



**2026 - 2027**  
**Nurse - 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 (80% paid by Board / 20% paid by individual)

Rates for the Following Covered Bargaining Group:

**NURSE - Nurses**

<b>CIGNA HDHP &amp; HSA (High Deductible Health Plan &amp; Health Savings Account)</b>	<b>Total Annual Premium</b>	<b>*Total BOE Annual Contribution (80%)</b>	<b>Employee Annual Contribution (20%)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$12,556.32	\$11,045.06	\$2,511.26	\$125.56
<b>Employee + 1</b>	\$25,112.52	\$22,090.02	\$5,022.50	\$251.13
<b>Family</b>	\$38,925.12	\$33,140.10	\$7,785.02	\$389.25

*\* 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:

**NURSE - Nurses**

<b>CIGNA HMO – OAP IN (Open Access Plus – In Network Only)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution</b>	<b>Employee Annual Contribution (Buy-Up)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$15,310.32	\$11,045.06	\$4,265.26	\$213.26
<b>Employee + 1</b>	\$30,620.28	\$22,090.02	\$8,530.26	\$426.51
<b>Family</b>	\$47,461.92	\$33,140.10	\$14,321.82	\$716.09

**PPO - Board / Employee Shared Cost Split**

Rates for the Following Covered Bargaining Group:

**NURSE - Nurses**

<b>CIGNA PPO – OAP (Open Access Plus)</b>	<b>Total Annual Premium</b>	<b>Total BOE Annual Contribution</b>	<b>Employee Annual Contribution (Buy-Up)</b>	<b>Employee Payroll Rate 20 P/R's</b>
<b>Employee Only</b>	\$16,888.08	\$11,045.06	\$5,843.02	\$292.15
<b>Employee + 1</b>	\$33,703.80	\$22,090.02	\$11,613.78	\$580.69
<b>Family</b>	\$50,131.20	\$33,140.10	\$16,991.10	\$849.56