



2021 - 2022
Teachers - Premium Rates
Simsbury Public Schools
CIGNA PLANS



The following rate structure and premiums are effective 07/01/21 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	\$308.91	\$3,706.95	\$185.36
Employee + 1	\$1,968.04	\$613.61	\$7,363.27	\$368.17
Family	\$2,927.27	\$919.54	\$11,034.46	\$551.73

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	\$216.78	\$2,601.39	\$130.08
Employee + 1	\$1,787.99	\$433.56	\$5,202.67	\$260.16
Family	\$2,771.40	\$763.67	\$9,164.02	\$458.21

HDHP/HSA - Board / Employee Shared Cost Split

Individual and Dependent Coverage (81% paid by Board / 19% 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	\$139.31	\$1,671.67*	\$83.59
Employee + 1	\$1,466.38	\$278.61	\$3,343.35*	\$167.18
Family	\$2,272.92	\$431.85	\$5,182.26*	\$259.12

*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.