***2023 - 2024***

***Clerical/Paraeducator - 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 (82.5% paid by Board / 17.5% paid by individual)

Rates for the Following Covered Bargaining Group:

***SFEP - Clerical/Paradeucators***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CIGNA HDHP & HSA** ***(High Deductible Health Plan & Health Savings Account)*** | **Total Annual Premium** | **\*Total BOE Annual Contribution (82.5%)** | **Employee Annual Contribution****(17.5%)** | **Employee** **Payroll Rate 20 P/R's** |
| **Employee Only** | $10,230.96 | $9,440.54 | $1,790.42 | $89.53 |
| **Employee + 1** | $20,461.92 | $18,881.08 | $3,580.84 | $179.05 |
| **Family** | $31,716.48 | $28,166.10 | $5,550.38 | $277.53 |

*\*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:

***SFEP - Clerical/Paraeducators***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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** | $12,474.84 | $9,440.54 | $3,034.30 | $151.72 |
| **Employee + 1** | $24,949.56 | $18,881.08 | $6,068.48 | $303.43 |
| **Family** | $38,672.16 | $28,166.10 | $10,506.06 | $525.31 |

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

Rates for the Following Covered Bargaining Group:

***SFEP - Clerical/Paraeducators***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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** | $13,760.40 | $9,440.54 | $4,319.86 | $216.00 |
| **Employee + 1** | $27,462.12 | $18,881.08 | $8,581.04 | $429.06 |
| **Family** | $40,847.16 | $28,166.10 | $12,681.06 | $634.06 |