



2026 - 2027
Teachers - 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 (78.5% paid by Board / 21.5% paid by individual)

Rates for the Following Covered Bargaining Group:

SEA - Teachers

CIGNA HDHP & HSA (High Deductible Health Plan & Health Savings Account)	Total Annual Premium	*Total BOE Annual Contribution (78.5%)	Employee Annual Contribution (21.5%)	Employee Payroll Rate 20 P/R's
Employee Only	\$12,556.32	\$10,856.71	\$2,699.61	\$134.98
Employee + 1	\$25,112.52	\$21,713.33	\$5,399.19	\$269.96
Family	\$38,925.12	\$32,556.22	\$8,368.90	\$418.45

**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:

SEA - Teachers

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	\$10,856.71	\$4,453.61	\$222.68
Employee + 1	\$30,620.28	\$21,713.33	\$8,906.95	\$445.35
Family	\$47,461.92	\$32,556.22	\$14,905.70	\$745.29

PPO - Board / Employee Shared Cost Split

Rates for the Following Covered Bargaining Group:

SEA - Teachers

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	\$10,856.71	\$6,031.37	\$301.57
Employee + 1	\$33,703.80	\$21,713.33	\$11,990.47	\$599.52

Family	\$50,131.20	\$32,556.22	\$17,574.98	\$878.75
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