

Transitional Aid Application for Calendar Year 2012
Division of Local Government Services
Department of Community Affairs

General Instructions: This application must be submitted in its entirety by **February 29, 2012** for funding consideration under this program. Information contained in the application is subject to independent verification by DLGS. Refer to Local Finance Notice 2011-39 when preparing this application for specific instructions and definitions, and review the Submission Checklist on Page 7.

Name of Municipality:	City of Perth Amboy	County:	Middlesex
Contact Person:	Gregory C. Fehrenbach	Title:	Administrator
Phone:	(732)826-0290	Fax:	(732)826-1160
E-mail:	gfehrenbach@perthamboynj.org		

I. Aid History

List amount of Transitional or former Discretionary Aid (Extraordinary, Special Municipal, or Capital Cities) received for the last three years, if any:

CY 2011	CY 2010	CY 2009
\$ 0	\$ 3,500,000 (FY10)	\$ 1,750,000 (FY09)

II. Aid Request for Application Year: (All municipalities currently operating under a Transitional Aid MOU are advised that a decrease from prior year funding is likely.)

Amount of aid requested for the Application Year:	\$ 2,000,000.00
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If not seeking a decrease, a letter from the Mayor is required. See Local Finance Notice 2011-39




III. Submission Requirements

The following items must be submitted with, or prior to, submission of this application. Indicate date of submission of each.

Item	Date Submitted to DLGS
Prior Year Annual Financial Statement	February 8 th , 2012
Previous Year Annual Audit (TY 2010)	September 28 th , 2011
Previous Year Audit Corrective Action Plan	October 12 th , 14 th 2011
Application Year Introduced Budget	February 27 th , 2012
Budget documentation submitted to governing body	February 24 th , 2012

IV. Application Certification

The undersigned herewith certify that they have reviewed this application and, to the best of their ability, find its contents to be true and that it accurately portrays the circumstances regarding the municipality's fiscal practices and need for financial assistance. By submitting the application, the municipality acknowledges that the law provides that the decision of the Director regarding aid awards is final and not subject to appeal.

Official	Signature	Date
Mayor/Chief Executive Officer		02/27/2012
Governing Body Presiding Officer		02/27/2012
Chief Financial Officer		02/27/2012

V-A. Explanation of Need for Transitional Aid

Explain the circumstances that require the need for Transitional Aid in narrative form. Include factors that result in a constrained ability to raise sufficient revenues to meet budgetary requirements, and if such revenues were raised, how it would substantially jeopardize the fiscal integrity of the municipality.

In July 2008 the City fixed a budget dependent on \$10,000,000 in non-recurring revenues. The Local Finance Board authorized debt of \$6,600,000 for under budgeted health insurance the prior year. The Local Finance Board approved 10 years prior a very poorly constructed public private partnership to add more debt to a failing water and sewer system. The Local Finance Board required the City on 2009 to postpone 50% of their pension contributions, the payment for such start in 2012.

The actions of former Mayor Joseph Vas, approved by the Local Finance Board, required the new administration to impose very large tax and utility rate increase (26% and 46% residential / 70% commercial) in 2008-09. Subsequent increases in both taxes and utility rates have severely burdened City taxpayers.

Exacerbating this are appeals of assessment. The appeals exist for two reasons:

- A poorly managed 2006 revaluation that erroneously placed excessive valuation on properties that could not be supported in Tax Court.
- The impacts of a recessionary housing market in which the County Tax Board has reduce valuations.

The City has diligently sought to “pull itself up by its own bootstraps.” However, the Municipal property tax burden is enormous, the highest in the County and among the highest in the State. This exists for some of the lowest income families statewide.

The tax burden must be reduced if these hard working families are to succeed.

V-B. Alternate Eligibility

N/A		

Demonstration of Revenue Loss/Substantial Cost Increase

Complete Part 2 if eligibility was not met in Part 1. Show: (1) extraordinary revenue losses (exclusive of State CMPTRA/ETR aid reductions, but inclusive of other aid, including payments under various open space State payments in lieu of tax programs), but not as the aggregate of many revenue line items; and (2) or specific, extraordinary increases in appropriations. Describe the item on the cell below each entry. If applicable, indicate in the description of the extraordinary increase in expenditure if the increase was the result of a policy decision made by the municipality (i.e. a back-loaded debt service schedule, deferred payment, costs associated with additional hires, etc.)

Revenue or Appropriation	2011 Value	2012 Value	Amount of Loss/Increase
Debt Service	10,411,390	11,791,444	+ 1,380,054
Description:			
Police Department	12,541,716	12,893,546	+ 351,830
Description:			
Reserve for Uncol. Taxes	1,094,826	1,406,462	+ 311,636
Description:			
Workers Compensation	1,709,321	1,895,000	+185,679
Description:			
Description:			
Description:			
Description:			

V-C. Actions to Reduce Future Need for Aid

Detail the steps the municipality is taking to reduce the need for aid in the future. Include details about long-term cost cutting and enhanced revenue plans, impact of new development, potential for grants to offset costs, and estimated short and long-term annual savings. Use additional pages if necessary.

These actions have been taken:

- 2008 and 2009 layoffs (About 60 employees)
- Reduction in force: about 420 full time employees in 2008, about 325 FT employees in 2012
- No cost contract with hospital to perform BLS ambulance service
- Refinancing current and utility bond issues
- A thorough review of cellular and landline telephone costs- reductions in issuance of cellular telephones, strict controls on new authorizations, cancellation of unnecessary landlines and ancillary expenses.
- Comprehensive review of fees charges, submission of recommended fee increases, achievement of significant increases after more than 30 public hearings.
- Reexamination of self-insurance health insurance coverage, fees for service- competitive RFP process with significant reductions in cost; conform to objectives of citizen's campaign
- Restructure property and casualty self insurance program to reduce administrative costs and increase control of claims and "out of work" time for worker's compensation cases
- Prepare comprehensive RFP to outsource park maintenance services- seek proposals, evaluate costs and benefits to the municipality of each alternative course of action.
- Create a staff/citizen committee examine methods to reduce cost of solid waste collection- recommendations are being presented to governing body.
- Thorough review of overtime costs in Public Works, Fire, and Police; achieved significant reductions in 2012
- Use of a local recycling company in lieu of a landfill for bulky waste disposal.
- Negotiated multi-year contracts with freezes to salary guides for 12-17 months and annual salary guide increases of 1, 1.5 and 2%; 3 Public Safety contracts have 1% increase to the guide in 2014

V-D. Discussion of Health Benefits

If your municipality does not use the State Health Benefits Plan for health insurance, fill this section out in its entirety.

1. Identify the company that is the broker of record for health insurance and how long have they served as broker of record?

Bruce L. Kaplan, current self insurance administrator for past 3 years. Health with CIGNA and Prescription with Benecard. Competitive contracts sought at the end of each contract period.

2. How much in commissions or fees does the broker of record receive from: (a) the municipality \$ 84,000; and (b) the insurance company providing health benefits \$ 10,150,000.
3. As an attachment, have the broker list the provided coverage, and the categories and number of employees in each program. Create a side by side comparison with the State Health Benefits Plan and outline costs.

See Attachment

4. Provide a clear and concise explanation as to why the State Health Benefits Plan is not being used and discuss the relative costs of insurance used and the State Health Benefits Plan. (It is advisable for you to share this question with your broker of record and have them fill it out.)

See attachment

Item

2010

2011

Introduced
Application Year

Top of Form

Bottom of Form

Municipal tax rate	\$1.523	\$1.596	\$1.629
Municipal Purposes tax levy	\$55,214,306.43	\$57,139,220.00	\$55,952,220.00
Municipal Open Space tax levy	\$0	\$0	\$0
Total general appropriations	\$78,035,148.59	\$72,740,692.27	\$70,787,201.00

2. Cash Status Information

% Of current taxes collected	99.21%	98.49%	%
% Used in computation of reserve	98.85%	98.84%	98.483%
Reserve for uncollected taxes	\$998,726.00	\$1,094,826.00	\$1,406,462.00
Total year end cash surplus	\$64,455.70	\$1,862,460.00	
Total non-cash surplus	\$104,581.87	\$422,275.65	
Year end deferred charges	\$0	\$0	

3. Assessment Data

Assessed value (as of 7/1)	\$3,640,074,451	\$3,504,124,404	\$3,433,840,161
Average Residential Assessment	\$279,400.00	\$273,400.00	\$265,300
Number of tax appeals granted	353	1044	
Amount budgeted for tax appeals	\$185,000.00	\$770,000.00	\$0
Refunding bonds for tax appeals	\$0	\$7,870,000.00	\$7,080,000.00

4. Full time Staffing Levels

Uniformed Police - Staff Number	113	112	110
Total S&W Expenditures	\$11,684,226.71	\$11,308,499.31	\$10,977,586
Uniformed Fire - Staff Number	48	50	50
Total S&W Expenditures	\$4,609,654.44	\$4,484,158.95	\$4,641,847
All Other Employees - Staff Number	171	183	182
Total S&W Expenditures	\$10,866,885.31	\$10,078,070.90	\$10,562,108

Amount

Current Year Taxable Value			3,433,840,161
Introduced Tax Levy			55,952,220
Proposed Municipal Tax Rate	1.629	Average Res. Value (#4 above)	265,300
Current Year Taxes on Average Residential Value (#4 above)			4,321.74
Prior Year Taxes on Average Residential Value			4,234.19
Proposed Increase in average residential taxes (subject to county credits)			87.55

VII. Application Year Budget Information

A. Year of latest revaluation/reassessment

2006

B. Proposed Budget – Appropriation Cap Information

Item	Yes	No
1. Was an appropriation cap index rate ordinance adopted last year? If YES: % that was used	X	
3.5%		
2. Amount of appropriation cap bank available going into this year	\$ 2,525,633	
3. Is the Application Year budget at (appropriation) cap? If NO, amount of remaining balance		X
\$ 3,679,767		
4. Does the Application Year anticipate use of a waiver to exceed the appropriation cap? If YES, amount:		X
\$		

C. List the five largest item appropriation increases:

Appropriation	Prior Year Actual	Application Year Proposed	\$ Amount of Increase
Debt Service	10,411,390	11,791,444	1,380,054
Police Dept.	12,541,716	12,893,546	351,830
RUT	1,094,826	1,406,462	311,636
Worker's Compensation	1,709,321	1,895,000	185,679
Unemployment Insurance	200,000	225,000	25,000
Emergency Management	54,195	74,350	20,145

D. List all new property tax funded full-time positions planned in the Application Year:

Department/Agency	Position	Number	Dollar Amount
Fire Prevention	Inspectors/ (S/B Offset w/ fees) Fire Fighters	2	48,000

E. Display projected tax levies, local revenues (not grants), anticipated (gradually reduced) Transitional Aid, total salary and wages, and total other expenses projected for the three post-application years:

	Tax Levy	Local Revenues	Transitional Aid	Total S&W	Total OE
First year	55,493,000	15,100,000	1,500,000	27,553,000	44,540,000
Second year	55,965,000	15,200,000	1,000,000	27,965,000	44,200,000
Thrd year	56,650,000	15,300,000	500,000	28,250,000	44,200,000

VIII. Financial Practices

A. Expenditure controls and practices:

Question	Yes	No
1. Is an encumbrance system used for the current fund?	X	
2. Is an encumbrance system used for other funds?	X	
3. Is a general ledger maintained for the current fund?	X	
4. Is a general ledger maintained for other funds?	X	
5. Are financial activities largely automated?	X	
6. Does the municipality operate the general public assistance program?		X
7. Are expenditures controlled centrally (Yes) or de-centrally by dept. (No)?	X	
8. At any point during the year are expenditures routinely frozen?	X	
9. Has the municipality adopted a cash management plan?	X	
10. Have all negative findings in the prior year's audit report been corrected?		X
If No, list those uncorrected as an appendix.	Attached	

B. Risk Management: Indicate ("x") how each type of risk is insured.

Coverage	JIF/HIF	Self	Commercial
General liability SIR \$250,000		X	
Vehicle/Fleet liability SIR \$250,000		X	
Workers Compensation SIR \$350,000		X	
Property Coverage SIR \$ 50,000		X	
Public Official Liability SIR- \$ 50,000		X	
Employment Practices Liability SIR- \$ 50,000		X	
Environmental		X	
Health Specific Stop Loss - \$100,000 Aggregate Stop Loss- 125% of Attach.Pt.	SHBP	X	

C. 1) Salary and Employee Contract Information (when more than one bargaining unit for each category, use average):

Question	Police	Fire	Other Contract	Non-Contract
Year of last salary increase	2012	2012	2010-11	2011
Average percentage increase	2%	2%	1%	1%
Last contract settlement date	March 2011	July 2012	February 2010	
Contract expiration date	PBA 12/31/13, SOA 12/31/14	12/31/14	Open- 6/30/12	

2) Explain if any of the following actions have been taken or are under consideration for the Application Year:

Action	Police	Fire	Other Contract	Non-Contract
Furloughs (describe below)	n/a	n/a	n/a	n/a
None				
Wage Freezes (describe below)	n/a	n/a	n/a	n/a
Salary guide freeze for all employees in 2009				
Layoffs (describe below)	n/a	n/a	n/a	n/a
Total about 60- all non- Police and Fire: About 12 EMT's				

Application Year CY 2012	Municipality: Perth Amboy	County: Middlesex
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D. Tax Enforcement Practices:

Question	Yes	No
1. Does the municipality use the accelerated tax sale program?	X	
2. When was the last foreclosure action taken or tax assignment sale held: Date:	March 2002	
3. On what dates were tax delinquency notices sent out in 2011: Date:	11/23/11	
4. Date of last tax sale: Date:	12/29/11	

E. Specialized Service Delivery:

If the answer to either question is "Yes," provide (as an appendix) a cost justification of maintaining the service without changes.

Service	Yes	No
Sworn police or firefighters are used to handle emergency service call-taking and dispatch (in lieu of civilians)		X
The municipality provides rear-yard solid waste collection through the budget		X

F. Other Financial Practices

1. Amount of interest on investment earned in:

Prior Year:	\$85,000	Last Year:	\$123,298	Anticipated Application Year:	\$110,000
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2. List the instruments in which idle funds are invested:

New Jersey Cash Management Fund	
Statement Savings Accounts with several banks	

3. What was the average return on investments during CY 2011?

< 0.5%

4. When was the last time fee schedules were reviewed and updated?

Mid 2011

G. Status of Collective Negotiation (Labor) Agreements: List each labor agreement by employee group, contract expiration date, and the status of negotiations of expired contracts.

Employee Group	Expiration Date	Status of Negotiations of Expired Agreement
Blue Collar	6/30/10	Held for Negotiations Sessions
Supervisors	6/30/10	Held for Negotiations Sessions
AFSCME	6/30/12	Will begin negotiations in 2 months
Dispatchers	6/30/12	Will begin negotiations in 2 months
PBA	12/31/13	
FOP	12/31/14	
IAFF # 286 & #4070	12/31/14	

IX-C. Evaluate existing local revenues, as to whether or not the rates or collections can be increased or imposed, and if so, how changes will be implemented; i.e., recreation fees, utility fees, land use fees, construction, housing, and fire code.

Local Revenues and services provided through the General/Current Fund	Check if services is provided	Are fees charged to cover the costs of the program?	If fees do not cover costs, what is the amount of subsidy?	If there is a subsidy, explain why fees cannot be increased to reduce or eliminate subsidy.
Recreation programs	<input type="checkbox"/> x	Yes	Unknown	
Sewer Fees	<input type="checkbox"/> x	Yes	N/A	
Water Fees	<input type="checkbox"/> x	Yes	N/A	
Swimming Pool	<input type="checkbox"/>			
Uniform Construction Code	<input type="checkbox"/> x	Yes	N/A	Fee increase for 2012 should eliminate need for any subsidy
Uniform Fire Code	<input type="checkbox"/> x	Yes	\$100,000+	Fee increase for 2012 should eliminate need for any subsidy
Land Use Fees	<input type="checkbox"/> x	Yes		Escrow accounts used to pay professionals
Parking Fees	<input type="checkbox"/> x	Yes	N/A	
Beach Fees	<input type="checkbox"/>			
Insert other local fees below:	<input type="checkbox"/> x			
ABC License		Yes	N/A	
Registrar & Health		Yes	N/A	White County Health Contract is modest, contract exceeds revenue
Animal Control		Yes	\$140,000	Significant stray and feral cat problem

X. Service Delivery

List all services that the municipality contracts to another organization: i.e., shared services with another government agency, including formal and informal shared services, memberships in cooperative purchasing program, private (commercial), or non-profit organization.

Service	Name of Contracted Entity	Estimated Amount of Contract	Year Last Negotiated (as applicable)
Local Public Health Services	County of Middlesex		2011
Truck Wash Services	Township of Woodbridge	Fee for each services	2011
Trunk Digital Radio Services	Township of Woodbridge	2012 -24,000 2013 - 36,000	2011
Hazmat Prosecution	County of Middlesex		
Drainage Improvement- NBA	County of Middlesex (Capital)		2010
Fuel Dispensing & Rock Salt	Perth Amboy Board of Education		2011
Leases of City Property For School Use	Perth Amboy Board of Education		2012
Cooperative Purchasing	Middlesex County Regional Ed. Serv. Comm.		2011
	County of Middlesex		2011
	County of Somerset		2011

Section XI – Impact of Limited or No Aid Award

Describe in complete detail the impact if aid is not granted for the current fiscal year; **this priority setting requires that the municipality will maintain a minimum level of essential services.** List the appropriate category of impact if the aid is not received. Rank each item from both lists as to the order in which elimination will take place. If across the board cuts will be made, indicate under service. **For rank order purposes, consider the two sections as one list. The cuts outlined here are one that the municipality is committing to make if they do not receive aid.**

Rank Order	Department	# of Layoffs	Effective Date	2011 Full Time Staffing	2012 Full Time Staffing	\$ Amount to be Saved
	n/a					

If services will be reduced, describe the service, impact and cost savings associated with it.

Rank Order	Service	Cost Savings	Impact on Services
	n/a		

XII. Agreement to Improve Financial Position of Municipality

If aid is granted, the municipality will be required to submit to certain reporting conditions and oversight as authorized by law and a Memorandum of Understanding will need to be signed. Please mark each box below indicating that the applicant understands, and agrees to comply with these broad reporting and oversight provisions.

	Yes	No
1. Allow the Director of Local Government Services to assign management, financial, and operational specialists to assess your municipal operations.	X	
2. Implement actions directed by the Director to address the findings of Division staff.	X	
3. Enter into a Memorandum of Understanding and comply with all its provisions, without exception.	X	

XIII. Certification of Past Compliance for Municipalities Currently Operating Under a Transitional Aid MOU:

The undersigned certify that the municipality has complied with all the conditions and requirements of the 2011MOU conditions, including, but not limited to, the following: submission of a Transition Plan, adoption of a pay to play ordinance, receipt of signed approval forms as required prior to hiring personnel and contracting with professional service vendors.

Mayor: _____ Date: 2/27/2012

Chief Financial Officer: _____ Date: 2/27/2012

Chief Administrative Officer: _____ Date: 2/27/2012

XIV. CAMPS Certification (County and Municipal Personnel System - Civil Service municipalities only)

For Civil Service municipalities, the undersigned, being knowledgeable thereof, hereby certify that the municipality has placed the names of all current civil service employees in NJ "CAMPS".

Human Resources or Personnel Director: _____ Date: 2/27/2012

Chief Financial Officer: _____ Date: 2/27/2012

XV. CERTIFICATION OF APPLICATION FOR TRANSITIONAL AID

The undersigned acknowledges the foregoing requirements with which the municipality must comply in order to receive aid as outlined above. In addition, included with this application is a copy (printed or electronic) of the budget documentation that supports the budget calculation that was provided to the governing body.

Mayor: _____ Date: 2/27/2012

Chief Financial Officer: _____ Date: 2/27/2012

Chief Administrative Officer: _____ Date: 2/27/2012

**CITY OF PERTH AMBOY
MIDDLESEX COUNTY
AUDIT REPORT YEAR: DECEMBER 31, 2010**

DEPARTMENT:

Division of Finance
Department of Administration
Jill A. Goldy
Chief Financial Officer

FINDING/CONDITION #1:

The City has not established a liability for a material lease agreement in the water and wastewater fund. The City should establish liabilities for all lease agreements.

EXPLANATION AND CORRECTIVE ACTION:

The City of Perth Amboy will not take action at the present time. To establish the liability the utility will have to set up a reserve in the operating fund for millions of dollars. This reserve would remain dormant for many years. To set up said reserve will require an increase in the current water and sewer rates beyond the taxpayers' reach.

IMPLEMENTATION DATE:

*THIS IS SCHEDULED TO BE PAID OFF
IN 2012 - GCF*

Not at this time.

FINDING/CONDITION #2:

There are several old, inactive grants receivable balances in the General Capital fund. Old grants receivable should be reviewed and cancelled.

EXPLANATION AND CORRECTIVE ACTION:

The Grant Receivable balances in the Capital Fund were discussed with management. It was determined that no action would be taken on them as of the fiscal year ending 12/31/10.

IMPLEMENTATION DATE:

Grants Receivable in the Capital Fund will continue to be monitored and handled as is appropriate.

FINDING/CONDITION #3:

There are several old outstanding checks included on several of the City's bank reconciliations. Old outstanding checks should be reviewed and cancelled.

EXPLANATION AND CORRECTIVE ACTION:

All old outstanding checks have been reviewed and addressed as required.

**CITY OF PERTH AMBOY
MIDDLESEX COUNTY
AUDIT REPORT YEAR: DECEMBER 31, 2010**

DEPARTMENT:

Municipal Court
Mary Pasacano
Court Administrator

FINDING/CONDITION #1:

There were tickets assigned but not issued over 180 days listed on the monthly management report. Tickets assigned but not issued over 180 days should be recalled or reissued.

EXPLANATION AND CORRECTIVE ACTION:

Memorandums are routinely sent to the Police Department regarding tickets assigned but not issued to have them returned to the court for disposition. However, letters to outside agencies asking for return of unissued tickets have not resulted in the tickets being returned for disposition. Additionally, the management report contains errors regarding the agencies to which the tickets were issued. Additional efforts will be made to have the unissued tickets returned. As well, action will be taken by the Acting Magistrate to void unissued tickets.

IMPLEMENTATION DATE:

December 2011

FINDING/CONDITION #2:

Bank reconciliations are not being prepared on a timely basis.

EXPLANATION AND CORRECTIVE ACTION:

At the direction of the Administrative Office of the Courts, new accounts were established and those new accounts are reconciled monthly and on a timely basis. AOC staff is currently working with the Court staff to reconcile old balances and action will be taken shortly to close out the old accounts.

IMPLEMENTATION DATE:

December 2011

FINDING/CONDITION #3:

Bank reconciliations for the ATS/ACS contain several unidentified, immaterial adjustments. Differences between the ATS/ACS system and the bank statement should be investigated and reconciled at month end.

EXPLANATION AND CORRECTIVE ACTION:

City of Perth Amboy
 Health & Prescription Benefit Plans
 Annual Cost Comparisons
 CIGNA Healthcare, Benecard Services, SHBP

	<u>Estimated Calendar Year 2011</u> <u>Plan Costs</u>	<u>Estimated Calendar Year 2012</u> <u>Plan Costs*</u>
CIGNA Health Plan	\$7,960,000	\$8,165,840
Benecard Prescription Drug Plan (comprised of Paid Claims, Administrative Fee and Pharmacy Rebates)	\$1,925,438	\$1,983,265
	\$9,885,438	\$10,149,105
		<u>Estimated Costs based on</u> <u>2012 SHBP Rates</u>
SHBP Direct 10 Health Active Employees		\$4,907,292.60
SHBP Prescription Active Employees		\$1,346,213.16
SHBP Direct 10 Retirees (under & over age 65) Health & Prescription		\$3,976,520.28
		\$10,230,026
Difference between Estimated 2012 Health and Prescription Drug Plan Costs and 2012 SHBP costs		(\$80,921)

*Estimated Calendar Year 2012 Plan Costs have been trended up by 3%.

As a result of cost reductions in the CIGNA Health Plan, lower fixed costs under the Benecard Prescription Plan including Pharmacy Rebates, and negotiated benefit reductions under the City of Perth Amboy Health and Prescription Plans for all City employees, retirees and their eligible dependents there is no increase in costs anticipated for the first half of 2012. The 3% trend increase is to cover a possible increase in costs for the second half of 2012.

CITY OF PERTH AMBOY
NEW JERSEY STATE HEALTH BENEFITS PROGRAM - NJ DIRECT 10
RATES EFFECTIVE 1/1/2012 - 12/31/2012
(FOR EMPLOYERS WITH A SEPARATE PRESCRIPTION DRUG PLAN)
ACTIVE EMPLOYEES

<u>NJ DIRECT 10 - #050</u>	<u>Monthly Cost per Employee</u>	<u># of Perth Amboy Employees</u>	<u>Total Monthly Cost</u>	<u>Annual Cost</u>
Single	\$621.15	73	\$45,343.95	\$544,127.40
Member & Spouse/ Partner	\$1,242.30	38	\$47,207.40	\$566,488.80
Family	\$1,552.88	170	\$263,989.60	\$3,167,875.20
Parent & Child	\$919.30	57	\$52,400.10	\$628,801.20
		338	\$408,941.05	\$4,907,292.60

Prepared by Bruce L. Kaplan - 1/23/2012

CITY OF PERTH AMBOY
 NEW JERSEY STATE HEALTH BENEFITS PLAN
 RATES EFFECTIVE 1/1/2012 - 12/31/2012
 CITY RETIREES - OVER AGE 65 AND UNDER AGE 65

	<u>Monthly cost per Retiree</u>	<u>Number of Retirees</u>	<u>Total Monthly Cost</u>
NJ DIRECT 10			
SINGLE - NO MEDICARE	\$954.24	31	\$29,581.44
SINGLE - ON MEDICARE	\$445.41	88	\$39,196.08
MEMBER & SPOUSE/PARTNER NO MEDICARE	\$2,080.31	37	\$76,971.47
MEMBER & SPOUSE/PARTNER ONE ON MEDICARE	\$1,399.66	16	\$22,394.56
MEMBER & SPOUSE/PARTNER BOTH ON MEDICARE	\$890.83	61	\$54,340.63
FAMILY NO MEDICARE	\$2,366.58	44	\$87,809.70
FAMILY ONE ON MEDICARE	\$1,685.93	2	\$3,371.86
FAMILY - MEMBER & SPOUSE/PARTNER ON MEDICARE	\$1,155.08	2	\$2,310.16
PARENT & CHILD - NO MEDICARE	\$1,335.96	11	\$14,695.56
PARENT & CHILD - RETIREE ON MEDICARE	\$705.23	1	\$705.23
		293	\$331,376.69
			x12
		TOTAL ANNUAL COST	\$3,976,520.28

CITY OF PERTH AMBOY
 NEW JERSEY STATE HEALTH BENEFITS PROGRAM
 RATES EFFECTIVE 1/1/2012 - 12/31/2012
 PRESCRIPTION DRUG PROGRAM RATES
 ACTIVE EMPLOYEES

<u>PRESCRIPTION DRUG PROGRAM - #201</u>	<u>Monthly Cost per Employee</u>	<u># of Perth Amboy Employees</u>	<u>Total Monthly Cost</u>	<u>Annual Cost</u>
Single	\$170.40	73	\$12,439.20	\$149,270.40
Member & Spouse/ Partner	\$340.80	38	\$12,950.40	\$155,404.80
Family	\$426.00	170	\$72,420.00	\$869,040.00
Parent & Child	\$252.19	57	\$14,374.83	\$172,497.96
		338	\$112,184.43	\$1,346,213.16

Prepared by Bruce L. Kaplan - 1/23/2012