***2022 - 2023***

***Teachers - Premium Rates***

***Simsbury Public Schools***

***CIGNA PLANS***

The following rate structure and premiums are effective 07/01/22 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** | $1,074.88 | $352.20 | $4,226.43 | $211.33 |
| **Employee + 1** | $2,145.17 | $699.82 | $8,397.88 | $419.90 |
| **Family** | $3,190.73 | $1,042.07 | $12,504.86 | $625.25 |

***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** | $974.46 | $251.78 | $3,021.39 | $151.08 |
| **Employee + 1** | $1,948.90 | $503.55 | $6,042.64 | $302.14 |
| **Family** | $3,020.83 | $872.17 | $10,466.06 | $523.31 |

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

Individual and Dependent Coverage (80% paid by Board / 20% 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** | $799.18 | $159.84 | $1,981.03\* | $95.91 |
| **Employee + 1** | $1,598.35 | $319.67 | $3,836.04\* | $191.81 |
| **Family** | $2,477.49 | $495.50 | $5,945.98\* | $297.31 |

*\*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.*