



2024 - 2025
Clerical/Paraeducator - 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 (82% paid by Board / 18% paid by individual)

Rates for the Following Covered Bargaining Group:

SFEP - Clerical/Paraeducators

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (82%)	Employee Annual Contribution (18%)	Employee Payroll Rate 20 P/R's
Employee Only	\$10,404.84	\$9,531.97	\$1,872.87	\$93.65
Employee + 1	\$20,809.68	\$19,063.94	\$3,745.74	\$187.30
Family	\$32,255.64	\$28,449.62	\$5,806.02	\$290.31

**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	\$12,687.00	\$9,531.97	\$3,155.03	\$157.76
Employee + 1	\$25,373.76	\$19,063.94	\$6,309.82	\$315.50
Family	\$39,329.64	\$28,449.62	\$10,880.02	\$544.01

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	\$13,994.40	\$9,531.97	\$4,462.43	\$223.13
Employee + 1	\$27,928.92	\$19,063.94	\$8,864.98	\$443.26
Family	\$41,541.60	\$28,449.62	\$13,091.98	\$654.61