



2024- 2025
Administrators/Supervisors - 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 (77% paid by Board / 23% paid by individual)

Rates for the Following Covered Bargaining Group:

SSASA - Administrators & Supervisors

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (77%)	Employee Annual Contribution (23%)	Employee Payroll Rate 20 P/R's
Employee Only	\$10,404.84	\$9,011.73	\$2,393.11	\$119.67
Employee + 1	\$20,809.68	\$18,023.45	\$4,786.23	\$239.32
Family	\$32,255.64	\$26,836.84	\$7,418.80	\$370.95

* 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:

SSASA - Administrators & Supervisors

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	\$9,011.73	\$3,675.27	\$183.77
Employee + 1	\$25,373.76	\$18,023.45	\$7,350.31	\$367.53
Family	\$39,329.64	\$26,836.84	\$12,492.80	\$624.65

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SSASA - Administrators & Supervisors

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	\$9,011.73	\$4,982.67	\$249.14
Employee + 1	\$27,928.92	\$18,023.45	\$9,905.47	\$495.28
Family	\$41,541.60	\$26,836.84	\$14,704.76	\$735.25