*********2023 - 2024***

***Nurse - Premium Rates***

***Simsbury Public Schools***

***CIGNA PLANS***

The following rate structure and premiums are effective 07/01/23 for the listed Bargaining Simsbury Public Schools active employees.

***HDHP/HSA - Board / Employee Shared Cost Split***

Individual and Dependent Coverage (81% paid by Board / 19% paid by individual)

Rates for the Following Covered Bargaining Group:

***NURSE - Nurses***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CIGNA HDHP & HSA**  ***(High Deductible Health Plan & Health Savings Account)*** | **Total Annual**  **Premium** | **\*Total BOE Annual Contribution (81%)** | **Employee Annual Contribution (19%)** | **Employee Payroll Rate 20 P/R's** |
| **Employee Only** | $10,589.64 | $9,577.61 | $2,012.03 | $100.61 |
| **Employee + 1** | $21,179.28 | $19,155.22 | $4,024.06 | $201.21 |
| **Family** | $32,828.40 | $28,591.00 | $6,237.40 | $311.88 |

*\* Includes HSA deposit equal to $1,000 or $2,000, based on Individual/Family Enrollment.*

*Said deposit shall be made in 2 parts; by the first pay date in July and the first pay date in January.*

***HMO - Board / Employee Shared Cost Split***

Rates for the Following Covered Bargaining Group:

***NURSE - Nurses***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CIGNA HMO – OAP IN**  ***(Open Access Plus – In Network Only)*** | **Total Annual**  **Premium** | **Total BOE Annual Contribution** | **Employee Annual Contribution (Buy-Up)** | **Employee Payroll Rate 20 P/R's** |
| **Employee Only** | $12,912.24 | $9,577.61 | $3,334.63 | $166.74 |
| **Employee + 1** | $25,824.36 | $19,155.22 | $6,669.14 | $333.47 |
| **Family** | $40,028.04 | $28,591.00 | $11,437.04 | $571.86 |

***PPO - Board / Employee Shared Cost Split***

Rates for the Following Covered Bargaining Group:

***NURSE - Nurses***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CIGNA PPO – OAP**  ***(Open Access Plus)*** | **Total Annual**  **Premium** | **Total BOE Annual Contribution** | **Employee Annual Contribution (Buy-Up)** | **Employee Payroll Rate 20 P/R's** |
| **Employee Only** | $14,242.92 | $9,577.61 | $4,665.31 | $233.28 |
| **Employee + 1** | $28,424.88 | $19,155.22 | $9,269.66 | $463.49 |
| **Family** | $42,279.24 | $28,591.00 | $13,688.24 | $684.42 |