



**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**

<b>CIGNA PPO – OAP (Open Access Plus)</b>	<b>Monthly Premium Rate</b>	<b>Employee Monthly Rate</b>	<b>Employee Annual Rate</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$1,074.88	\$352.20	\$4,226.43	\$211.33
<b>Employee + 1</b>	\$2,145.17	\$699.82	\$8,397.88	\$419.90
<b>Family</b>	\$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**

<b>CIGNA HMO – OAP IN (Open Access Plus – In Network Only)</b>	<b>Monthly Premium Rate</b>	<b>Employee Monthly Rate</b>	<b>Employee Annual Rate</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$974.46	\$251.78	\$3,021.39	\$151.08
<b>Employee + 1</b>	\$1,948.90	\$503.55	\$6,042.64	\$302.14
<b>Family</b>	\$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**

<b>CIGNA HDHP &amp; HSA (High Deductible Health Plan &amp; Health Savings Account)</b>	<b>Monthly Premium Rate</b>	<b>Employee Monthly Rate</b>	<b>Employee Annual Rate</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$799.18	\$159.84	\$1,981.03*	\$95.91
<b>Employee + 1</b>	\$1,598.35	\$319.67	\$3,836.04*	\$191.81
<b>Family</b>	\$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.