



**2024 - 2025**  
**Nurse - 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 (81% paid by Board / 19% paid by individual)

Rates for the Following Covered Bargaining Group:

**NURSE - Nurses**

<b>CIGNA HDHP &amp; HSA (High Deductible Health Plan &amp; Health Savings Account)</b>	<b>Total Annual Premium</b>	<b>*Total BOE Annual Contribution (81%)</b>	<b>Employee Annual Contribution (19%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$10,404.84	\$9,427.92	\$1,976.92	\$98.86
<b>Employee + 1</b>	\$20,809.68	\$18,855.84	\$3,953.84	\$197.70
<b>Family</b>	\$32,255.64	\$28,127.07	\$6,128.57	\$306.44

*\* 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**

<b>CIGNA HMO – OAP IN (Open Access Plus – In Network Only)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution</b>	<b>Employee Annual Contribution (Buy-Up)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$12,687.00	\$9,427.92	\$3,259.08	\$162.96
<b>Employee + 1</b>	\$25,373.76	\$18,855.84	\$6,517.92	\$325.91
<b>Family</b>	\$39,329.64	\$28,127.07	\$11,202.57	\$560.14

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

Rates for the Following Covered Bargaining Group:

**NURSE - Nurses**

<b>CIGNA PPO – OAP (Open Access Plus)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution</b>	<b>Employee Annual Contribution (Buy-Up)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$13,994.40	\$9,427.92	\$4,566.48	\$228.33
<b>Employee + 1</b>	\$27,928.92	\$18,855.84	\$9,073.08	\$453.66
<b>Family</b>	\$41,541.60	\$28,127.07	\$13,414.53	\$670.74