

# 2026-27 Employee Benefits Budget

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FEBRUARY 10, 2026

MOLLY MOORE, SUPERINTENDENT

ANNETTE S. RHEBERGEN, SCHOOL BUSINESS OFFICIAL

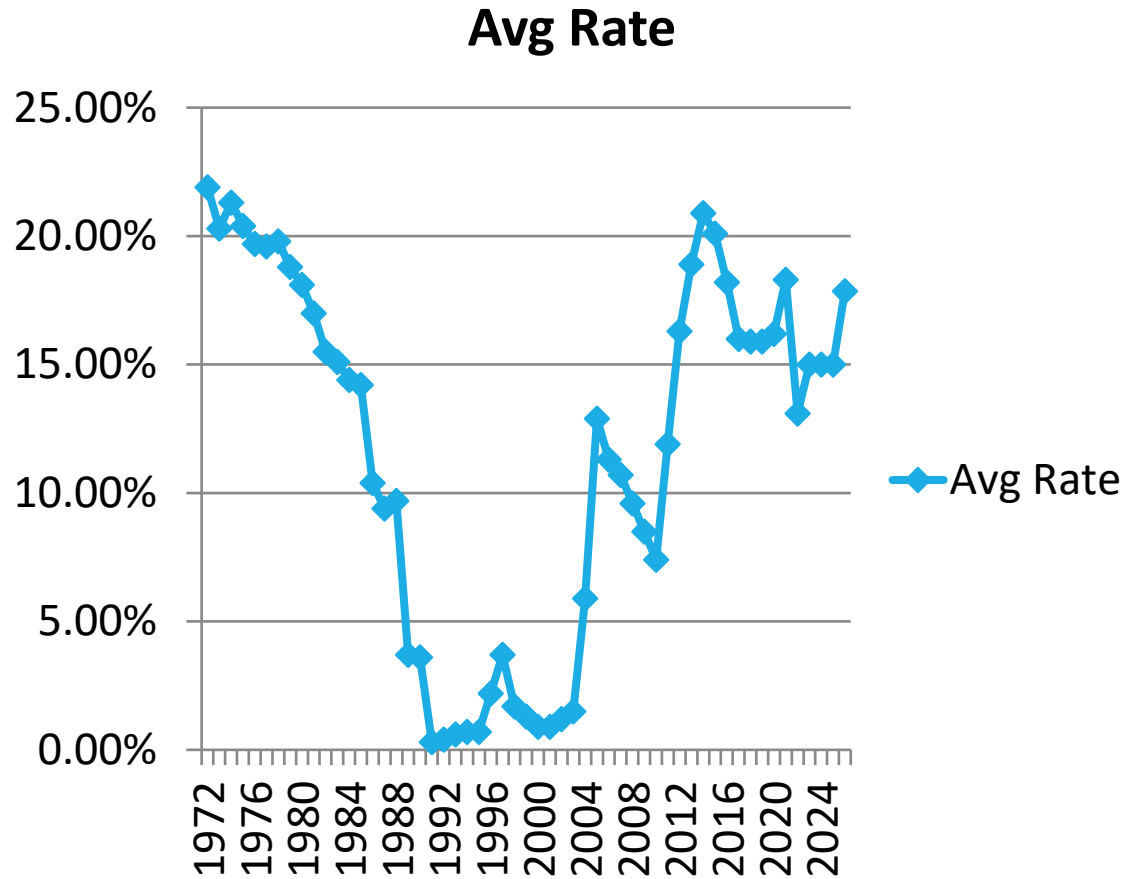
# Budget Highlights

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- Retirement Systems
  - ERS – average 15.0% of member salaries
  - TRS – Approximate rate 8.75% of member salaries
- Health Insurance – Premium increase 15.0%
- Workers Compensation – 2% Decrease
- Social Security/Medicare – 7.65%
- Life Insurance
- Unemployment Insurance
- Total Employee Benefits for 2024-25 – 19.43% of budget

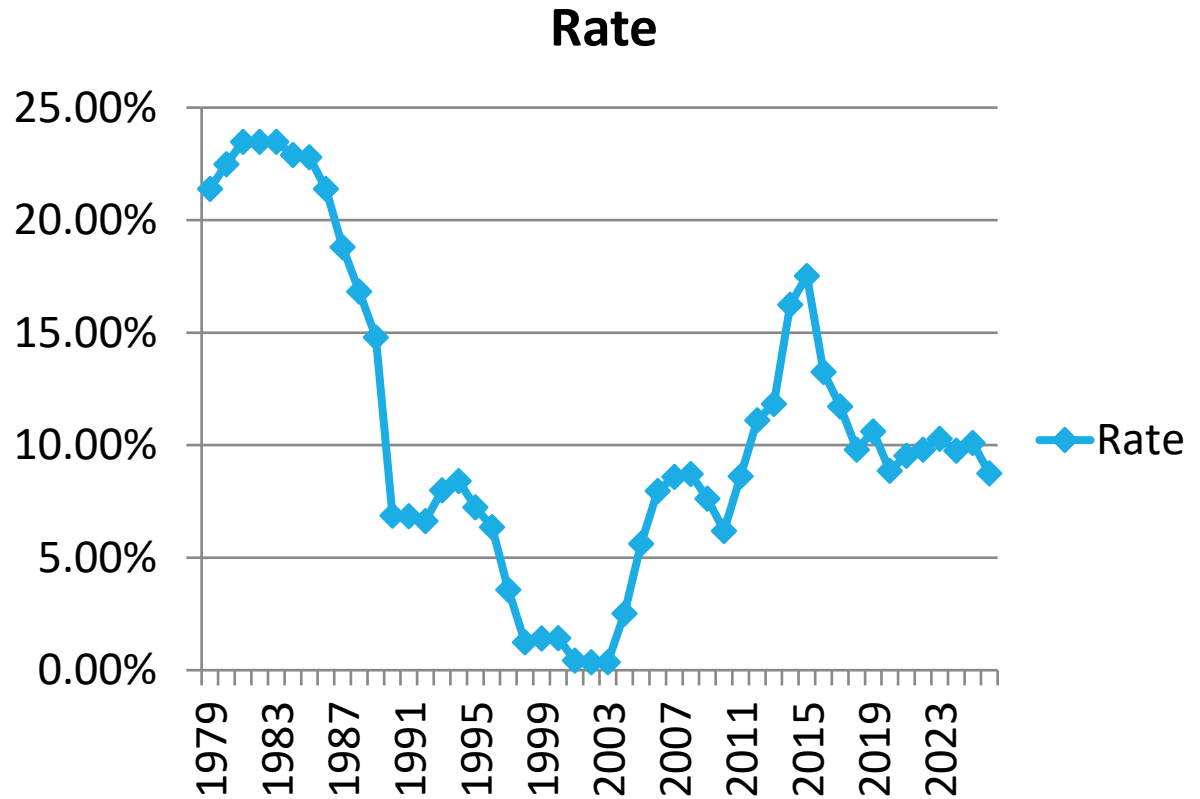
# Employees' Retirement System

- State Retirement System managed by the Comptroller
- Six Tier System
- Different contributions rates for each tier
- Follows the State fiscal year (4/1-3/31)
- Employers pay a percentage of employees' salary
- 2026-27 projected average rate of 17.86%
- Tier 6 Rate 12.9%



# Teachers Retirement System

- Managed by 10-member Board
- Six Tier System
- Runs on the school fiscal year (7/1-6/30)
- Employers pay a percentage of employees' salary
- The percentage is the same for all tiers
- Projected rate for 2026-27: Between 8.25%-8.75%



# Workers' Compensation

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- Member of Erie 2 Area Schools Self Funded Consortium since 1999
- 24 member districts/BOCES
- Consortium established 1996
- Loss Ratio:
  - Southwestern: 0.83%
  - Consortium: 2%

# Health Insurance

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- Chautauqua County School District Medical Health Plan
- Comprised of 19 other school districts
- Southwestern CSD: 232 active members and 124 retirees

# Unemployment Insurance

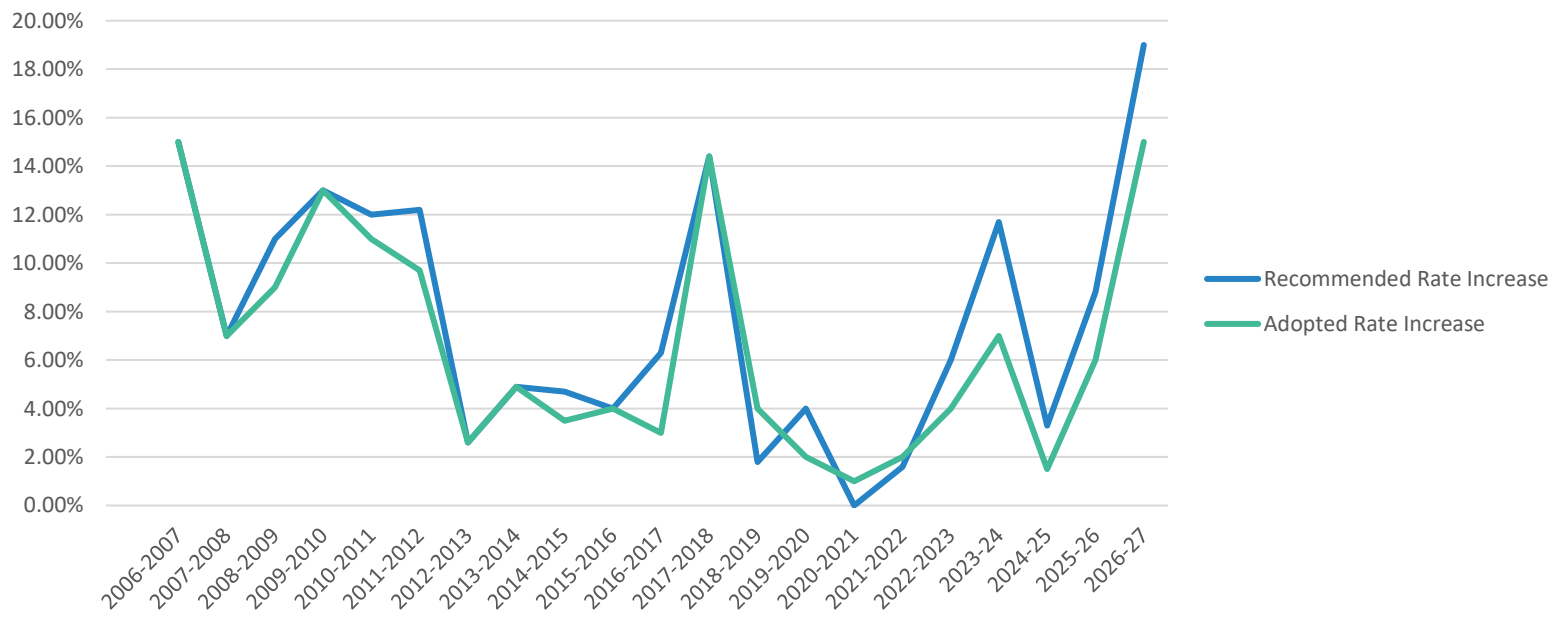
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- Self-funded
  - Claims paid as incurred
- Unemployment Reserve
  - Balance @ 6/30/25     \$ 77,314

# Health Insurance

## History of Recommended Rates vs. Adopted Rates

Recommended vs. Adopted Health Insurance Rate Increase



# District Share vs. Employee/Retiree Share

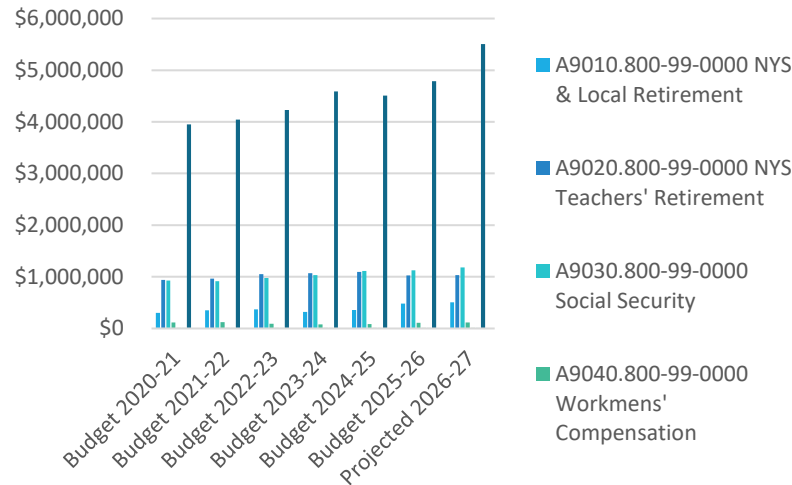
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Item	2021-22	2022-23	2023-24	2024-25	2025-26 Estimated
District Share- Retirees	\$1,018,761.00	\$1,013,119.96	\$1,103,264.92	\$1,076,570.63	\$1,075,473.24
District Share- Employees	\$2,687,357.00	\$2,834,085.95	\$2,987,703.78	\$3,067,744.60	\$3,148,905.13
Retiree Share	\$651,194.00	\$607,686.69	\$581,488.82	\$556,920.85	\$578,449.96
Employee Share	\$559,884.00	\$595,087.05	\$656,291.22	\$682,143.40	\$751,412.87

# Budget History

Account Code	Description	Budget 2020-21	Budget 2021-22	Budget 2022-23	Budget 2023-24	Budget 2024-25	Budget 2025-26	Projected 2026-27
A9010.800-99-0000	NYS & Local Retirement	\$303,517	\$348,505	\$367,197	\$321,322	\$355,000	\$479,680	\$503,665
A9020.800-99-0000	NYS Teachers' Retirement	\$942,842	\$962,429	\$1,052,170	\$1,068,860	\$1,096,395	\$1,028,983	\$1,029,992
A9030.800-99-0000	Social Security	\$927,486	\$914,952	\$978,261	\$1,030,073	\$1,111,469	\$1,126,913	\$1,181,916
A9040.800-99-0000	Workmens' Compensation	\$116,340	\$119,831	\$91,725	\$76,392	\$87,178	\$108,578	\$75,732
A9045.800-99-0000	Life Insurance	\$8,500	\$8,755	\$8,538	\$9,300	\$9,765	\$10,255	\$8,745
A9050.800-99-0000	Unemployment Insurance	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
A9060.800-99-0000	Hospital & Medical Insurance	\$3,950,482	\$4,046,166	\$4,231,904	\$4,587,667	\$4,505,028	\$4,785,712	\$5,167,727

Employee Budget History



# Questions?

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