



**2024 - 2025**  
**Teachers - 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 (79% paid by Board / 21% paid by individual)

Rates for the Following Covered Bargaining Group:

**SEA - Teachers**

<b>CIGNA HDHP &amp; HSA (High Deductible Health Plan &amp; Health Savings Account)</b>	<b>Total Annual Premium</b>	<b>*Total BOE Annual Contribution (79%)</b>	<b>Employee Annual Contribution (21%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$10,404.84	\$9,219.82	\$2,185.02	\$109.26
<b>Employee + 1</b>	\$20,809.68	\$18,439.65	\$4,370.03	\$218.51
<b>Family</b>	\$32,255.64	\$27,481.96	\$6,773.68	\$338.69

*\*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:

**SEA - Teachers**

<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	\$9,219.82	\$3,467.18	\$173.37
<b>Employee + 1</b>	\$25,373.76	\$18,439.65	\$6,934.11	\$346.72
<b>Family</b>	\$39,329.64	\$27,481.96	\$11,847.68	\$592.39

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

Rates for the Following Covered Bargaining Group:

**SEA - Teachers**

<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	\$9,219.82	\$4,774.58	\$238.74
<b>Employee + 1</b>	\$27,928.92	\$18,439.65	\$9,489.27	\$474.47
<b>Family</b>	\$41,541.60	\$27,481.96	\$14,059.64	\$702.99