



2020 - 2021
Teachers - Premium Rates
Simsbury Public Schools
CIGNA PLANS



The following rate structure and premiums are effective 07/01/20 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	\$986.13	\$305.25	\$3,662.96	\$183.16
Employee + 1	\$1,968.04	\$606.27	\$7,275.28	\$363.77
Family	\$2,927.27	\$908.17	\$10,898.08	\$544.91

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	\$894.00	\$213.12	\$2,557.40	\$127.88
Employee + 1	\$1,787.99	\$426.22	\$5,114.68	\$255.74
Family	\$2,771.40	\$752.30	\$9,027.64	\$451.39

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	\$733.19	\$135.64	\$1,627.68*	\$81.39
Employee + 1	\$1,466.38	\$271.28	\$3,255.36*	\$162.78
Family	\$2,272.92	\$420.49	\$5,045.88*	\$252.30

*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.