



**2024 - 2025**  
**Unaffiliated & Nutrition Svcs - Premium Rates**  
**Simsbury Public Schools - CIGNA PLANS**



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

**HDHP/HSA - Board / Employee Shared Cost Split**

Individual and Dependent Coverage (82.5% paid by Board / 17.5% paid by individual)  
 Rates for the Following Covered Bargaining Group:

***UNAFF - Unaffiliated, Unaffiliated SEED / DCE and Nutrition Service Personnel***

<b>CIGNA HDHP &amp; HSA (High Deductible Health Plan &amp; Health Savings Account)</b>	<b>Total Annual Premium</b>	<b>*Total BOE Annual Contribution (82.5%)</b>	<b>Employee Annual Contribution (17.5%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$10,404.84	\$8,583.99	\$1,820.85	\$91.05
<b>Employee + 1</b>	\$20,809.68	\$17,167.99	\$3,641.69	\$182.09
<b>Family</b>	\$32,255.64	\$26,610.90	\$5,644.74	\$282.25

*\* 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**

Individual and Dependent Coverage (80.5% paid by Board / 19.5% paid by individual)  
 Rates for the Following Covered Bargaining Group:

***UNAFF - Unaffiliated, Unaffiliated SEED / DCE and Nutrition Service Personnel***

<b>CIGNA HMO – OAP IN (Open Access Plus – In Network Only)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution (80.5%)</b>	<b>Employee Annual Contribution (19.5%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$12,687.00	\$10,213.04	\$2,473.97	\$120.54
<b>Employee + 1</b>	\$25,373.76	\$20,425.88	\$4,947.88	\$241.06
<b>Family</b>	\$39,329.64	\$31,660.36	\$7,669.28	\$373.64

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

Individual and Dependent Coverage (79.5% paid by Board / 20.5% paid by individual)  
 Rates for the Following Covered Bargaining Group:

***UNAFF - Unaffiliated, Unaffiliated SEED / DCE and Nutrition Service Personnel***

<b>CIGNA PPO – OAP (Open Access Plus)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution (79.5%)</b>	<b>Employee Annual Contribution (20.5%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$13,994.40	\$10,985.60	\$3,008.80	\$150.45
<b>Employee + 1</b>	\$27,928.92	\$21,924.20	\$6,004.72	\$300.25
<b>Family</b>	\$41,541.60	\$32,610.16	\$8,931.44	\$446.58