

## UNION NEGOTIATED PLANS - NJ DIRECT Member Contribution Rates

ANNUAL   SALARY   Contribution   C		SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	/ILY	PAREN'	T/CHILD
\$21,000	-		employee		employee		employee		\$ of pay employee contribution
\$22,000	\$20,000	2.00%	\$400	2.00%	\$400	2.00%	\$400	2.00%	\$400
\$23,000	\$21,000	2.00%	\$420	2.00%	\$420	2.00%	\$420	2.00%	\$420
\$24,000	\$22,000	2.00%	\$440	2.00%	\$440	2.00%	\$440	2.00%	\$440
\$25,000	\$23,000	2.00%	\$460	2.00%	\$460	2.00%	\$460	2.00%	\$460
\$26,000	\$24,000	2.00%	\$480	2.00%	\$480	2.00%	\$480	2.00%	\$480
\$27,000	\$25,000	2.00%	\$500	2.00%	\$500	2.00%	\$500	2.00%	\$500
\$28,000	\$26,000	2.00%	\$520	2.00%	\$520	2.25%	\$585	2.00%	\$520
\$29,000	\$27,000	2.00%	\$540	2.00%	\$540	2.25%	\$608	2.00%	\$540
\$30,000	\$28,000	2.00%	\$560	2.00%	\$560	2.25%	\$630	2.00%	\$560
\$31,000	\$29,000	2.00%	\$580	2.00%	\$580	2.25%	\$653	2.00%	\$580
\$32,000	\$30,000	2.25%	\$675	2.75%	\$825	2.50%	\$750	2.75%	\$825
\$33,000	\$31,000	2.25%	\$698	2.75%	\$853	2.50%	\$775	2.75%	\$853
\$34,000	\$32,000	2.25%	\$720	2.75%	\$880	2.50%	\$800	2.75%	\$880
\$35,000	\$33,000	2.25%	\$743	2.75%	\$908	2.50%	\$825	2.75%	\$908
\$36,000	\$34,000	2.25%	\$765	2.75%	\$935	2.50%	\$850	2.75%	\$935
\$37,000	\$35,000	2.25%	\$788	2.75%	\$963	3.00%	\$1,050	2.75%	\$963
\$38,000	\$36,000	2.25%	\$810	3.00%	\$1,080	3.00%	\$1,080	3.00%	\$1,080
\$39,000	\$37,000	2.25%	\$833	3.00%	\$1,110	3.00%	\$1,110	3.00%	\$1,110
\$40,000         2.25%         \$900         3.00%         \$1,200         3.00%         \$1,200         3.00%         \$1,200         3.00%         \$1,200         3.00%         \$1,200         3.00%         \$1,230         3.00%         \$1,230         3.00%         \$1,230         3.00%         \$1,230         3.00%         \$1,230         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,240         3.00%         \$1,320         3.00%         \$1,320         3.00%         \$1,320         3.00%         \$1,320         3.00%         \$1,320         3.00%         \$1,575         3.25%         \$1         \$1         \$1,440         3.00%         \$1,410         3.50%         \$1,610         3.25%         \$1	\$38,000	2.25%	\$855	3.00%	\$1,140	3.00%	\$1,140	3.00%	\$1,140
\$41,000	\$39,000	2.25%	\$878	3.00%	\$1,170	3.00%	\$1,170	3.00%	\$1,170
\$42,000	\$40,000	2.25%	\$900	3.00%	\$1,200	3.00%	i .	3.00%	\$1,200
\$43,000	\$41,000	2.25%	\$923	3.00%	\$1,230	3.00%	\$1,230	3.00%	\$1,230
\$44,000	\$42,000	2.25%	\$945	3.00%	\$1,260	3.00%	\$1,260	3.00%	\$1,260
\$45,000         2.40%         \$1,080         3.00%         \$1,350         3.50%         \$1,575         3.25%         \$1           \$46,000         2.40%         \$1,104         3.00%         \$1,380         3.50%         \$1,610         3.25%         \$1           \$47,000         2.40%         \$1,128         3.00%         \$1,410         3.50%         \$1,645         3.25%         \$1           \$48,000         2.40%         \$1,152         3.00%         \$1,440         3.50%         \$1,680         3.25%         \$1           \$49,000         2.40%         \$1,176         3.00%         \$1,470         3.50%         \$1,715         3.25%         \$1           \$50,000         3.00%         \$1,500         4.25%         \$2,125         4.50%         \$2,250         4.50%         \$2           \$51,000         3.00%         \$1,530         4.25%         \$2,168         4.50%         \$2,295         4.50%         \$2           \$52,000         3.00%         \$1,560         4.25%         \$2,210         4.50%         \$2,340         4.50%         \$2           \$53,000         3.00%         \$1,590         4.25%         \$2,253         4.50%         \$2,385         4.50%         \$2	\$43,000	2.25%	\$968	3.00%	\$1,290	3.00%	\$1,290	3.00%	\$1,290
\$46,000         2.40%         \$1,104         3.00%         \$1,380         3.50%         \$1,610         3.25%         \$1           \$47,000         2.40%         \$1,128         3.00%         \$1,410         3.50%         \$1,645         3.25%         \$1           \$48,000         2.40%         \$1,152         3.00%         \$1,440         3.50%         \$1,680         3.25%         \$1           \$49,000         2.40%         \$1,176         3.00%         \$1,470         3.50%         \$1,715         3.25%         \$1           \$50,000         3.00%         \$1,500         4.25%         \$2,125         4.50%         \$2,250         4.50%         \$2           \$51,000         3.00%         \$1,530         4.25%         \$2,168         4.50%         \$2,295         4.50%         \$2           \$52,000         3.00%         \$1,560         4.25%         \$2,210         4.50%         \$2,340         4.50%         \$2           \$53,000         3.00%         \$1,590         4.25%         \$2,253         4.50%         \$2,385         4.50%         \$2           \$54,000         3.00%         \$1,620         4.25%         \$2,295         4.50%         \$2,430         4.50%         \$2	\$44,000	2.25%	\$990	3.00%	\$1,320	3.00%	\$1,320	3.00%	\$1,320
\$46,000         2.40%         \$1,104         3.00%         \$1,380         3.50%         \$1,610         3.25%         \$1           \$47,000         2.40%         \$1,128         3.00%         \$1,410         3.50%         \$1,645         3.25%         \$1           \$48,000         2.40%         \$1,152         3.00%         \$1,440         3.50%         \$1,680         3.25%         \$1           \$49,000         2.40%         \$1,176         3.00%         \$1,470         3.50%         \$1,715         3.25%         \$1           \$50,000         3.00%         \$1,500         4.25%         \$2,125         4.50%         \$2,250         4.50%         \$2           \$51,000         3.00%         \$1,530         4.25%         \$2,168         4.50%         \$2,295         4.50%         \$2           \$52,000         3.00%         \$1,560         4.25%         \$2,210         4.50%         \$2,340         4.50%         \$2           \$53,000         3.00%         \$1,590         4.25%         \$2,253         4.50%         \$2,385         4.50%         \$2           \$54,000         3.00%         \$1,620         4.25%         \$2,295         4.50%         \$2,430         4.50%         \$2	\$45,000	2.40%	\$1,080	3.00%	\$1,350	3.50%	\$1,575	3.25%	\$1,463
\$48,000         2.40%         \$1,152         3.00%         \$1,440         3.50%         \$1,680         3.25%         \$1           \$49,000         2.40%         \$1,176         3.00%         \$1,470         3.50%         \$1,715         3.25%         \$1           \$50,000         3.00%         \$1,500         4.25%         \$2,125         4.50%         \$2,250         4.50%         \$2           \$51,000         3.00%         \$1,530         4.25%         \$2,168         4.50%         \$2,295         4.50%         \$2           \$52,000         3.00%         \$1,560         4.25%         \$2,210         4.50%         \$2,340         4.50%         \$2           \$53,000         3.00%         \$1,590         4.25%         \$2,253         4.50%         \$2,385         4.50%         \$2           \$54,000         3.00%         \$1,620         4.25%         \$2,295         4.50%         \$2,430         4.50%         \$2           \$55,000         3.40%         \$1,870         4.50%         \$2,475         5.00%         \$2,750         4.50%         \$2           \$57,000         3.40%         \$1,938         4.50%         \$2,520         5.00%         \$2,850         4.50%         \$2	\$46,000	2.40%	\$1,104	3.00%		3.50%	\$1,610	3.25%	\$1,495
\$48,000         2.40%         \$1,152         3.00%         \$1,440         3.50%         \$1,680         3.25%         \$1           \$49,000         2.40%         \$1,176         3.00%         \$1,470         3.50%         \$1,715         3.25%         \$1           \$50,000         3.00%         \$1,500         4.25%         \$2,125         4.50%         \$2,250         4.50%         \$2           \$51,000         3.00%         \$1,530         4.25%         \$2,168         4.50%         \$2,295         4.50%         \$2           \$52,000         3.00%         \$1,560         4.25%         \$2,210         4.50%         \$2,340         4.50%         \$2           \$53,000         3.00%         \$1,590         4.25%         \$2,253         4.50%         \$2,385         4.50%         \$2           \$54,000         3.00%         \$1,620         4.25%         \$2,295         4.50%         \$2,430         4.50%         \$2           \$55,000         3.40%         \$1,870         4.50%         \$2,475         5.00%         \$2,750         4.50%         \$2           \$57,000         3.40%         \$1,938         4.50%         \$2,520         5.00%         \$2,850         4.50%         \$2	\$47,000	2.40%	\$1,128	3.00%	\$1,410	3.50%	\$1,645	3.25%	\$1,528
\$50,000				1		-		<b>†</b>	\$1,560
\$51,000	\$49,000	2.40%	\$1,176	3.00%	\$1,470	3.50%	\$1,715	3.25%	\$1,593
\$52,000	\$50,000	3.00%	\$1,500	4.25%	\$2,125	4.50%	\$2,250	4.50%	\$2,250
\$52,000	\$51,000	3.00%	\$1,530	4.25%	\$2,168	4.50%	\$2,295	4.50%	\$2,295
\$53,000 3.00% \$1,590 4.25% \$2,253 4.50% \$2,385 4.50% \$2 \$54,000 3.00% \$1,620 4.25% \$2,295 4.50% \$2,430 4.50% \$2 \$55,000 3.40% \$1,870 4.50% \$2,475 5.00% \$2,750 4.50% \$2 \$56,000 3.40% \$1,904 4.50% \$2,520 5.00% \$2,800 4.50% \$2 \$57,000 3.40% \$1,938 4.50% \$2,565 5.00% \$2,850 4.50% \$2 \$58,000 3.40% \$1,972 4.50% \$2,610 5.00% \$2,900 4.50% \$2 \$59,000 3.40% \$2,006 4.50% \$2,655 5.00% \$2,950 4.50% \$2 \$60,000 3.75% \$2,250 5.50% \$3,300 6.00% \$3,600 5.00% \$3 \$61,000 3.75% \$2,288 5.50% \$3,355 6.00% \$3,660 5.00% \$3			\$1,560	4.25%	\$2,210		\$2,340	4.50%	\$2,340
\$54,000	\$53,000	3.00%	\$1,590	4.25%		4.50%	\$2,385	4.50%	\$2,385
\$55,000 3.40% \$1,870 4.50% \$2,475 5.00% \$2,750 4.50% \$2,856,000 3.40% \$1,904 4.50% \$2,520 5.00% \$2,800 4.50% \$2,857,000 3.40% \$1,938 4.50% \$2,565 5.00% \$2,850 4.50% \$2,850 5.00% \$2,850 4.50% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,850 5.00% \$2,950 5.50% \$2,950 5.50% \$2,950 5.50% \$2,950 5.50% \$2,950 5.50% \$3,300 6.00% \$3,600 5.00% \$3,600 \$3,	\$54,000	3.00%	\$1,620	4.25%	\$2,295	4.50%	\$2,430	4.50%	\$2,430
\$56,000 3.40% \$1,904 4.50% \$2,520 5.00% \$2,800 4.50% \$2,857,000 3.40% \$1,938 4.50% \$2,565 5.00% \$2,850 4.50% \$2,850,000 3.40% \$1,972 4.50% \$2,610 5.00% \$2,900 4.50% \$2,559,000 3.40% \$2,006 4.50% \$2,655 5.00% \$2,950 4.50% \$2,650,000 3.75% \$2,250 5.50% \$3,300 6.00% \$3,600 5.00% \$3,660 5.00% \$3,660 5.00%	<del>' '  </del>							<u> </u>	\$2,475
\$57,000 3.40% \$1,938 4.50% \$2,565 5.00% \$2,850 4.50% \$2 \$58,000 3.40% \$1,972 4.50% \$2,610 5.00% \$2,900 4.50% \$2 \$59,000 3.40% \$2,006 4.50% \$2,655 5.00% \$2,950 4.50% \$2 \$60,000 3.75% \$2,250 5.50% \$3,300 6.00% \$3,600 5.00% \$3 \$61,000 3.75% \$2,288 5.50% \$3,355 6.00% \$3,660 5.00% \$3	<del> </del>							l 	\$2,520
\$58,000 3.40% \$1,972 4.50% \$2,610 5.00% \$2,900 4.50% \$2 \$59,000 3.40% \$2,006 4.50% \$2,655 5.00% \$2,950 4.50% \$2 \$60,000 3.75% \$2,250 5.50% \$3,300 6.00% \$3,600 5.00% \$3 \$61,000 3.75% \$2,288 5.50% \$3,355 6.00% \$3,660 5.00%	<del> </del>							<u> </u>	\$2,565
\$59,000       3.40%       \$2,006       4.50%       \$2,655       5.00%       \$2,950       4.50%       \$2         \$60,000       3.75%       \$2,250       5.50%       \$3,300       6.00%       \$3,600       5.00%       \$3         \$61,000       3.75%       \$2,288       5.50%       \$3,355       6.00%       \$3,660       5.00%       \$3								l 	\$2,610
\$60,000 3.75% \$2,250 5.50% \$3,300 6.00% \$3,600 5.00% \$3 \$61,000 3.75% \$2,288 5.50% \$3,355 6.00% \$3,660 5.00% \$3									\$2,655
\$61,000 3.75% \$2,288 5.50% \$3,355 6.00% \$3,660 5.00% \$3	- :							l	\$3,000
	<del>''''</del>								\$3,050
T-1-1 1 0070 1 W-10-0 1 0.0070 1 W0.110 1 0.0070 1 W0.110 1 0.0070									\$3,100
	+								\$3,150



## UNION NEGOTIATED PLANS - NJ DIRECT Member Contribution Rates

	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAMILY		PAREN <sup>*</sup>	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$64,000	3.75%	\$2,400	5.50%	\$3,520	6.00%	\$3,840	5.00%	\$3,200
\$65,000	3.75%	\$2,438	5.75%	\$3,738	6.50%	\$4,225	5.25%	\$3,413
\$66,000	3.75%	\$2,475	5.75%	\$3,795	6.50%	\$4,290	5.25%	\$3,465
\$67,000	3.75%	\$2,513	5.75%	\$3,853	6.50%	\$4,355	5.25%	\$3,518
\$68,000	3.75%	\$2,550	5.75%	\$3,910	6.50%	\$4,420	5.25%	\$3,570
\$69,000	3.75%	\$2,588	5.75%	\$3,968	6.50%	\$4,485	5.25%	\$3,623
\$70,000	4.00%	\$2,800	6.20%	\$4,340	7.25%	\$5,075	5.75%	\$4,025
\$71,000	4.00%	\$2,840	6.20%	\$4,402	7.25%	\$5,148	5.75%	\$4,083
\$72,000	4.00%	\$2,880	6.20%	\$4,464	7.25%	\$5,220	5.75%	\$4,140
\$73,000	4.00%	\$2,920	6.20%	\$4,526	7.25%	\$5,293	5.75%	\$4,198
\$74,000	4.00%	\$2,960	6.20%	\$4,588	7.25%	\$5,365	5.75%	\$4,255
\$75,000		\$2,977		\$4,678	7.25%	\$5,438		\$4,400
\$76,000		\$2,977		\$4,678	7.25%	\$5,510		\$4,400
\$77,000		\$2,977		\$4,678	7.25%	\$5,583		\$4,400
\$78,000		\$2,977		\$4,678	7.25%	\$5,655		\$4,400
\$79,000		\$2,977		\$4,678	7.25%	\$5,728		\$4,400
\$80,000		\$3,083		\$4,890	7.25%	\$5,800		\$4,550
\$81,000		\$3,083		\$4,890	7.25%	\$5,873		\$4,550
\$82,000		\$3,083		\$4,890	7.25%	\$5,945		\$4,550
\$83,000		\$3,083		\$4,890	7.25%	\$6,018		\$4,550
\$84,000		\$3,083		\$4,890	7.25%	\$6,090		\$4,550
\$85,000		\$3,083		\$5,316	7.50%	\$6,375		\$4,950
\$86,000		\$3,083		\$5,316	7.50%	\$6,450		\$4,950
\$87,000		\$3,083		\$5,316	7.50%	\$6,525		\$4,950
\$88,000		\$3,083		\$5,316	7.50%	\$6,600		\$4,950
\$89,000		\$3,083		\$5,316	7.50%	\$6,675		\$4,950
\$90,000		\$3,083		\$5,316	7.50%	\$6,750		\$4,950
\$91,000		\$3,083		\$5,316	7.50%	\$6,825		\$4,950
\$92,000		\$3,083		\$5,316	7.50%	\$6,900		\$4,950
\$93,000		\$3,083		\$5,316	7.50%	\$6,975		\$4,950
\$94,000		\$3,083		\$5,316	7.50%	\$7,050		\$4,950
\$95,000		\$3,190		\$5,316	7.50%	\$7,125		\$4,950
\$96,000		\$3,190		\$5,316	7.50%	\$7,200		\$4,950
\$97,000		\$3,190		\$5,316	7.50%	\$7,275		\$4,950
\$98,000		\$3,190		\$5,316	7.50%	\$7,350		\$4,950
\$99,000		\$3,190		\$5,316	7.50%	\$7,425		\$4,950
\$100,000		\$3,190		\$6,390		\$8,213		\$5,950
\$101,000		\$3,190		\$6,390		\$8,213		\$5,950
\$102,000		\$3,190		\$6,390		\$8,213		\$5,950
\$103,000		\$3,190		\$6,390		\$8,213		\$5,950
\$104,000		\$3,190		\$6,390		\$8,213		\$5,950
\$105,000		\$3,190		\$6,390		\$8,213		\$5,950
\$106,000		\$3,190		\$6,390		\$8,213		\$5,950
\$107,000		\$3,190		\$6,390		\$8,213		\$5,950



## UNION NEGOTIATED PLANS - NJ DIRECT Member Contribution Rates

	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	MILY	PAREN'	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$108,000		\$3,190		\$6,390		\$8,213		\$5,950
\$109,000		\$3,190		\$6,390		\$8,213		\$5,950
\$110,000		\$3,190		\$6,390		\$9,122		\$5,950
\$111,000		\$3,190		\$6,390		\$9,122		\$5,950
\$112,000		\$3,190		\$6,390		\$9,122		\$5,950
\$113,000		\$3,190		\$6,390		\$9,122		\$5,950
\$114,000		\$3,190		\$6,390		\$9,122		\$5,950
\$115,000		\$3,190		\$6,390		\$9,122		\$5,950
\$116,000		\$3,190		\$6,390		\$9,122		\$5,950
\$117,000		\$3,190		\$6,390		\$9,122		\$5,950
\$118,000		\$3,190		\$6,390		\$9,122		\$5,950
\$119,000		\$3,190		\$6,390		\$9,122		\$5,950
\$120,000		\$3,190		\$6,390		\$9,122		\$5,950
\$121,000		\$3,190		\$6,390		\$9,122		\$5,950
\$122,000		\$3,190		\$6,390		\$9,122		\$5,950
\$123,000		\$3,190		\$6,390		\$9,122		\$5,950
\$124,000		\$3,190		\$6,390		\$9,122		\$5,950
\$125,000		\$3,190		\$6,390		\$9,122		\$5,950
\$126,000		\$3,190		\$6,390		\$9,122		\$5,950
\$127,000		\$3,190		\$6,390		\$9,122		\$5,950
\$128,000		\$3,190		\$6,390		\$9,122		\$5,950
\$129,000		\$3,190		\$6,390		\$9,122		\$5,950
\$130,000		\$3,190		\$6,390		\$9,122		\$5,950
\$131,000		\$3,190		\$6,390		\$9,122		\$5,950
\$132,000		\$3,190		\$6,390		\$9,122		\$5,950
\$133,000		\$3,190		\$6,390		\$9,122		\$5,950
\$134,000		\$3,190		\$6,390		\$9,122		\$5,950
\$135,000		\$3,190		\$6,390		\$9,122		\$5,950
\$136,000		\$3,190		\$6,390		\$9,122		\$5,950
\$137,000		\$3,190		\$6,390		\$9,122		\$5,950
\$138,000		\$3,190		\$6,390		\$9,122		\$5,950
\$139,000		\$3,190		\$6,390		\$9,122		\$5,950
\$140,000		\$3,190		\$6,390		\$9,122		\$5,950
\$141,000		\$3,190		\$6,390		\$9,122		\$5,950
\$142,000		\$3,190		\$6,390		\$9,122		\$5,950
\$143,000		\$3,190		\$6,390		\$9,122		\$5,950
\$144,000		\$3,190		\$6,390		\$9,122		\$5,950
\$145,000		\$3,190		\$6,390		\$9,122		\$5,950
\$146,000		\$3,190		\$6,390		\$9,122		\$5,950
\$147,000		\$3,190		\$6,390		\$9,122		\$5,950
\$148,000		\$3,190		\$6,390		\$9,122		\$5,950
\$149,000		\$3,190		\$6,390		\$9,122		\$5,950
\$150,000		\$3,190		\$6,390		\$9,122		\$5,950



	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAI	MILY	PAREN'	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution	% pay	\$ of pay employee contribution	% pay contribution	\$ of pay employee contribution	% pay contribution	\$ of pay employee contribution
\$20,000	1.50%	\$300	1.50%	\$300	1.50%	\$300	1.50%	\$300
\$21,000	1.50%	\$315	1.50%	\$315	1.50%	\$315	1.50%	\$315
\$22,000	1.50%	\$330	1.50%	\$330	1.50%	\$330	1.50%	\$330
\$23,000	1.50%	\$345	1.50%	\$345	1.50%	\$345	1.50%	\$345
\$24,000	1.50%	\$360	1.50%	\$360	1.50%	\$360	1.50%	\$360
\$25,000	1.50%	\$375	1.50%	\$375	1.50%	\$375	1.50%	\$375
\$26,000	1.50%	\$390	1.50%	\$390	1.69%	\$439	1.50%	\$390
\$27,000	1.50%	\$405	1.50%	\$405	1.69%	\$456	1.50%	\$405
\$28,000	1.50%	\$420	1.50%	\$420	1.69%	\$473	1.50%	\$420
\$29,000	1.50%	\$435	1.50%	\$435	1.69%	\$489	1.50%	\$435
\$30,000	1.69%	\$506	2.06%	\$619	1.88%	\$563	2.06%	\$619
\$31,000	1.69%	\$523	2.06%	\$639	1.88%	\$581	2.06%	\$639
\$32,000	1.69%	\$540	2.06%	\$660	1.88%	\$600	2.06%	\$660
\$33,000	1.69%	\$557	2.06%	\$681	1.88%	\$619	2.06%	\$681
\$34,000	1.69%	\$574	2.06%	\$701	1.88%	\$638	2.06%	\$701
\$35,000	1.69%	\$591	2.06%	\$722	2.25%	\$788	2.06%	\$722
\$36,000	1.69%	\$608	2.25%	\$810	2.25%	\$810	2.25%	\$810
\$37,000	1.69%	\$624	2.25%	\$833	2.25%	\$833	2.25%	\$833
\$38,000	1.69%	\$641	2.25%	\$855	2.25%	\$855	2.25%	\$855
\$39,000	1.69%	\$658	2.25%	\$878	2.25%	\$878	2.25%	\$878
\$40,000	1.69%	\$675	2.25%	\$900	2.25%	\$900	2.25%	\$900
\$41,000	1.69%	\$692	2.25%	\$923	2.25%	\$923	2.25%	\$923
\$42,000	1.69%	\$709	2.25%	\$945	2.25%	\$945	2.25%	\$945
\$43,000	1.69%	\$726	2.25%	\$968	2.25%	\$968	2.25%	\$968
\$44,000	1.69%	\$743	2.25%	\$990	2.25%	\$990	2.25%	\$990
\$45,000	1.80%	\$810	2.25%	\$1,013	2.63%	\$1,181	2.44%	\$1,097
\$46,000	1.80%	\$828	2.25%	\$1,035	2.63%	\$1,208	2.44%	\$1,121
\$47,000	1.80%	\$846	2.25%	\$1,058	2.63%	\$1,234	2.44%	\$1,146
\$48,000	1.80%	\$864	2.25%	\$1,080	2.63%	\$1,260	2.44%	\$1,170
\$49,000	1.80%	\$882	2.25%	\$1,103	2.63%	\$1,286	2.44%	\$1,194
\$50,000	2.25%	\$1,125	3.19%	\$1,594	3.38%	\$1,688	3.38%	\$1,688
\$51,000	2.25%	\$1,148	3.19%	\$1,626	3.38%	\$1,721	3.38%	\$1,721
\$52,000	2.25%	\$1,170	3.19%	\$1,658	3.38%	\$1,755	3.38%	\$1,755
\$53,000	2.25%	\$1,193	3.19%	\$1,689	3.38%	\$1,789	3.38%	\$1,789
\$54,000	2.25%	\$1,215	3.19%	\$1,721	3.38%	\$1,823	3.38%	\$1,823
\$55,000	2.55%	\$1,403	3.38%	\$1,856	3.75%	\$2,063	3.38%	\$1,856
\$56,000	2.55%	\$1,428	3.38%	\$1,890	3.75%	\$2,100	3.38%	\$1,890
\$57,000	2.55%	\$1,454	3.38%	\$1,924	3.75%	\$2,138	3.38%	\$1,924
\$58,000	2.55%	\$1,479	3.38%	\$1,958	3.75%	\$2,175	3.38%	\$1,958
\$59,000	2.55%	\$1,505	3.38%	\$1,991	3.75%	\$2,213	3.38%	\$1,991
\$60,000	2.81%	\$1,688	4.13%	\$2,475	4.50%	\$2,700	3.75%	\$2,250
\$61,000	2.81%	\$1,716	4.13%	\$2,516	4.50%	\$2,745	3.75%	\$2,288



	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	/ILY	PAREN'	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$62,000	2.81%	\$1,744	4.13%	\$2,558	4.50%	\$2,790	3.75%	\$2,325
\$63,000	2.81%	\$1,772	4.13%	\$2,599	4.50%	\$2,835	3.75%	\$2,363
\$64,000	2.81%	\$1,800	4.13%	\$2,640	4.50%	\$2,880	3.75%	\$2,400
\$65,000	2.81%	\$1,828	4.31%	\$2,803	4.88%	\$3,169	3.94%	\$2,559
\$66,000	2.81%	\$1,856	4.31%	\$2,846	4.88%	\$3,218	3.94%	\$2,559
\$67,000	2.81%	\$1,884	4.31%	\$2,889	4.88%	\$3,266	3.94%	\$2,638
\$68,000	2.81%	\$1,913	4.31%	\$2,933	4.88%	\$3,315	3.94%	\$2,678
\$69,000	2.81%	\$1,941	4.31%	\$2,976	4.88%	\$3,364	3.94%	\$2,717
\$70,000	3.00%	\$2,100	4.65%	\$3,255	5.44%	\$3,806	4.31%	\$3,019
\$71,000	3.00%	\$2,130	4.65%	\$3,302	5.44%	\$3,861	4.31%	\$3,062
\$72,000	3.00%	\$2,160	4.65%	\$3,348	5.44%	\$3,915	4.31%	\$3,105
\$73,000	3.00%	\$2,190	4.65%	\$3,395	5.44%	\$3,969	4.31%	\$3,148
\$74,000	3.00%	\$2,220	4.65%	\$4,588	5.44%	\$4,024	4.31%	\$3,191
\$75,000		\$2,233		\$3,509	5.44%	\$4,078		\$3,300
\$76,000		\$2,233		\$3,509	5.44%	\$4,133		\$3,300
\$77,000		\$2,233		\$3,509	5.44%	\$4,187		\$3,300
\$78,000		\$2,233		\$3,509	5.44%	\$4,241		\$3,300
\$79,000		\$2,233		\$3,509	5.44%	\$4,296		\$3,300
\$80,000		\$2,312		\$3,668	5.44%	\$4,350		\$3,413
\$81,000		\$2,312		\$3,668	5.44%	\$4,404		\$3,413
\$82,000		\$2,312		\$3,668	5.44%	\$4,459		\$3,413
\$83,000		\$2,312		\$3,668	5.44%	\$4,513		\$3,413
\$84,000		\$2,312		\$3,668	5.44%	\$4,568		\$3,413
\$85,000		\$2,312		\$3,987	5.63%	\$4,781		\$3,713
\$86,000		\$2,312		\$3,987	5.63%	\$4,838		\$3,713
\$87,000		\$2,312		\$3,987	5.63%	\$4,894		\$3,713
\$88,000		\$2,312		\$3,987	5.63%	\$4,950		\$3,713
\$89,000		\$2,312		\$3,987	5.63%	\$5,006		\$3,713
\$90,000		\$2,312		\$3,987	5.63%	\$5,063		\$3,713
\$91,000		\$2,312		\$3,987	5.63%	\$5,119		\$3,713
\$92,000		\$2,312		\$3,987	5.63%	\$5,175		\$3,713
\$93,000		\$2,312		\$3,987	5.63%	\$5,231		\$3,713
\$94,000		\$2,312		\$3,987	5.63%	\$5,288		\$3,713
\$95,000		\$2,393		\$3,987	5.63%	\$5,344		\$3,713
\$96,000		\$2,393		\$3,987	5.63%	\$5,400		\$3,713
\$97,000		\$2,393		\$3,987	5.63%	\$5,456		\$3,713
\$98,000		\$2,393		\$3,987	5.63%	\$5,513		\$3,713
\$99,000		\$2,393		\$3,987	5.63%	\$5,569		\$3,713
\$100,000		\$2,393		\$4,793		\$6,160		\$4,463
\$101,000		\$2,393		\$4,793		\$6,160		\$4,463
\$102,000		\$2,393		\$4,793		\$6,160		\$4,463
\$103,000		\$2,393		\$4,793		\$6,160		\$4,463



	SING	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	IILY	PAREN <sup>*</sup>	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$104,000		\$2,393		\$4,793		\$6,160		\$4,463
\$105,000		\$2,393		\$4,793		\$6,160		\$4,463
\$106,000		\$2,393		\$4,793		\$6,160		\$4,463
\$107,000		\$2,393		\$4,793		\$6,160		\$4,463
\$108,000		\$2,393		\$4,793		\$6,160		\$4,463
\$109,000		\$2,393		\$4,793		\$6,160		\$4,463
\$110,000		\$2,393		\$4,793		\$6,842		\$4,463
\$111,000		\$2,393		\$4,793		\$6,842		\$4,463
\$112,000		\$2,393		\$4,793		\$6,842		\$4,463
\$113,000		\$2,393		\$4,793		\$6,842		\$4,463
\$114,000		\$2,393		\$4,793		\$6,842		\$4,463
\$115,000		\$2,393		\$4,793		\$6,842		\$4,463
\$116,000		\$2,393		\$4,793		\$6,842		\$4,463
\$117,000		\$2,393		\$4,793		\$6,842		\$4,463
\$118,000		\$2,393		\$4,793		\$6,842		\$4,463
\$119,000		\$2,393		\$4,793		\$6,842		\$4,463
\$120,000		\$2,393		\$4,793		\$6,842		\$4,463
\$121,000		\$2,393		\$4,793		\$6,842		\$4,463
\$122,000		\$2,393		\$4,793		\$6,842		\$4,463
\$123,000		\$2,393		\$4,793		\$6,842		\$4,463
\$124,000		\$2,393		\$4,793		\$6,842		\$4,463
\$125,000		\$2,393		\$4,793		\$6,842		\$4,463
\$126,000		\$2,393		\$4,793		\$6,842		\$4,463
\$127,000		\$2,393		\$4,793		\$6,842		\$4,463
\$128,000		\$2,393		\$4,793		\$6,842		\$4,463
\$129,000		\$2,393		\$4,793		\$6,842		\$4,463
\$130,000		\$2,393		\$4,793		\$6,842		\$4,463
\$131,000		\$2,393		\$4,793		\$6,842		\$4,463
\$132,000		\$2,393		\$4,793		\$6,842		\$4,463
\$133,000		\$2,393		\$4,793		\$6,842		\$4,463
\$134,000		\$2,393		\$4,793		\$6,842		\$4,463
\$135,000		\$2,393		\$4,793		\$6,842		\$4,463
\$136,000		\$2,393		\$4,793		\$6,842		\$4,463
\$137,000		\$2,393		\$4,793		\$6,842		\$4,463
\$138,000		\$2,393		\$4,793		\$6,842		\$4,463
\$139,000		\$2,393		\$4,793		\$6,842		\$4,463
\$140,000		\$2,393		\$4,793		\$6,842		\$4,463
\$141,000		\$2,393		\$4,793		\$6,842		\$4,463
\$142,000		\$2,393		\$4,793		\$6,842		\$4,463
\$143,000		\$2,393		\$4,793		\$6,842		\$4,463
\$144,000		\$2,393		\$4,793		\$6,842		\$4,463
\$145,000		\$2,393		\$4,793		\$6,842		\$4,463



	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAMILY		PARENT/CHILD	
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$146,000		\$2,393		\$4,793		\$6,842		\$4,463
\$147,000		\$2,393		\$4,793		\$6,842		\$4,463
\$148,000		\$2,393		\$4,793		\$6,842		\$4,463
\$149,000		\$2,393		\$4,793		\$6,842		\$4,463
\$150,000		\$2,393		\$4,793		\$6,842		\$4,463



#### **HMO and HDHP Member Contribution Rates**

Effective 1/1/20ĐË (Monthly) or 1Đ/ĐÈ/2019 (Biweekly)

	SINGLE	EMPLOYEE & SPOUSE/PARTNER	FAMILY	PARENT/CHILD
ANNUAL BASE SALARY	% of Premium	% of Premium	% of Premium	% of Premium
Under \$20,000	4.50%			
\$20,000 - \$24,999	5.50%			
Under \$25,000		3.50%	3.00%	3.50%
\$25,000 - \$29,999	7.50%	4.50%	4.00%	4.50%
\$30,000 - \$34,999	10.00%	6.00%	5.00%	6.00%
\$35,000 - \$39,999	11.00%	7.00%	6.00%	7.00%
\$40,000 - \$44,999	12.00%	8.00%	7.00%	8.00%
\$45,000 - \$49,999	14.00%	10.00%	9.00%	10.00%
\$50,000 - \$54,999	20.00%	15.00%	12.00%	15.00%
\$55,000 - \$59,999	23.00%	17.00%	14.00%	17.00%
\$60,000 - \$64,999	27.00%	21.00%	17.00%	21.00%
\$65,000 - \$69,999	29.00%	23.00%	19.00%	23.00%
\$70,000 - \$74,999	32.00%	26.00%	22.00%	26.00%
\$75,000 - \$79,999	33.00%	27.00%	23.00%	27.00%
\$80,000 - \$84,999	34.00%	28.00%	24.00%	28.00%
\$85,000 - \$89,999	34.00%	30.00%	26.00%	30.00%
\$90,000 - \$94,999	34.00%	30.00%	28.00%	30.00%
\$95,000 - Over	35.00%			
\$95,000 - \$99,999		30.00%	29.00%	30.00%
\$100,000 - Over		35.00%		35.00%
\$100,000 - \$109,999			32.00%	
\$110,000 - Over			35.00%	

Note: All percentages are percentage of premium, not salary.



#### UNION NEGOTIATED PLANS State Monthly Active Group Monthly Rates

Effective 11/1/2019 to 12/31/2020

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #	#204
NJ DIRECT* #023* — PPO Plan with \$15 Primary Care Copayment	
Single	\$666.47
Member & Spouse/Partner	\$1,332.94
Family	\$1,906.10
Parent & Child	\$1,239.64
NJ DIRECT 2019* #024 — PPO Plan with \$15 Primary Care Copayment	
Single	\$662.96
Member & Spouse/Partner	\$1,325.93
Family	\$1,896.07
Parent & Child	\$1,233.11
PRESCRIPTION DRUG PROGRAM #204	
Single	\$114.68
Member & Spouse/Partner	\$229.35
Family	\$327.97
Parent & Child	\$213.30
Medical Plans Available with Prescription Drug Program #	#203
HORIZON HMO #011 — HMO Plan with \$15 Primary Care Copayment	
Single	\$735.14
Member & Spouse/Partner	\$1,470.28
Family	\$2,102.50
Parent & Child	\$1,367.36
PRESCRIPTION DRUG PROGRAM #203	·
Single	\$135.46
Member & Spouse/Partner	\$270.92
Family	\$387.42
Parent & Child	\$251.96
Medical Plans Available with Prescription Drug Program #	#209
OMNIA HEALTH PLAN #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copa	ayment for Tier 1
Single	\$554.95
Member & Spouse/Partner	\$1,109.90
Family	\$1,587.16
Parent & Child	\$1,032.21
PRESCRIPTION DRUG PROGRAM #209	
Single	\$128.84
Member & Spouse/Partner	\$229.35
Family	\$327.97
Parent & Child	\$213.30

<sup>\*</sup> Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.



#### UNION NEGOTIATED PLANS State Monthly Active Group Monthly Rates

Effective 11/1/2019 to 12/31/2020

PLAN/COVERAGE DESCRIPTION	TOTAL					
High Deductible Health Plans with Built-In Prescription Drug						
NJ DIRECT HD4000 #090 — High Deductible Health Plan with \$4,000 In-Network Deductible						
Single	\$473.28					
Member & Spouse/Partner	\$946.56					
Family	\$1,353.58					
Parent & Child	\$880.30					
NJ DIRECT HD1500 #091 — High Deductible Health Plan with \$1,500 In-Network Deductible						
Single	\$701.92					
Member & Spouse/Partner	\$1,403.84					
Family	\$2,007.49					
Parent & Child	\$1,305.57					

For copayments and deductibles, please refer to the *Plan Design Charts* on our website at: www.nj.gov/treasury/pensions