2019 - 2020
Teachers - Premium Rates
Simsbury Public Schools
CIGNA PLANS

The following rate structure and premiums are effective 07/01/19 for the listed Bargaining Simsbury Public Schools active employees.

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SEA - Teachers

CIGNA PPO – OAP ***(Open Access Plus)***	**Monthly Premium Rate**	**Employee Monthly Rate**	**Employee Annual Rate**	**Employee Payroll Rate 20 P/R's**
Employee Only	$950.00	$287.48	$3,449.71	$172.50
Employee + 1	$1,895.95	$570.90	$6,850.83	$342.55
Family	$2,820.04	$857.85	$10,294.23	$514.72

HMO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SEA - Teachers

CIGNA HMO – OAP IN ***(Open Access Plus – In Network Only)***	**Monthly Premium Rate**	**Employee Monthly Rate**	**Employee Annual Rate**	**Employee Payroll Rate 20 P/R's**
Employee Only	$861.25	$198.73	$2,384.71	$119.25
Employee + 1	$1,722.49	$397.44	$4,769.31	$238.48
Family	$2,669.88	$707.69	$8,492.31	$424.63

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:

SEA - Teachers

CIGNA HDHP & HSA ***(High Deductible Health Plan & Health Savings Account)***	**Monthly Premium Rate**	**Employee Monthly Rate**	**Employee Annual Rate**	**Employee Payroll Rate 20 P/R's**
Employee Only	$706.33	$127.14	$1,525.67*	$76.29
Employee + 1	$1,412.66	$254.28	$3,051.35*	$152.58
Family	$2,189.66	$394.14	$4,729.67*	$236.49

**BOE will make an 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.*