

Chapter 78 Percentage of Premium Schedule

Pursuant to P.L. Chapter 78, all employees have a contribution arrangement for health benefits that is consistent with NJ State statute. Eligible employees and their eligible dependents share in the cost of healthcare premiums in accordance with the following schedule. The schedule is based upon employees' annual wages and coverage tier (Employee, Employee & Spouse/Child or Family coverage) and represents Year 4 of P.L. Chapter 78 contributions.

Please Note: Employees enrolled in the NJEHP or GSP for medical and prescription benefits will follow a new salary-based contribution schedule. Please refer to the specific NJEHP & GSP Ch. 44 Contribution Schedules for information regarding this contribution schedule.

Salary Range (Annual)	Employee Only
<\$20,000	4.5%
20,000—24,999.99	5.5%
25,000—29,999.99	7.5%
30,000—34,999.99	10%
35,000—39,999.99	11%
40,000—44,999.99	12%
45,000—49,999.99	14%
50,000—54,999.99	20%
55,000—59,999.99	23%
60,000—64,999.99	27%
65,000—69,999.99	29%
70,000—74,999.99	32%
75,000—79,999.99	33%
80,000—94,999.99	34%
95,000 and over	35%

Salary Range (Annual)	Employee & Spouse OR Employee & Child(ren)
<\$25,000	3.5%
25,000—29,999.99	4.5%
30,000—34,999.99	6%
35,000—39,999.99	7%
40,000—44,999.99	8%
45,000—49,999.99	10%
50,000—54,999.99	15%
55,000—59,999.99	17%
60,000—64,999.99	21%
65,000—69,999.99	23%
70,000—74,999.99	26%
75,000—79,999.99	27%
80,000—84,999.99	28%
85,000—99,999.99	30%
100,000 and over	35%

Salary Range (Annual)	Employee & Family
<\$25,000	3%
25,000—29,999.99	4%
30,000—34,999.99	5%
35,000—39,999.99	6%
40,000—44,999.99	7%
45,000—49,999.99	9%
50,000—54,999.99	12%
55,000—59,999.99	14%
60,000—64,999.99	17%
65,000—69,999.99	19%
70,000—74,999.99	22%
75,000—79,999.99	23%
80,000—84,999.99	24%
85,000—89,999.99	26%
90,000—94,999.99	28%
95,000—99,999.99	29%
100,000—109,999.99	32%
110,000 and over	35%

NJ Educator's Health Plan (NJEHP): Chapter 44 Salary Based Contribution Schedule

The Chapter 44 NJ Educators' Health Plan is tied to a new salary based employee contribution schedule, that applies only to medical and prescription benefits. It does not apply to any other coverage that may be offered by the district, such as dental coverage. **For contributions for all other medical, prescription plans, or lines of coverage, please speak with your Business Office.**

NJEHP Salary Based Contribution	Single	Parent + Child	Employee + Spouse	Family
\$0.00 - \$40,000	1.7%	2.2%	2.8%	3.3%
\$40,001 - \$50,000	1.9%	2.5%	3.3%	3.9%
\$50,001 - \$60,000	2.2%	2.8%	3.9%	4.4%
\$60,001 - \$70,000	2.5%	3.0%	4.4%	5.0%
\$70,001 - \$80,000	2.8%	3.3%	5.0%	5.5%
\$80,001 - \$90,000	3.0%	3.6%	5.5%	6.0%
\$90,001 - \$100,000	3.3%	3.9%	6.0%	6.6%
\$100,001 - \$125,000*	3.6%	4.4%	6.6%	7.2%

Please Note:

- Employees with salaries above \$125,000 shall pay at the \$125,000 rate.
- This is for the medical and prescription benefits **ONLY** under the NJEHP, and **DOES NOT** apply to any other benefits you may be enrolled in with the district.
- For additional assistance regarding your employee contributions, please refer to your Business Office.



Garden State Plan (GSP):

Chapter 44 Salary Based Contribution Schedule

The Chapter 44 Garden State Plan is tied to a new salary based employee contribution schedule, that applies only to medical and prescription benefits. It does not apply to any other coverage that may be offered by the district, such as dental coverage. **For contributions for all other medical, prescription plans, or lines of coverage, please speak with your Business Office.**

GSP Salary Based Contribution	Single	Parent + Child	Employee + Spouse	Family
\$0.00 - \$40,000	1.50%	1.50%	1.50%	1.65%
\$40,001 - \$50,000	1.50%	1.50%	1.65%	1.95%
\$50,001 - \$60,000	1.50%	1.50%	1.95%	2.20%
\$60,001 - \$70,000	1.50%	1.50%	2.20%	2.50%
\$70,001 - \$80,000	1.50%	1.65%	2.50%	2.75%
\$80,001 - \$90,000	1.50%	1.80%	2.75%	3.00%
\$90,001 - \$100,000	1.65%	1.95%	3.00%	3.30%
\$100,001 - \$125,000*	1.80%	2.20%	3.30%	3.60%

Please Note:

- Employees with salaries above \$125,000 shall pay at the \$125,000 rate.
- This is for the medical and prescription benefits **ONLY** under the GSP, and **DOES NOT** apply to any other benefits you may be enrolled in with the district.
- For additional assistance regarding your employee contributions, please refer to your Business Office.

