The Chair stated that the request (noted in the December 9, 2010 meeting minutes) of bond counsel's recommendation would be placed on the February 2011 meeting agenda. Mr. Tesoro stated that a letter outlining bond counsel's recommendations would be acceptable as reflected in the December 9, 2010 meeting minutes.

Motion made by Mr. Tesoro, seconded by Mr. Smith to amend the December 9, 2010 minutes to read as on page 4, first paragraph:

“Ms. Pires clarified that this item was approved at **\$15,000** last year; they were unable to finish the work last year; that is why the \$3,000 is being requested this year”, (changing the amount from \$12,000 to \$15,000);

Page 5, second sentence to read as, “VOTE: Motion to **amend** carried unanimously 6-0”, (adding the word amend to the sentence);

Page 4, the account # to read as, “To: Professional Services 3,000
01013800-522202”

(changing the last account number to the number (2) two).

VOTE: Motion to amend carried 4-0-2 (Abstention: Remson and Molinoff)

VOTE: Motion as amended carried 4-0-2 (Abstention: Remson and Molinoff).

TOWN TREASURER'S REPORT (12/31/2010)

Mr. Ponzio reported that the town is fully invested, \$50,028,205. December is the slowest tax month of the year, January increases. \$2.7 million was paid on an interest payment for a bond on January 12, 2011 and on January 13, 2011 the BOE was funded with \$4.8 million for payroll; \$8 million has been

absorbed in the last two days, although funds will be forthcoming during the month of January. The town is fully invested with the exception of a small amount of cash in Fairfield County Bank, which will be invested in CD's in the near future. The Merrill Lynch cash line item has been invested in Frannies and Freddie's. Rates have been stable; the QE2 has not had an effect on rates; they have held up very well. South Korea increased its rate yesterday; that is the first uptake seen in a quite awhile, possibly other countries will follow suit in the future. The Cash Flow Forecast and the Interest Income Projection has been completed. It is not a linear equation as indicated at a previous meeting. There was a budget amount of \$350,000 (interest income); based on the analysis it is projected to be \$225,000; it is short of the \$350,000 but not as much as anticipated a couple of months ago.

INTERNAL AUDITOR'S REPORT (VERBAL)

Mr. Henderson reported that last Friday the BoE Business Manager, Mr. Sirico, the Superintendent of Schools, Mr. Iassogna, the Town Broker, the BoE Broker, Mr. Ponzio the Town Treasurer, First Selectman Timothy M. Herbst and himself had met and are working hand in hand together on Dependent Eligibility. As a result of that meeting came discussions of the possibility of pooling together the town and the BoE; possibly achieving even better health care savings. A request had been made at this meeting to put the health insurance out to bid; there was some reluctance. This would be the first year with the present BoE health insurance carrier. The Chair noted that the BoE historically prefers to work with a particular carrier for two (2) years. Mr. Henderson reported that testing has been done on the town side and now that discussions have taken place with the BoE. Testing on the BoE side is forthcoming. The final report is anticipated to be completed in June 2011; the written report will come before this board in July 2011. Mr. Henderson has dedicated his whole work week to the dependent eligibility audit. The Board of Finance can expect verbal and/or written monthly reports moving forward. The next phase will be the amnesty period report. Mr. Tesoro spoke in favor of this audit noting the potential for significant savings.

FISCAL YEAR 2010-11 SUPPLEMENTALS:

1-11-01	APPROPRIATION FROM:	RETAINED EARNINGS	10,000
	WPCA	20-315200	
	2010-2011 BUDGET TO:	PROFESSIONAL SERVICES	10,000
		20100000-522202	
		Legal Services Relating to litigation on the Jog Hill Project	

Moved by Mr. Smith, seconded by Mr. Palo.

Town Atty. Kokenos reported that this item came to be when the question arose as to whether to return the \$100,000 retained earnings to the contractor. Performance Bond issues are a very specialized legal niche. After further research it became more than a performance bond issue, Atty. Moscow reviewed the forensic audit and the Tighe & Bond preliminary reports; significant defects have been identified and the performance bond issue became a negligence issue. This is different from what Atty. Kokenos' office is working on; the contract 4 arbitration. The potential litigation involves negligence which is why this particular firm was retained. This item represents the retainer; the WPCA wanted the BoF involved in the decision process.

The Chair requested the 20 account balance. Ms. Pires confirmed that the WPCA 20 account balance is

approximately \$2 million, although she did not have the exact balance available at this meeting. The Chair asked for clarification on the Professional Services' account balance; its balance at this time is \$59,000. Ms. Pires stated that the \$59,000 is committed; at the October 14, 2010 BoF meeting \$57,500 was approved from the Professional Services account for Tighe & Bond on call engineering; \$2,500 was approved at that same meeting for the forensic audit and \$1,175 for the DEP Clean Water Fund, therefore there is a need to adjust the balance by \$10,000.

VOTE: Motion carried unanimously 6-0

FISCAL YEAR 2010-11 TRANSFERS

1-11-02	APPROPRIATION TECNOLOGY	FROM:	01012600-501102 SALARIES-PT/PERMANENT	12,000
		TO:	01012600-522204 SERVICES AND FEES- CONTRACTUAL Professional Services for the Webmaster	12,000

Moved by Mr. Smith, seconded by Mr. Molinoff.

The Chair noted that the new webmaster had confirmed that the BoF agenda packet was posted in a timely manner; moving forward they will be posted preferably a week in advance; but definitely six (6) days in advance of the BoF meeting. Ms. Pires explained that previous to hiring the webmaster there had been a part time employee who had been handling posting the agendas on the website; this individual had been one of the bidders but was not the awarded the bid and is no longer performing the function of the webmaster. The Chair explained that the back-up accounting sheet provided indicates a balance of \$12,105 in the Part Time account and that is where the transfer will be coming from.

VOTE: Motion carried unanimously 6-0.

1.11.3 2011-2012 Budget Hearings Schedule

The BoF agreed that this item would be a discussion item.

The BoF discussed possible changes to the Budget Hearing Schedule; due to the fact that February 21, 2011 is a holiday. Mr. Tesoro requested that a change be made to the second meeting day due to a conflict in schedule. All present agreed.

By unanimous consent the Board of Finance amended the 2011-2012 Budget Hearing Schedule to Tuesday February 22, 2011 (from Monday, February 21, 2011; President's Day is observed on that Monday) and the second meeting moved to Wednesday March 2, 2011.

The Chair requested that Senator Musto, State Representatives Mr. Hang, T. R. Rowe, Mr. J. Annick and Mr. Ralph Pasquel receive copies of the Budget Hearing Schedule. Ms. Pires agreed.

The Chair noted that the BoF 2011 calendar year schedule has been distributed the board members and has been placed on the town website.

DISCUSSION ITEMS:

- Year to Date Budget to Actual Expenditure Report for FYE 06/30/2011
Ms. Pires stated that the Police Department shift differential report will be researched and sent to the BoF via e-mail.

Snow Removal:

Ms. Pires stated that \$45,000 in salaries and \$139,000 in Program Supplies (sand and salt) has been spent to date; a total of \$297,000 is available to date in the Snow Removal account, although the January 12, 2011 snow storm would not be included in these amounts.

- Five Year Capital Improvement Plan
The Chair noted that Mr. Marsilio had just finished working 48 hours due to the latest snow emergency. The Five Year Capital Improvement Plan will be presented to the BoF at the February 2011 meeting. All present agreed.

ADJOURNMENT

There being no further business to discuss upon motion made by Mr. Smith, seconded by Ms. Remson the Board of Finance adjourned by unanimous consent at 7:45 p.m.

Respectfully submitted,

Margaret Mastroni
Acting Clerk, Board of Finance

Maria Pires

From: Jim Henderson
Sent: Monday, January 31, 2011 9:25 AM
To: Alexandra Remson (abr227@earthlink.net); Andrew Palo (Dobler000@aol.com); Cindy Penkoff (birdieboyjr2@hotmail.com); kma1061183@aol.com; (mark@markesmith.org); Perry Molinoff (molinoff1@charter.net); Steven Lupien (sclupien@aol.com); Thomas Tesoro (TootsieVic@aol.com); (william.crooks@sbcglobal.net); Maria Pires
Cc: Timothy M. Herbst; Daniel Nelson
Subject: Health Insurance Dependent Eligibility Audit
Attachments: Dependent Eligibility Processes Performed.xls; 20110126105233648.pdf; Trumbull Dependent Audit.xls; Audit Memo Health Insurance Dependent Eligibility.doc

Tim:

Please see my attachment Audit Memo Health Insurance dependent eligibility audit. I would ask that Maria Pires our Finance Director please attach these documents to the Board of Finance agenda for discussion under Internal Auditors report.

Respectfully,

James Henderson
Financial/Accounting Controls Analyst
Office 203-452-5064
Fax 203-452-5083

	Town	BOE
Town of Trumbull Dependent Eligibility Audit		
Process Performed		
Obtain copy of Master Insurance Contract	✓	
Review procedures for maintaining eligibility records	✓	
Request employee electronic file with health plan enrollments	✓	✓
Request electronic eligibility files	✓	✓
Identify applicable federal and state laws ERISA	✓	✓
Identify policies & procedures related to health benefit administration	✓	✓
Verify tax exempt status	✓	✓
Prepare brief overview document of current health & dental plans	✓	✓
Prepare risk analysis	✓	
Verify completeness of employees' benefit information	✓	
Verify proper supporting documents	✓	
Select sample of employee enrollment change forms & verify status changes	✓	✓
Verify that employee is correctly categorized in correct management bargaining unit or retired employee	✓	
Verify that terminated employees' status is timely changed in electronic file	✓	
Verify correct dependent social security numbers	✓	
Verify health care insurers are notified of enrollment changes	✓	
Test for dependent children between ages 19-25	✓	
Search for dependent children over age 25 disability status	✓	
Determine what eligibility reports are produced	✓	
Determine if administrative controls exist	✓	
Determine if contract administration is properly controlled	✓	
Determine who is responsible for COBRA administration	✓	
Review procedures for maintaining eligibility in the plan	✓	✓
Verify that benefits group maintains receivables listing of COBRA participants	✓	
Verify that COBRA coverage is discontinued if premiums are not paid	✓	
Verify that there are documented policies and procedures for the receipt, retention and disposal of employee related benefit info	✓	
Verify that there is limited physical access to paper records	✓	
Verify that there is required security awareness training for all employees, agents,, and contractors who have access to health information	✓	
Identify G/L accounts used to account for employee benefits activity	✓	NR
Verify sample of 3 months expenses for each insurance plan	✓	
Verify expenses are adequately reflected on G/L	✓	NR
Select a sample of participants from each plan and verify the proper amount is deducted from weekly paycheck	✓	
Determine what financial reports are produced and are they accurate	✓	
NR Not Responsive		

Town of Trunbull

Group Health Plan

Dependent Audit

Process	Date
Implementation Obtain executive level support Determine who will be audited Determine delivery method of communication Determine which plans to audit Determine dependent eligibility definition Determine acceptable documentation to support dependent eligibility Decide coverage termination date for ineligible individuals Determine and define any amnesty period	Completed First Selectman, Personnel Manager All enrolled employees and dependents United States Mail All plan offered Anthem Blue Cross definition Signed Affidavit July 1, 2011 30 days after receipt of amnesty letter
Letter from Employer This letter is sent by the employer before the audit begins to inform employees of the impending audit and why it is being conducted.	December 2010
Amnesty Letter This letter is sent to inform employees that there is a period during which they can remove ineligible dependents without penalty. (i.e., payback health claims paid to ineligible dependents)	February 2011
Audit Certification Letter This letter is sent to employees that have dependents whose eligibility has not been verified after the amnesty period. It instructs employees on how to certify the eligibility of their dependents and advises them of the ramifications of not responding. (i.e. removal from the plan)	March 2011

Town of Trunbull

Group Health Plan

Dependent Audit - continued

Process	Date
First Reminder Notice This notice is sent to employees who have not certified their dependents	April 2011
Final Reminder Notice This notice is sent to employees who have not certified their dependents	May 2011
Closure Letter - Documents Verified This letter is sent to employees that submit the Certificate of Dependent Eligibility. It acknowledges receipt of the required documentation, and informs the employee that the audit is complete.	June 2011
Closure Letter - No Response This letter is sent to employees who do not respond to any of the notices after the audit is concluded. It informs the employees that their dependents will be removed from the group health plan effective July 1, 2010.	June 2011

Jim Henderson

From: Ciarmella, Rita [CiarmelR@trumbullps.org] on behalf of lassogna, Ralph [lassognR@trumbullps.org]
Sent: Friday, February 04, 2011 10:58 AM
To: Jim Henderson
Cc: Timothy M. Herbst; Sirico, Stephen; Millbauer, Arlene; Deborah Herbst; Edward Lovely; Lisa Iabella; Loretta Chory; Loretta Chory; Michael Ward; Stephen Wright; Thomas Kelly
Subject: RE: Audit testing

Jim,

Steve Sirico and Arlene Millbauer will be happy to meet with you on Tuesday, February 8th at 1:30 p.m. Perhaps you can give Steve a call to convey what they should have ready for your perusal. Will someone from H.D. Segur be there as it is our understanding that they are conducting the eligibility audit?

**Thank you,
Ralph**

From: Jim Henderson [mailto:jhenderson@trumbull-ct.gov]
Sent: Friday, February 04, 2011 9:40 AM
To: Iassogna, Ralph
Subject: Audit testing
Importance: High

Ralph:

I would like to begin my audit testing next week if Arlene Millbauer can accommodate me in her schedule. Please let me know what the most convenient time and day would be for me to come in and begin my review testing. Thanks for your anticipated assistance.

Respectfully,

James Henderson
Financial/Accounting Controls Analyst
Office 203-452-5064
Fax 203-452-5083

Jim Henderson

From: Jim Henderson
Sent: Friday, February 04, 2011 9:40 AM
To: Ralph lassogna (lassognR@trumbullps.org)
Subject: Audit testing
Importance: High

Ralph:

I would like to begin my audit testing next week if Arlene Millbauer can accommodate me in her schedule. Please let me know what the most convenient time and day would be for me to come in and begin my review testing. Thanks for your anticipated assistance.

Respectfully,

James Henderson
Financial/Accounting Controls Analyst
Office 203-452-5064
Fax 203-452-5083

Group	Desc:	Monthly Premium				Premium Share		Deduction	
		Health Net	Dental	Total	Yearly	%	Total for Year	# of Pays	Per Paycheck
CILU Super	Single	741.58	41.63	783.21	9,398.52	14%	1,315.79	20	65.79
CILU Super	2-person	1,483.17	108.19	1,591.36	19,096.32	14%	2,673.48	20	133.67
CILU Super	Family	2,012.67	132.25	2,144.92	25,739.04	14%	3,603.47	20	180.17
CILU Super	2 Person	1,483.17	108.19	1,591.36	19,096.32	14%	2,673.48	40	66.84
CILU Super	Family	2,012.67	132.25	2,144.92	25,739.04	14%	3,603.47	40	90.09
CILU Supp	Single	741.58	41.63	783.21	9,398.52	13%	1,221.81	20	61.09
CILU Supp	2-person	1,483.17	108.19	1,591.36	19,096.32	13%	2,482.52	20	124.13
CILU Supp	Family	2,012.67	132.25	2,144.92	25,739.04	13%	3,346.08	20	167.30
Custodians	Single	738.51	41.63	780.14	9,361.68	14%	1,310.64	40	32.77
Custodians	2-person	1,477.04	108.19	1,585.23	19,022.76	14%	2,663.19	40	66.58
Custodians	Family	2,004.34	132.25	2,136.59	25,639.08	14%	3,589.47	40	89.74
Lunch	Single	741.58	17.31	758.89	9,106.68	12%	1,092.80	40	27.32
Lunch	2-person	1,483.17	45.10	1,528.27	18,339.24	12%	2,200.71	40	55.02
Lunch	Family	2,012.67	55.19	2,067.86	24,814.32	12%	2,977.72	40	74.44
Para	Single	741.58	41.63	783.21	9,398.52	10%	939.85	38	24.73
Para	2-person	1,483.17	108.19	1,591.36	19,096.32	19%	3,628.30	38	95.48
Para	Family	2,012.67	132.25	2,144.92	25,739.04	23%	5,919.98	38	155.79
Secretaries	Single	687.61	41.63	729.24	8,750.88	13%	1,137.61	20	56.88
Secretaries	2-person	1,375.20	108.19	1,483.39	17,800.68	13%	2,314.09	20	115.70
Secretaries	Family	1,866.16	132.25	1,998.41	23,980.92	13%	3,117.52	20	155.88
Secretaries	Family 40	1,866.16	132.25	1,998.41	23,980.92	13%	3,117.52	40	77.94
TAA	Single	687.61	41.63	729.24	8,750.88	15%	1,312.63	20	65.63
TAA	2-person	1,375.20	108.19	1,483.39	17,800.68	15%	2,670.10	20	133.51
TAA	Family	1,866.16	132.25	1,998.41	23,980.92	15%	3,597.14	20	179.86
Teachers	Single	687.61	41.63	729.24	8,750.88	15%	1,312.63	20	65.63
Teachers	2-person	1,375.20	108.19	1,483.39	17,800.68	15%	2,670.10	20	133.51
Teachers	Family	1,866.16	132.25	1,998.41	23,980.92	15%	3,597.14	20	179.86

Teacher's Medical Premiums

BoE

Desc:	Emp count*	Monthly Premium					Total	Prem Share %	Emp Per Mth
		Medical**		Dental					
2009-2010									
Single	130	620.39	5%	41.63	6%	662.07	15%	99.31	
2-person	81	1,241.40	5%	108.19	6%	1,349.64		202.45	
Family	197	1,683.89	5%	132.25	6%	1,816.19		272.43	
Total	408								
2008-2009									
Single	153	590.74		39.09		629.83	14%	88.18	
2-person	91	1,181.94		101.59		1,283.53		179.69	
Family	190	1,603.09		124.18		1,727.27		241.82	
Total	434								
2007-2008									
Single	159	538.01		39.09		577.10	13%	75.02	
2-person	101	1,076.32		101.59		1,177.91		153.13	
Family	186	1,459.72		124.18		1,583.90		205.91	
Total	446								
2006-2007									
Single	164	590.25		37.95		628.20	12%	75.38	
2-person	116	1,180.48		98.63		1,279.11		153.49	
Family	183	1,600.66		120.56		1,721.22		206.55	
Total	463								
* counted as of the July bill									
** includes prescription drug									
Approximately 900 employees									

	Monthly			
	Health	Dental	Total	Cobra Rate
Teachers, Administrators				
Single	620.39	41.63	662.02	675.26
2-person	1,241.40	108.19	1,349.59	1,376.58
Family	1,683.89	132.25	1,816.14	1,852.46
Secretaries/CILU Supervisors/Support/Para's/Custodians				
Single	689.99	41.63	731.62	746.25
2-person	1,380.27	108.19	1,488.46	1,518.23
Family	1,871.90	132.25	2,004.15	2,044.23
Food Service				
Single	689.99	17.31	707.30	721.45
2-person	1,380.27	45.10	1,425.37	1,453.88
Family	1,871.90	55.19	1,927.09	1,965.63

BOE

Group	Desc:	Monthly Premium				Premium Share		Deduction	
		Health Net	Dental	Total	Yearly	%	Total for Year	# of Pays	Per Paycheck
CILU Super	Single	689.99	41.63	731.62	8,779.44	13%	1,141.33	20	57.07
CILU Super	2-person	1,380.27	108.19	1,488.46	17,861.52	13%	2,322.00	20	116.10
CILU Super	Family	1,871.90	132.25	2,004.15	24,049.80	13%	3,126.47	20	156.32
CILU Super	2 Person	1,380.27	108.19	1,488.46	17,861.52	13%	2,322.00	40	58.05
CILU Super	Family	1,871.90	132.25	2,004.15	24,049.80	13%	3,126.47	40	78.16
CILU Supp	Single	689.99	41.63	731.62	8,779.44	13%	1,141.33	20	57.07
CILU Supp	2-person	1,380.27	108.19	1,488.46	17,861.52	13%	2,322.00	20	116.10
CILU Supp	Family	1,871.90	132.25	2,004.15	24,049.80	13%	3,126.47	20	156.32
Custodians	Single	689.99	41.63	731.62	8,779.44	14%	1,229.12	40	30.73
Custodians	2-person	1,380.27	108.19	1,488.46	17,861.52	14%	2,500.61	40	62.52
Custodians	Family	1,871.90	132.25	2,004.15	24,049.80	14%	3,366.97	40	84.17
Lunch	Single	689.99	17.31	707.30	8,487.60	12%	1,018.51	40	25.46
Lunch	2-person	1,380.27	45.10	1,425.37	17,104.44	12%	2,052.53	40	51.31
Lunch	Family	1,871.90	55.19	1,927.09	23,125.08	12%	2,775.01	40	69.38
Para	Single	689.99	41.63	731.62	8,779.44	9%	790.15	38	20.79
Para	2-person	1,380.27	108.19	1,488.46	17,861.52	18%	3,215.07	38	84.61
Para	Family	1,871.90	132.25	2,004.15	24,049.80	22%	5,290.96	38	139.24
Secretaries	Single	689.99	41.63	731.62	8,779.44	13%	1,141.33	20	57.07
Secretaries	2-person	1,380.27	108.19	1,488.46	17,861.52	13%	2,322.00	20	116.10
Secretaries	Family	1,871.90	132.25	2,004.15	24,049.80	13%	3,126.47	20	156.32
Secretaries	Family 40	1,871.90	132.25	2,004.15	24,049.80	12%	2,885.98	40	72.15
TAA	Single	620.39	41.63	662.02	7,944.24	14%	1,112.19	20	55.61
TAA	2-person	1,241.40	108.19	1,349.59	16,195.08	14%	2,267.31	20	113.37
TAA	Family	1,683.89	132.25	1,816.14	21,793.68	14%	3,051.12	20	152.56
Teachers	Single	620.39	41.63	662.02	7,944.24	15%	1,191.64	20	59.58
Teachers	2-person	1,241.40	108.19	1,349.59	16,195.08	15%	2,429.26	20	121.46
Teachers	Family	1,683.89	132.25	1,816.14	21,793.68	15%	3,269.05	20	163.45

BOE

	Monthly			
	Health	Dental	Total	Cobra Rate
Teachers, Administrators				
Single	620.39	41.63	662.02	675.26
2-person	1,241.40	108.19	1,349.59	1,376.58
Family	1,683.89	132.25	1,816.14	1,852.46
Secretaries/CILU Supervisors/Support/Para's/Custodians				
Single	689.99	41.63	731.62	746.25
2-person	1,380.27	108.19	1,488.46	1,518.23
Family	1,871.90	132.25	2,004.15	2,044.23
Food Service				
Single	689.99	17.31	707.30	721.45
2-person	1,380.27	45.10	1,425.37	1,453.88
Family	1,871.90	55.19	1,927.09	1,965.63

Health Premiums for
2008-2009

BOE

printed 1/26/2011

Coverage	Premium			Yearly
	Health Net	Dental	Total	
Teachers and Administrators				
Single	590.74	39.09	629.83	7,557.96
2-person	1,181.93	101.59	1,283.52	15,402.24
Family	1,603.09	124.18	1,727.27	20,727.24
CILU Supervisors, CILU Support, Custodians, Maintenance, Security Guards, Secretaries, Therapists, Paras,				
Single	657.24	39.09	696.33	8,355.96
2-person	1,314.62	101.59	1,416.21	16,994.52
Family	1,782.72	124.18	1,906.90	22,882.80
School Lunch				
Single	657.24	16.25	673.49	8,081.88
2-person	1,314.62	42.35	1,356.97	16,283.64
Family	1,782.72	51.82	1,834.54	22,014.48
No other groups have health coverage				

Premium Share for
2007-2008

BOE

printed 1/26/2011

Group	Coverage	%
Administrators	All	12%
CILU Supervisor	All	12%
CILU Support	All	10%
Cust/Maint/Sec Guards	All	10%
Para	Single	7%
Para	2-person	18%
Para	Family	22%
School Lunch	All	7%
Secretaries	All	11%
Teachers	All	13%

prepared by: Stephen Sirico

Heath Insurance Rate
TEA Health and Dental

BOE

printed 1/31/2011

	2007-2008	2008-2009	2009-2010	2010-2011
	Absolute Amount			
Single	6,924	7,558	7,944	8,751
2 Person	14,136	15,402	16,195	17,801
Family	19,008	20,727	21,794	23,981
	% Change			
Single		9.16%	5.11%	10.16%
2 Person		8.96%	5.15%	9.91%
Family		9.04%	5.15%	10.04%

Town

COBRA RATES 7/1/10			MEDICAL RATES 07/1/10			INSURANCE DEDUCTIBLES			ACTUAL WEEKLY DEDUCTIBLES		
MEDICAL	DENTAL	TOTAL	MEDICAL	VISION	DENTAL	TOTAL	MATE	UNION	MATE	UNION	MATE
001/MATE											
1 \$	888.18	\$39.21	\$ 927.39	10.67	\$38.44	\$ 909.21	1	1200.16	23.08	1200.16	23.08
2 \$	1,771.99	\$78.44	\$ 1,850.43	17.06	\$76.90	\$ 1,814.15	2	2394.68	46.05	2394.68	46.05
3 \$	2,397.00	\$114.28	\$ 2,511.28	27.73	\$112.04	\$ 2,462.04	3	3249.89	62.50	3249.89	62.50
002/FIRE MAR.											
1 \$	888.18	\$39.21	\$ 927.39	10.67	\$38.44	\$ 909.21	FIRE MAR - 2% OF SALARY				
2 \$	1,771.99	\$78.44	\$ 1,850.43	17.06	\$76.90	\$ 1,814.15	NO CAP				
3 \$	2,397.00	\$114.28	\$ 2,511.28	27.73	\$112.04	\$ 2,462.04	NO DENTAL DEDUCTION				
003/MATHAS											
1 \$	888.18	\$39.21	\$ 927.39	10.67	\$38.44	\$ 909.21	MATHAS - 13% OF PREM (MED & DENT)				
2 \$	1,771.99	\$78.44	\$ 1,850.43	17.06	\$76.90	\$ 1,814.15	13% 1800 cap				
3 \$	2,397.00	\$114.28	\$ 2,511.28	27.73	\$112.04	\$ 2,462.04	1418.37				
004/NON-UNION SPVRS											
1 \$	892.43	\$39.21	\$ 931.64	10.67	\$38.44	\$ 913.37	NON-UNION SUPERVISORS				
2 \$	1,780.50	\$78.44	\$ 1,858.94	17.06	\$76.90	\$ 1,822.49	11%				
3 \$	2,408.48	\$114.28	\$ 2,522.76	27.73	\$112.04	\$ 2,473.29	1205.65				
006 HWY/PARKS											
1 \$	888.18	\$39.21	\$ 927.39	10.67	\$38.44	\$ 909.21	HWY/PARKS				
2 \$	1,771.99	\$78.44	\$ 1,850.43	17.06	\$76.90	\$ 1,814.15	per wk				
3 \$	2,397.00	\$114.28	\$ 2,511.28	27.73	\$112.04	\$ 2,462.04	1200.16 23.079946				
007 POLICE											
1 \$	892.43	\$39.21	\$ 931.64	10.67	\$38.44	\$ 913.37	POLICE				
2 \$	1,780.50	\$78.44	\$ 1,858.94	17.06	\$76.90	\$ 1,822.49	1 1096.04				
3 \$	2,408.48	\$114.28	\$ 2,522.76	27.73	\$112.04	\$ 2,473.29	2 2186.99				
008 HWY. SUPERVISORS											
1 \$	888.19	\$45.88	\$ 934.07	10.67	\$44.98	\$ 915.75	HWY SPR w/o dent				
2 \$	1,771.99	\$91.78	\$ 1,863.77	17.06	\$89.98	\$ 1,827.23	1 1358.40				
3 \$	2,397.00	\$133.71	\$ 2,530.71	27.73	\$131.09	\$ 2,481.09	2 2100.00				
015 NURSES											
1 \$	888.18	\$39.21	\$ 927.39	10.67	\$38.44	\$ 909.21	NURSES				
2 \$	1,771.99	\$78.44	\$ 1,850.43	17.06	\$76.90	\$ 1,814.15	1205.65				
3 \$	2,397.00	\$114.28	\$ 2,511.28	27.73	\$112.04	\$ 2,462.04	2405.69 spreadover 10 month period				

Town

Town

TOWN

COBRA RATES 7/1/09		MEDICAL RATES 07/1/09			ACTUAL WEEKLY DEDUCTIBLES			
MEDICAL	DENTAL	TOTAL	MEDICAL	VISION	DENTAL	UNION		
001/MATE								
1 \$	802.57	\$39.21	\$	841.78	10.67	\$38.44	\$	825.27
2 \$	1,600.76	\$78.44	\$	1,679.20	17.06	\$76.90	\$	1,646.28
3 \$	2,165.83	\$114.28	\$	2,280.11	27.73	\$112.04	\$	2,235.41
002/FIRE MAR.								
1 \$	810.58	\$39.21	\$	849.79	10.67	\$38.44	\$	833.13
2 \$	1,616.80	\$78.44	\$	1,695.24	17.06	\$76.90	\$	1,661.99
3 \$	2,187.48	\$114.28	\$	2,301.76	27.73	\$112.04	\$	2,256.63
003/MATHAS								
1 \$	799.04	\$39.21	\$	838.25	10.67	\$38.44	\$	821.82
2 \$	1,593.72	\$78.44	\$	1,672.16	17.06	\$76.90	\$	1,639.37
3 \$	2,156.34	\$114.28	\$	2,270.62	27.73	\$112.04	\$	2,226.10
004/NON-UNION SPVRS								
1 \$	825.41	\$39.21	\$	864.62	10.67	\$38.44	\$	847.66
2 \$	1,646.41	\$78.44	\$	1,724.85	17.06	\$76.90	\$	1,691.03
3 \$	2,227.44	\$114.28	\$	2,341.72	27.73	\$112.04	\$	2,295.81
006 HWY/PARKS								
1 \$	821.92	\$39.21	\$	861.13	10.67	\$38.44	\$	844.24
2 \$	1,639.46	\$78.44	\$	1,717.90	17.06	\$76.90	\$	1,684.21
3 \$	2,218.06	\$114.28	\$	2,332.34	27.73	\$112.04	\$	2,286.61
007 POLICE								
1 \$	849.05	\$39.21	\$	888.26	10.67	\$38.44	\$	870.85
2 \$	1,693.74	\$78.44	\$	1,772.18	17.06	\$76.90	\$	1,737.43
3 \$	2,291.34	\$114.28	\$	2,405.62	27.73	\$112.04	\$	2,358.46
008 HWY. SUPERVISORS								
1 \$	738.27	\$45.88	\$	784.15	10.67	\$44.98	\$	768.78
2 \$	1,472.19	\$91.78	\$	1,563.97	17.06	\$89.98	\$	1,533.31
3 \$	1,992.27	\$133.71	\$	2,125.98	27.73	\$131.09	\$	2,084.30
015 NURSES								
1 \$	821.92	\$39.21	\$	861.13	10.67	\$38.44	\$	844.24
2 \$	1,639.46	\$78.44	\$	1,717.90	17.06	\$76.90	\$	1,684.21
3 \$	2,218.06	\$114.28	\$	2,332.34	27.73	\$112.04	\$	2,286.61

INSURANCE DEDUCTIBLES
 MATE-11% of premium (med/dental)
 effective 6/30/09 no cap

FIRE MAR. - 2% OF SALARY
 NO CAP
 NO DENTAL DEDUCTION
 30.76923077

MATHAS - (12% OF PREM (MED & DENT.)
 12% 1600 cap

NON-UNION SUPERVISORS
 NO MEDICAL DEDUCTION
 DENTAL - 1.00 PER WEEK

HWY/PKS - 11% OF PREM (MED & DENT.)
 no cap

POLICE - 10% OF MED & DENT. PREM.
 1800 cap

HWY. SUPV. - 12% OF MEDICAL PREM.
 DENTAL - 10.00 PER WEEK
 12% - 1800 1/2 2300 fam

NURSES - NO DEDUCTIONS

UNION MATE
 1 1089.36
 2 2173.09
 3 2950.74

FIRE MARSHAL
 1 1183.42
 2 1600
 3 1600

MATHAS
 1 1183.42
 2 1600
 3 1600

NON-UNION
 HWY/PARKS per wk
 1 1114.4 21.430708
 2 2223.16 42.753023
 3 3018.33 58.044715

POLICE
 1 1045.02
 2 1800
 3 1800

HWY SPR w/o dent
 1 723.80 1042.27
 2 1443.33 1800.00
 3 1953.21 2300.00

NURSES

TOWN

COBRA RATES 7/1/08		MEDICAL RATES 07/1/08		ACTUAL WEEKLY DEDUCTIBLES			
MEDICAL	DENTAL	MEDICAL	VISION-DENTAL	UNION	1-Emp	2-Emp/Sp	3-Family
TOTAL		TOTAL		1-Emp		2-Emp/Sp	
001/MATE							
1 \$	691.08	\$39.21	\$ 730.29	10.67	\$38.44	\$ 715.97	1200.00
2 \$	1,377.80	\$78.44	\$ 1,456.23	17.06	\$76.90	\$ 1,427.68	1200.00
3 \$	1,864.83	\$114.28	\$ 1,979.11	27.73	\$112.04	\$ 1,940.30	1200.00
002/FIRE MAR.							
1 \$	696.85	\$39.21	\$ 736.06	10.67	\$38.44	\$ 721.63	900.00
2 \$	1,389.32	\$78.44	\$ 1,467.76	17.06	\$76.90	\$ 1,438.98	900.00
3 \$	1,880.40	\$114.28	\$ 1,994.68	27.73	\$112.04	\$ 1,955.57	900.00
003/MATHAS							
1 \$	696.85	\$39.21	\$ 736.06	10.67	\$38.44	\$ 721.63	900.00
2 \$	1,389.32	\$78.44	\$ 1,467.76	17.06	\$76.90	\$ 1,438.98	900.00
3 \$	1,880.40	\$114.28	\$ 1,994.68	27.73	\$112.04	\$ 1,955.57	900.00
004/NON-UNION SPVRS							
1 \$	708.69	\$39.21	\$ 747.90	10.67	\$38.44	\$ 733.24	1400.00
2 \$	1,413.01	\$78.44	\$ 1,491.44	17.06	\$76.90	\$ 1,462.20	1400.00
3 \$	1,912.36	\$114.28	\$ 2,026.64	27.73	\$112.04	\$ 1,986.90	1400.00
006 HWY/PARKS							
1 \$	705.59	\$39.21	\$ 744.80	10.67	\$38.44	\$ 730.20	1400.00
2 \$	1,406.80	\$78.44	\$ 1,485.24	17.06	\$76.90	\$ 1,456.12	1400.00
3 \$	1,903.99	\$114.28	\$ 2,018.27	27.73	\$112.04	\$ 1,978.70	1400.00
007 POLICE							
1 \$	726.56	\$39.21	\$ 765.77	10.67	\$38.44	\$ 750.75	1400.00
2 \$	1,448.73	\$78.44	\$ 1,527.17	17.06	\$76.90	\$ 1,497.23	1400.00
3 \$	1,960.60	\$114.28	\$ 2,074.88	27.73	\$112.04	\$ 2,034.20	1400.00
008 HWY. SUPERVISORS							
1 \$	699.72	\$45.88	\$ 745.60	10.67	\$44.98	\$ 730.98	1800.00
2 \$	1,395.05	\$91.78	\$ 1,486.83	17.06	\$89.98	\$ 1,457.68	1800.00
3 \$	1,888.13	\$133.71	\$ 2,021.84	27.73	\$131.09	\$ 1,982.20	1800.00
see 5/1/09 for hwy supr							
015 NURSES							
1 \$	705.59	\$39.21	\$ 744.80	10.67	\$38.44	\$ 730.20	1400.00
2 \$	1,406.80	\$78.44	\$ 1,485.24	17.06	\$76.90	\$ 1,456.12	1400.00
3 \$	1,903.99	\$114.28	\$ 2,018.27	27.73	\$112.04	\$ 1,978.70	1400.00

TOWN

JOSEPH FASI LLC

1010 WETHERSFIELD AVENUE
HARTFORD, CONNECTICUT 06114

A T T O R N E Y S A T L A W

TELEPHONE (860)296-0510
FACSIMILE (860)296-0541

February 2, 2011

Maria T. Pires
Director of Finance
Town of Trumbull
5866 Main Street
Trumbull, Connecticut 06611

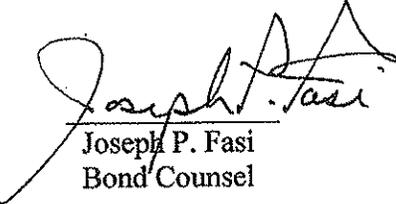
Dear Ms. Pires:

You have inquired as to the proper uses of bond proceeds which are unexpended and not necessary for the purpose for which they were issued (hereafter "Unexpected Excess Proceeds").

Unexpended Excess Proceeds may be expended to pay for principal or interest on Town Bonds, or for any purpose for which bonds of the Town are authorized to be issued, or, in the event there are no bonds of the Town authorized to be issued, for a capital purpose. If utilized to finance a purpose for which bonds are authorized to be issued, the authorized and unissued balance of the bond authorization to which the Unexpended Excess Proceeds were transferred must be reduced in an equal amount.

If you have any further questions, do not hesitate to contact me.

Very truly yours


Joseph P. Fasi
Bond Counsel

Trumbull Bond/Note Proceed Expenditure Schedule					
As of: 11/12/2010					Updated 11/12/2010
Project	Fund #	Amount Authorized/Bonded	Date of Bond	Amount Expended	Amount Unused
Police Station	#42	720,000.00	09/2005	645,012.24	74,987.76
Resurfacing of Town Roads	#44	1,500,000.00	09/2007	1,474,105.68	25,894.32
Resurfacing of Tennis Courts	#49	816,000.00	09/2007	816,000.00	-
Daniels Farm Road Bridge	#51	195,000.00	9/2005	173,047.95	21,952.05
Golf-New Cart Barn	#52	590,000.00	9/2005 & 9/2006	583,427.41	6,572.59
Emergency Projects	#55	1,150,000.00	9/2007	788,650.90	361,349.10
Park Improvements	#60	1,305,000.00	9/2005	1,236,019.69	68,980.31
Tax Assessor-CAMA system	#64	850,000.00	9/2005	828,423.17	21,576.83
BOE 2nd yr, Phase I Tech	#73	350,000.00	9/2005	325,058.39	24,941.61
BOE-Phase II Tech	#77	270,000.00	9/2003	270,931.94	(931.94)
BOE-2nd yr, Phase II	#79	690,000.00	9/2007	690,999.63	(999.63)
TOTAL		8,436,000.00		7,831,677.00	604,323.00
NOTE: Schedule does not include school and WPCA projects					
As you know the town only goes out to bond every September					
Permanent bonding is only done when the project is completed. Actual bonding includes project cost and bonding costs.					
In some instances, since we only bond yearly, and we may not be able to roll over the temporary, we will bond based on information we get from the departments involved in the project.					
The auditors are currently performing the audit, once they're done we will review these projects and inquire if all works has been done.					
If already completed we will have bond counsel obtain a resolution and get approval by the board to reallocate the unused funds to other related projects.					

Memorandum

To: The Board of Finance

From: Maria Pires

Date: February 4, 2011

Re: Shift Differential

Please note that the Police Shift Differential has been paid in full for the year.



TRUMBULL POLICE DEPARTMENT
ADMINISTRATIVE SERVICES

MICHAEL A. HARRY
DEPUTY CHIEF

Date: February 3, 2011

To: Board of Finance
Via: Maria Pires
Re: Shift Differential Pays

Maria,

Please submit this information to the Board of Finance as clarification on the issue of Shift Differential Pays.

There are two separate issues:

1 – Police Officers receive a rotation premium for working different shifts:
Specifically, Midnight to 8:00 AM receives 2.25% of their base pay and 4:00pm to Midnight receive 1% of their base pay. This is contractual and payable on the first pay date in December. Please refer to Police Union Contract Article 5, Section 6 of Wages.

2 – Civilians receive fifty-five cents (.55) additional for each hour after 3:00 pm. This is also a contractual item as indicated in the Mate Contract under Wages, Article 26, section 26.4. This additional sum accounts for the extra \$44.00 in expenditures and is paid weekly.

If there are any other questions, please contact my office.

Sincerely,

D/C M. Harry

FOR 2011 13

JOURNAL DETAIL 2011 1 TO 2011 13

ACCOUNTS FOR:	GENERAL FUND	ORIGINAL APPROP	TRANSFERS/ADJUSTM	REVISED BUDGET	YTD EXPENDED	ENCUMBRANCES	AVAILABLE BUDGET	PCT USED
01	01022000	41,257	0	41,257	41,589.84	.00	-332.84	100.8%*
	01022000 501112 SHIFTDIFF							
	07/08/10 PRJ 1070810				17.60		WARRANT=070810	RUN=1
	07/15/10 PRJ 1071510				44.00		WARRANT=071510	RUN=1
	07/22/10 PRJ 1072210				44.00		WARRANT=072210	RUN=1
	07/29/10 PRJ 1072910				44.00		WARRANT=072910	RUN=1
	07/01/10 BUC	41,257					ORIGINAL BUDGET 2011	
	08/05/10 PRJ 1080510				44.00		WARRANT=080510	RUN=1
	08/12/10 PRJ 1081210				44.00		WARRANT=081210	RUN=1
	08/19/10 PRJ 1081910				44.00		WARRANT=081910	RUN=1
	08/26/10 PRJ 1082610				44.00		WARRANT=082610	RUN=1
	09/02/10 PRJ 1090210				44.00		WARRANT=090210	RUN=1
	09/09/10 PRJ 1090910				44.00		WARRANT=090910	RUN=1
	09/16/10 PRJ 1091610				44.00		WARRANT=091610	RUN=1
	09/23/10 PRJ 1092310				44.00		WARRANT=092310	RUN=1
	09/30/10 PRJ 1093010				44.00		WARRANT=093010	RUN=1
	10/07/10 PRJ 1100710				44.00		WARRANT=100710	RUN=1
	10/14/10 PRJ 1101410				44.00		WARRANT=101410	RUN=1
	10/21/10 PRJ 1102110				44.00		WARRANT=102110	RUN=1
	10/28/10 PRJ 1102810				44.00		WARRANT=102810	RUN=1
	11/04/10 PRJ 1110410				44.00		WARRANT=110410	RUN=1
	11/10/10 PRJ 1111010				44.00		WARRANT=111010	RUN=1
	11/18/10 PRJ 1111810				44.00		WARRANT=111810	RUN=1
	11/24/10 PRJ 1112410				44.00		WARRANT=112410	RUN=1
	12/02/10 PRJ 1120210				44.00		WARRANT=120210	RUN=1
	12/09/10 PRJ 1120910				44.00		WARRANT=120910	RUN=1
	12/16/10 PRJ 1121610				44.00		WARRANT=121610	RUN=1
	12/23/10 PRJ 1122310				44.00		WARRANT=122310	RUN=1
	12/30/10 PRJ 1123010				44.00		WARRANT=123010	RUN=1
	01/06/11 PRJ 1010611				44.00		WARRANT=010611	RUN=1
	01/13/11 PRJ 1011311				44.00		WARRANT=011311	RUN=1
	01/20/11 PRJ 1012011				44.00		WARRANT=012011	RUN=1
	01/27/11 PRJ 1012711				44.00		WARRANT=012711	RUN=1
	02/03/11 PRJ 1020311				44.00		WARRANT=020311	RUN=1
	TOTAL POLICE	41,257	0	41,257	41,589.84	.00	-332.84	100.8%
	TOTAL PUBLIC SAFETY	41,257	0	41,257	41,589.84	.00	-332.84	100.8%