



2024 - 2025
Custodian/Maintenance - Premium Rates
Simsbury Public Schools
CIGNA PLANS



The following rate structure and premiums are effective 07/01/24 for the listed Bargaining Simsbury Public Schools active employees.

HDHP/HSA - Board / Employee Shared Cost Split

Individual and Dependent Coverage (80.5% paid by Board / 19.5% paid by individual)

Rates for the Following Covered Bargaining Group:

NAGE - Custodian/Maintenance

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (80.5%)	Employee Annual Contribution (19.5%)	Employee Payroll Rate 20 P/R's
Employee Only	\$10,769.64	\$9,669.56	\$2,100.08	\$105.01
Employee + 1	\$21,539.28	\$19,339.12	\$4,200.16	\$210.02
Family	\$33,386.52	\$28,876.15	\$6,510.37	\$325.53

* 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:

NAGE - Custodian/Maintenance

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	\$13,131.72	\$9,669.56	\$3,462.16	\$173.12
Employee + 1	\$26,263.32	\$19,339.12	\$6,924.20	\$346.22
Family	\$40,708.44	\$28,876.15	\$11,832.29	\$591.62

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

NAGE - Custodian/Maintenance

CIGNA PPO – OAP (Open Access Plus)	Total Annual Premium	Total BOE Annual Contribution	Employee Annual Rate (Buy-Up)	Employee Payroll Rate 20 P/R's
Employee Only	\$14,484.96	\$9,669.56	\$4,815.40	\$240.78
Employee + 1	\$28,908.12	\$19,339.12	\$9,569.00	\$478.46
Family	\$42,998.04	\$28,876.15	\$14,121.89	\$706.10