



2026- 2027
Administrators/Supervisors - Premium Rates
Simsbury Public Schools
CIGNA PLANS



The following rate structure and premiums are effective 07/01/26 for the listed Bargaining Simsbury Public Schools active employees.

HDHP/HSA - Board / Employee Shared Cost Split

Individual and Dependent Coverage (76% paid by Board / 24% paid by individual)

Rates for the Following Covered Bargaining Group:

SSASA - Administrators & Supervisors

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (76%)	Employee Annual Contribution (24%)	Employee Payroll Rate 20 P/R's
Employee Only	\$12,556.32	\$10,542.80	\$3,013.52	\$150.68
Employee + 1	\$25,112.52	\$21,085.52	\$6,027.00	\$301.35
Family	\$38,925.12	\$31,583.09	\$9,342.03	\$467.10

** Includes 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.*

HMO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SSASA - Administrators & Supervisors

CIGNA HMO – OAP IN (Open Access Plus – In Network Only)	Total Annual Premium	Total BOE Annual Contribution	Employee Annual Contribution (Buy-Up)	Employee Payroll Rate 20 P/R's
Employee Only	\$15,310.32	\$10,542.80	\$4,767.52	\$238.38
Employee + 1	\$30,620.28	\$21,085.52	\$9,534.76	\$476.74
Family	\$47,461.92	\$31,583.09	\$15,878.83	\$793.94

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SSASA - Administrators & Supervisors

CIGNA PPO – OAP (Open Access Plus)	Total Annual Premium	Total BOE Annual Contribution	Employee Annual Contribution (Buy-Up)	Employee Payroll Rate 20 P/R's
Employee Only	\$16,888.08	\$10,542.80	\$6,345.28	\$317.26
Employee + 1	\$33,703.80	\$21,085.52	\$12,618.28	\$630.91
Family	\$50,131.20	\$31,583.09	\$18,548.11	\$927.41