

# Town of Topsham 2018-2019 Budget Insurance

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DEPARTMENT - 28

# FY 18 Highlights

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HRA replenishment was reduced to 75% of full value

# Insurance Goals for FY 19

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- Work on reducing Worker's Comp claims
- Employee safety program

# FY 19 Budget Proposal Significant Changes

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## EXPENDITURES

Worker's Comp rates are increasing, oldest year in 3-year average is now \$15,000 versus \$1,200

HRA replenishment is funded at 50%

Health coverage increase as MMA adjusts costs of various plans