



2026 - 2027
Clerical/Paraeducator - 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 (81.5% paid by Board / 18.5% paid by individual)

Rates for the Following Covered Bargaining Group:

SFEP - Clerical/Paraeducators

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (81.5%)	Employee Annual Contribution (18.5%)	Employee Payroll Rate 20 P/R's
Employee Only	\$12,556.32	\$11,233.40	\$2,322.92	\$116.15
Employee + 1	\$25,112.52	\$22,466.70	\$4,645.82	\$232.29
Family	\$38,925.12	\$33,723.97	\$7,201.15	\$360.06

**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:

SFEP - Clerical/Paraeducators

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	\$11,233.40	\$4,076.92	\$203.85
Employee + 1	\$30,620.28	\$22,466.70	\$8,153.58	\$407.68
Family	\$47,461.92	\$33,723.97	\$13,737.95	\$686.90

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SFEP - Clerical/Paraeducators

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	\$11,233.40	\$5,654.68	\$282.73
Employee + 1	\$33,703.80	\$22,466.70	\$11,237.10	\$561.85

Family	\$50,131.20	\$33,723.97	\$16,407.23	\$820.36
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