

EMPLOYEE BENEFITS



HEALTH INSURANCE PREMIUM SHARING

HEALTH AND DENTAL BENEFIT COSTS

MARCH 1, 2021 - FEBRUARY 28, 2022

PLANS	SINGLE		FAMILY		MEMBER/SPOUSE		MEMBER/CHILD	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
OMNIA	\$847.92	\$10,175.04	\$2,119.74	\$25,436.88	\$1,907.73	\$22,892.76	\$1,187.05	\$14,244.60
EPO	\$1,078.27	\$12,939.24	\$2,695.63	\$32,347.56	\$2,426.04	\$29,112.48	\$1,509.56	\$18,114.72
DA 15	\$1,221.98	\$14,663.76	\$3,054.95	\$36,659.40	\$2,749.46	\$32,993.52	\$1,710.74	\$20,528.88
DA 20	\$1,271.97	\$15,263.64	\$3,179.86	\$38,158.32	\$2,861.85	\$34,342.20	\$1,780.75	\$21,369.00
POS	\$1,240.94	\$14,891.28	\$3,102.36	\$37,228.32	\$2,792.12	\$33,505.44	\$1,737.34	\$20,848.08
NJEHP	\$1,131.11	\$13,573.32	\$2,827.76	\$33,933.12	\$2,544.98	\$30,539.76	\$1,583.52	\$19,002.24
Horizon Dental Option Plan	\$32.51	\$390.12	\$86.61	\$1,039.32				

ALL EMPLOYEES ARE IN PHASE 4

ANY EMPLOYEES HIRED ON OR AFTER JULY 1, 2020 ARE ONLY ELIGIBLE FOR THE NJEHP MEDICAL PLAN. PLEASE SEE CONTRIBUTION SCHEDULE FOR THIS PLAN ONLY

NJ EHP ONLY

NJ EDUCATORS HEALTH PLAN CONTRIBUTION SCHEDULE¹

BASE SALARY OR PENSION² AMOUNT **LEVEL OF COVERAGE/PERCENTAGE OF SALARY**

BASE SALARY OR PENSION ² AMOUNT	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	Single	Parent/child(ren)	Two Adults	Family
Up to - \$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	3.6%	4.4%	6.6%	7.2%

¹ This contribution cannot exceed the previous Ch. 78 contribution. In every case, the lower contribution applies.

² Only applicable to retirees required to contribute under Ch. 78. Retirees currently receiving or eligible to receive premium-free health benefits will continue to do so.

³ For any employee earning a base salary above \$125,000, the maximum contribution will be based on a salary of \$125,000.

⁴ Contributions can never be below 1.5%.

HEALTH AND DENTAL INSURANCE PREMIUM SHARING CALCULATION

The higher of 2 calculations is what you will pay for your health and dental insurance benefits:

- 1) Either 1.5% of your annual salary or
- 2) Health and Dental Benefits Contribution Percentage of premium (see charts)

Percentage times the annual cost of your coverage premium (based on salary) equals your annual contribution (if this number is greater than calculation #1)

Divide your annual contribution by 20 pays (10 month employees) or 24 pays (12 month employees). This is the amount of the medical and dental deduction on your paystub.

ALL EMPLOYEES ARE IN PHASE 4



State Health Benefits Program • School Employees' Health Benefits Program
HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM
For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)
SINGLE COVERAGE

Note: The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

Salary Range	Four Year Phase-In			
	Use dates indicated or as otherwise determined by contract.			
	Year 1 July 2011 to June 2012	Year 2 July 2012 to June 2013	Year 3 July 2013 to June 2014	Year 4 July 2014 and after
less than 20,000	1.13%	2.25%	3.38%	4.50%
20,000 — 24,999.99	1.38%	2.75%	4.13%	5.50%
25,000 — 29,999.99	1.88%	3.75%	5.63%	7.50%
30,000 — 34,999.99	2.50%	5.00%	7.50%	10.00%
35,000 — 39,999.99	2.75%	5.50%	8.25%	11.00%
40,000 — 44,999.99	3.00%	6.00%	9.00%	12.00%
45,000 — 49,999.99	3.50%	7.00%	10.50%	14.00%
50,000 — 54,999.99	5.00%	10.00%	15.00%	20.00%
55,000 — 59,999.99	5.75%	11.50%	17.25%	23.00%
60,000 — 64,999.99	6.75%	13.50%	20.25%	27.00%
65,000 — 69,999.99	7.25%	14.50%	21.75%	29.00%
70,000 — 74,999.99	8.00%	16.00%	24.00%	32.00%
75,000 — 79,999.99	8.25%	16.50%	24.75%	33.00%
80,000 — 94,999.99	8.50%	17.00%	25.50%	34.00%
95,000 and over	8.75%	17.50%	26.25%	35.00%

* Member contribution is a minimum of 1.5% of base salary towards Health Benefits



State Health Benefits Program • School Employees' Health Benefits Program
HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM
For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)
**MEMBER/SPOUSE/PARTNER OR
 PARENT/CHILD COVERAGE**

Note: The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

Salary Range	Four Year Phase-In Use dates indicated or as otherwise determined by contract.			
	Year 1 July 2011 to June 2012	Year 2 July 2012 to June 2013	Year 3 July 2013 to June 2014	Year 4 July 2014 and after
less than 25,000	0.88%	1.75%	2.63%	3.50%
25,000 — 29,999.99	1.13%	2.25%	3.38%	4.50%
30,000 — 34,999.99	1.50%	3.00%	4.50%	6.00%
35,000 — 39,999.99	1.75%	3.50%	5.25%	7.00%
40,000 — 44,999.99	2.00%	4.00%	6.00%	8.00%
45,000 — 49,999.99	2.50%	5.00%	7.50%	10.00%
50,000 — 54,999.99	3.75%	7.50%	11.25%	15.00%
55,000 — 59,999.99	4.25%	8.50%	12.75%	17.00%
60,000 — 64,999.99	5.25%	10.50%	15.75%	21.00%
65,000 — 69,999.99	5.75%	11.50%	17.25%	23.00%
70,000 — 74,999.99	6.50%	13.00%	19.50%	26.00%
75,000 — 79,999.99	6.75%	13.50%	20.25%	27.00%
80,000 — 84,999.99	7.00%	14.00%	21.00%	28.00%
85,000 — 99,999.99	7.50%	15.00%	22.50%	30.00%
100,000 and over	8.75%	17.50%	26.25%	35.00%

* Member contribution is a minimum of 1.5% of base salary towards Health Benefits



State Health Benefits Program • School Employees' Health Benefits Program
HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM
For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)
FAMILY COVERAGE

Note: The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

Salary Range	Four Year Phase-In			
	Use dates indicated or as otherwise determined by contract.			
	Year 1 July 2011 to June 2012	Year 2 July 2012 to June 2013	Year 3 July 2013 to June 2014	Year 4 July 2014 and after
less than 25,000	0.75%	1.50%	2.25%	3.00%
25,000 — 29,999.99	1.00%	2.00%	3.00%	4.00%
30,000 — 34,999.99	1.25%	2.50%	3.75%	5.00%
35,000 — 39,999.99	1.50%	3.00%	4.50%	6.00%
40,000 — 44,999.99	1.75%	3.50%	5.25%	7.00%
45,000 — 49,999.99	2.25%	4.50%	6.75%	9.00%
50,000 — 54,999.99	3.00%	6.00%	9.00%	12.00%
55,000 — 59,999.99	3.50%	7.00%	10.50%	14.00%
60,000 — 64,999.99	4.25%	8.50%	12.75%	17.00%
65,000 — 69,999.99	4.75%	9.50%	14.25%	19.00%
70,000 — 74,999.99	5.50%	11.00%	16.50%	22.00%
75,000 — 79,999.99	5.75%	11.50%	17.25%	23.00%
80,000 — 84,999.99	6.00%	12.00%	18.00%	24.00%
85,000 — 89,999.99	6.50%	13.00%	19.50%	26.00%
90,000 — 94,999.99	7.00%	14.00%	21.00%	28.00%
95,000 — 99,999.99	7.25%	14.50%	21.75%	29.00%
100,000 — 109,999.99	8.00%	16.00%	24.00%	32.00%
110,000 and over	8.75%	17.50%	26.25%	35.00%

* Member contribution is a minimum of 1.5% of base salary towards Health Benefits