



Actuarial Valuation Report

State of New Jersey

State Health Benefits Program (Local Government)

GASB 75 Accounting Results for the Fiscal Year Ending June 30,
2023

Measurement Date June 30, 2022

Introduction

This report documents the results of the actuarial valuation for the fiscal year ending June 30, 2023 of the State Health Benefits Program (Local Government) for the State of New Jersey. The plan is a single-employer plan and does not issue a separate financial statement. As a result, all reporting requirements are included in the employer's financial statement. These results are based on a Measurement Date of June 30, 2022. The information provided in this report is intended strictly for documenting information relating to company and plan disclosure and reporting requirements.

Determinations for purposes other than the financial accounting requirements may be significantly different from the results in this report. Thus, the use of this report for purposes other than those expressed here may not be appropriate.

This valuation has been conducted in accordance with generally accepted actuarial principles and practices, including the applicable Actuarial Standards of Practice as issued by the Actuarial Standards Board. In addition, the valuation results are based on our understanding of the financial accounting and reporting requirements under U.S. Generally Accepted Accounting Principles as set forth in Government Accounting Standards Board Statement 75 (GASB 75) including any guidance or interpretations provided by the Company and/or its audit partners prior to the issuance of this report. The information in this report is not intended to supersede or supplant the advice and interpretations of the State of New Jersey's auditors. Additional disclosures may be required under GASB 74.

A valuation model was used to develop the liabilities for this valuation. The valuation model relies on ProVal software, which was developed by Winklevoss Technologies, LLC. Experts within Aon selected this software and determined it is appropriate for performing valuations. We coded and reviewed the software for the provisions, assumptions, methods, and data of the State Health Benefits Program (Local Government).

The valuation model outputs various cost scenarios. The "1% increase" and "1% decrease" interest rate scenarios vary only the discount rate assumption, in order to illustrate the impact of a change in that assumption in isolation. In practice, certain other assumptions, such as the expected or realized asset returns, would also be expected to vary when the discount rate changes. Therefore, the output from these scenarios should be used solely for assessing the impact of the discount rate in isolation and may not represent a realistic set of results for other purposes.

The "1% increase" and "1% decrease" healthcare cost trend scenarios vary only the healthcare cost trend assumption, in order to illustrate the impact of a change in that assumption in isolation. Therefore, the output from these scenarios should be used solely for assessing the impact of the healthcare cost trend in isolation and may not represent a realistic set of results for other purposes.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to (but not limited to) such factors as the following:

- Plan experience differing from that anticipated by the economic or demographic assumptions;
- Changes in actuarial methods or in economic or demographic assumptions;
- Increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and
- Changes in plan provisions or applicable law.

Due to the limited scope of our assignment, we did not perform an analysis of the potential range of such future measurements.

Funded status measurements shown in this report are determined based on various measures of plan assets and liabilities. For entity and plan disclosure and reporting purposes, funded status is determined using plan assets measured at market value. Plan liabilities are measured based on the interest rates and other assumptions summarized in the Actuarial Assumptions and Methods section of this report.

These funded status measurements may not be appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan's benefit obligations, and funded status measurements for State of New Jersey and plan disclosure and reporting purposes may not be appropriate for assessing the need for or the amount of future contributions. In conducting the valuation, we have relied on personnel, plan design, health care claim cost, and asset information supplied by State of New Jersey as of the valuation date. While we cannot verify the accuracy of all the information, the supplied information was reviewed for consistency and reasonableness. As a result of this review, we have no reason to doubt the substantial accuracy or completeness of the information and believe that it has produced appropriate results.

The actuarial assumptions and methods used in this valuation are described in the Actuarial Assumptions and Methods section of this report. State of New Jersey selected the economic and demographic assumptions and prescribed them for use for purposes of compliance with GASB 75. Aon provided guidance with respect to these assumptions, and it is our belief that the assumptions represent reasonable expectations of anticipated plan experience.

The undersigned are familiar with the near-term and long-term aspects of OPEB valuations and collectively meet the Qualification Standards of the American Academy of Actuaries necessary to render the actuarial opinions contained herein. The information provided in this report is dependent upon various factors as documented throughout this report, which may be subject to change. Each section of this report is considered to be an integral part of the actuarial opinions.

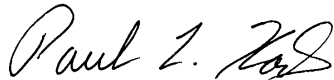
To our knowledge, no colleague of Aon providing services to State of New Jersey has any material direct or indirect financial interest in State of New Jersey. Thus, we believe there is no relationship existing that might affect our capacity to prepare and certify this actuarial report for State of New Jersey.



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July 27, 2023

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Accounting Requirements

Development of GASB 75 Net OPEB Expense

Calculation Details

The following table illustrates the Net OPEB Liability under GASB 75.

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) OPEB Liability		
(a) Retired Participants and Beneficiaries Receiving Payment	\$ 8,270,235,729	\$ 7,509,096,931
(b) Active Participants	<u>9,779,817,158</u>	<u>8,581,828,213</u>
(c) Total	\$ 18,050,052,887	\$ 16,090,925,144
(2) Plan Fiduciary Net Position	<u>(50,271,652)</u>	<u>58,670,334</u>
(3) Net OPEB Liability	\$ 17,999,781,235	\$ 16,149,595,478
(4) Plan Fiduciary Net Position as a Percentage of the Total OPEB Liability	0.28%	-0.36%
(5) Deferred Outflow of Resources for Contributions Made After Measurement Date	\$ 435,282,084	TBD

Expense

The following table illustrates the OPEB expense under GASB 75.

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) Service Cost	\$ 846,075,674	\$ 796,654,029
(2) Interest Cost	413,837,061	401,372,615
(3) Expected Investment Return	(2,381,937)	86,955
(4) Administrative Expense	11,334,383	12,334,441
(5) Plan Changes	2,029,119	402,474,416
(6) Amortization of Unrecognized		
(a) Liability (Gain)/Loss	(703,565,089)	(630,413,303)
(b) Asset (Gain)/Loss	4,971,262	4,032,008
(c) Assumption Change (Gain)/Loss	<u>(375,284,907)</u>	<u>(835,585,441)</u>
(7) Total Expense	\$ 197,015,566	\$ 150,955,720

Shown below are details regarding the calculation of Service Cost, Interest Cost and Expected Investment Return components of the Expense.

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) Development of Service Cost:		
(a) Normal Cost at Beginning of Measurement Period	\$ 846,075,674	\$ 796,654,029
(2) Development of Interest Cost:		
(a) Total OPEB Liability at Beginning of Measurement Period	\$ 18,111,475,228	\$ 18,050,052,887
(b) Normal Cost at Beginning of Measurement Period	846,075,674	796,654,029
(c) Actual Contributions—Employee ¹	43,309,873	53,166,360
(d) Gross Benefit Payments ¹	(509,642,373)	(585,291,951)
(e) Discount Rate	<u>2.21%</u>	<u>2.16%</u>
(f) Interest Cost	\$ 413,837,061	\$ 401,372,615
(3) Development of Expected Investment Return:		
(a) Plan Fiduciary Net Position at Beginning of Measurement Period	\$ 164,862,282	\$ 50,271,652
(b) Actual Contributions—Employer ¹	325,097,477	389,490,003
(c) Actual Contributions—Employee ¹	43,309,873	53,166,360
(d) Gross Benefit Payments ¹	(509,642,373)	(585,291,951)
(e) Administrative Expenses ¹	(11,334,383)	(12,334,441)
(f) Contributions—Non-Employer Contributing Entities ¹	37,777,433	45,792,081
(g) Expected Return on Assets	<u>2.21%</u>	<u>2.16%</u>
(h) Expected Return	\$ 2,381,937	\$ (86,955)

¹ Data was provided by the State.

Allocations to Special Funding and Non-Special Funding

GASB 75 requires an allocation of results between those active employees and retirees subject to Special Funding agreements and those not subject to Special Funding agreements. Special Funding and Non-Special Funding Net OPEB Liability is allocated between Special Funding and Non-Special Funding based on the percentage of Total OPEB liability for each as of June 30, 2021 and June 30, 2022. OPEB expense (before adjustment for change in proportion) and deferred outflows and inflows (excluding change in proportion) are allocated between Special Funding and Non-Special Funding based on the percentage of Total OPEB Liability for each as of June 30, 2022. The Total OPEB Liability is generated from the valuation separately for Special Funding and Non-Special Funding. The June 30, 2022 Total OPEB Liability splits are rolled-forward on an expected basis, and trued-up to the combined Total OPEB Liability. This true-up is necessary because actual benefit payments are used to roll-forward the Total OPEB Liability. The following table shows the Total OPEB Liability and Headcounts split by Special Funding and Non-Special Funding:

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) OPEB Liability		
(a) Special Funding	\$ 3,872,142,278	\$ 3,361,552,823
(b) Non-Special Funding	<u>14,177,910,609</u>	<u>12,729,372,321</u>
(c) Total	\$ 18,050,052,887	\$ 16,090,925,144
(2) Active and Retiree Headcounts for Employer Allocations		
(a) Date of Census	June 30, 2021	June 30, 2022
(b) Special Funding Count	16,707	16,440
(c) Non-Special Funding Count	<u>82,448</u>	<u>84,057</u>
(d) Total	99,155	100,497

Reconciliation of Net OPEB Liability

Shown below are details regarding the Total OPEB Liability, Plan Fiduciary Net Position, and Net OPEB Liability for the Measurement Period from June 30, 2021 to June 30, 2022:

GASB 74 (GASB 75)	Increase (Decrease)		
	Total OPEB Liability (a)	Plan Fiduciary Net Position ¹ (b)	Net OPEB Liability (c) = (a) – (b)
Balance Recognized at 6/30/2022 (Based on 6/30/2021 Measurement Date)	\$ 18,050,052,887	\$ 50,271,652	\$17,999,781,235
Changes Recognized for the Fiscal Year:			
Service Cost	\$ 796,654,029	N/A	\$ 796,654,029
Interest on the Total OPEB Liability	401,372,615	N/A	401,372,615
Changes of Benefit Terms	402,474,416	N/A	402,474,416
Differences Between Expected and Actual Experience	572,046,963	N/A	572,046,963
Changes of Assumptions	(3,599,550,175)	N/A	(3,599,550,175)
Gross Benefit Payments	(585,291,951)	(585,291,951)	0
Contributions From the Employer	N/A	389,490,003	(389,490,003)
Contributions From Non-Employer			
Contributing Entities	N/A	45,792,081	(45,792,081)
Contributions From the Employee	53,166,360	53,166,360	0
Net Investment Income	N/A	235,962	(235,962)
Administrative Expense	N/A	(12,334,441)	12,334,441
Net Changes	\$ (1,959,127,743)	\$ (108,941,986)	\$ (1,850,185,757)
Balance Recognized at 6/30/2023 (Based on 6/30/2022 Measurement Date)	\$ 16,090,925,144	\$ (58,670,334)	\$16,149,595,478

Notes to Schedule:

Benefit Changes: The \$402,474,416 increase in liability from June 30, 2021 to June 30, 2022 is due to employers adopting and or changing Chapter 48 provisions.

Differences Between Expected and Actual Experience: The \$572,046,963 increase in liability from June 30, 2021 to June 30, 2022 is due to the combined effect of the following:

Update in census information	\$414,484,050
Premium and Claims Experience	<u>157,562,913</u>
Total	\$572,046,963

Changes in Assumptions: The \$3,599,550,175 decrease in the liability from June 30, 2021 to June 30, 2022 is due to the combined effect of the following:

Trend Update	\$720,417,199
Experience Study Update	(608,242,919)
Discount Rate Change	<u>(3,711,724,455)</u>
Total Changes in Assumptions	(\$3,599,550,175)

¹ Data was provided by the State.

Liability (Gain)/Loss

The following table illustrates the liability gain/loss under GASB 75.

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) OPEB Liability at Beginning of Measurement Period	\$ 18,111,475,228	\$ 18,050,052,887
(2) Service Cost	846,075,674	796,654,029
(3) Interest on the Total OPEB Liability	413,837,061	401,372,615
(4) Changes of Benefit Terms	2,029,119	402,474,416
(5) Changes of Assumptions	339,165,715	(3,599,550,175)
(6) Actual Contributions—Employee ¹	43,309,873	53,166,360
(7) Gross Benefit Payments ¹	<u>(509,642,373)</u>	<u>(585,291,951)</u>
(8) Expected OPEB Liability at End of Measurement Period	\$ 19,246,250,297	\$ 15,518,878,181
(9) Actual OPEB Liability at End of Measurement Period	<u>18,050,052,887</u>	<u>16,090,925,144</u>
(10) OPEB Liability (Gain)/Loss	\$ (1,196,197,410)	\$ 572,046,963
(11) Average Future Working Life Expectancy ²	<u>7.82</u>	<u>7.82</u>
(12) OPEB Liability (Gain)/Loss Amortization	\$ (152,966,421)	\$ 73,151,786

Asset (Gain)/Loss

The following table illustrates the asset gain/loss under GASB 75.

	Measurement Date 6/30/2021	Measurement Date 6/30/2022
(1) OPEB Asset at Beginning of Measurement Period ¹	\$ 164,862,282	\$ 50,271,652
(2) Contributions—Employer ¹	325,097,477	389,490,003
(3) Contributions—Non-Employer Contributing Entities ¹	37,777,433	45,792,081
(4) Expected Investment Income	2,381,937	(86,955)
(5) Actual Contributions—Employee ¹	43,309,873	53,166,360
(6) Gross Benefit Payments ¹	(509,642,373)	(585,291,951)
(7) Administrative Expense ¹	(11,334,383)	(12,334,441)
(8) Other	<u>0</u>	<u>0</u>
(9) Expected OPEB Asset at End of Measurement Period	\$ 52,452,246	\$ (58,993,251)
(10) Actual OPEB Asset at End of Measurement Period ¹	<u>50,271,652</u>	<u>(58,670,334)</u>
(11) OPEB Asset (Gain)/Loss	\$ 2,180,594	\$ (322,917)
(12) Amortization Factor	<u>5.00</u>	<u>5.00</u>
(13) OPEB Asset (Gain)/Loss Amortization	\$ 436,119	\$ (64,583)

¹ Data was provided by the State.

² Based on average of the expected remaining service lives of all Local Government active and inactive employees that are provided with benefits through the OPEB plan.

Deferred Outflows/Inflows

The following table illustrates the Deferred Inflows and Outflows as of June 30, 2022 measurement date under GASB 75.

	Deferred Outflows	Deferred Inflows
(1) Difference Between Actual and Expected Experience	\$ 833,982,363	\$ 2,993,448,535
(2) Net Difference Between Expected and Actual Earnings on OPEB Plan Investments	4,251,491	0
(3) Assumption Changes	<u>2,155,230,462</u>	<u>5,511,545,572</u>
(4) Sub Total	\$ 2,993,464,316	\$ 8,504,994,107
(5) Contributions Made in Fiscal Year Ending 6/30/2022 After Measurement Date	<u>TBD</u>	<u>N/A</u>
(6) Total	\$ TBD	\$ 8,504,994,107

Amortization of Deferred Inflows/Outflows

The table below lists the amortization bases included in the deferred inflows/outflows as of June 30, 2022 Measurement Date.

Measurement Date Established	Type of Base	Period		Balance		Annual Payment
		Original	Remaining	Original	Remaining	
6/30/2018	Liability (Gain)/Loss	8.14	3.14	(\$3,626,384,047)	(\$1,398,875,417)	(445,501,726)
6/30/2019	Liability (Gain)/Loss	8.05	4.05	(1,399,921,930)	(704,308,550)	(173,903,345)
6/30/2020	Liability (Gain)/Loss	7.87	4.87	541,506,395	335,087,186	68,806,403
6/30/2021	Liability (Gain)/Loss	7.82	5.82	(1,196,197,410)	(890,264,568)	(152,966,421)
6/30/2022	Liability (Gain)/Loss	7.82	6.82	572,046,963	498,895,177	73,151,786
6/30/2018	Asset (Gain)/Loss	5.00	0.00	7,069,038	0	1,413,806
6/30/2019	Asset (Gain)/Loss	5.00	1.00	6,459,331	1,291,867	1,291,866
6/30/2020	Asset (Gain)/Loss	5.00	2.00	4,774,002	1,909,602	954,800
6/30/2021	Asset (Gain)/Loss	5.00	3.00	2,180,594	1,308,356	436,119
6/30/2022	Asset (Gain)/Loss	5.00	4.00	(322,917)	(258,334)	(64,583)
6/30/2017	Assumptions	8.04	2.04	(2,587,850,974)	(656,618,902)	(321,872,012)
6/30/2018	Assumptions	8.14	3.14	(2,314,240,675)	(892,716,920)	(284,304,751)
6/30/2019	Assumptions	8.05	4.05	(1,635,760,217)	(822,960,109)	(203,200,027)
6/30/2020	Assumptions	7.87	4.87	3,074,968,821	1,902,807,897	390,720,308
6/30/2021	Assumptions	7.82	5.82	339,165,715	252,422,565	43,371,575
6/30/2022	Assumptions	7.82	6.82	(3,599,550,175)	(3,139,249,641)	(460,300,534)
	Total Charges				(5,511,529,791)	(1,461,966,736)

Amounts Recognized in the deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in the OPEB expense as follows:

Measurement Period Ending June 30:

2023	(1,463,380,541)
2024	(1,464,672,406)
2025	(1,156,630,075)
2026	(516,557,746)
2027	(115,810,526)
Thereafter	(794,478,497)

Interest Rate Sensitivity

The following table illustrates the impact of interest rate sensitivity on the Net OPEB Liability for measurement year ending June 30, 2021:

	1% Decrease (1.16%)	Current Rate (2.16%)	1% Increase (3.16%)
(1) Total OPEB Liability	\$ 21,232,561,534	\$ 18,050,052,887	\$ 15,527,846,349
(2) Plan Fiduciary Net Position	<u>(50,271,652)</u>	<u>(50,271,652)</u>	<u>(50,271,652)</u>
(3) Net OPEB Liability (Asset)	\$ 21,182,289,882	\$ 17,999,781,235	\$ 15,477,574,697

The following table illustrates the impact of interest rate sensitivity on the Net OPEB Liability for measurement year ending June 30, 2022:

	1% Decrease (2.54%)	Current Rate (3.54%)	1% Increase (4.54%)
(1) Total OPEB Liability	\$ 18,661,961,896	\$ 16,090,925,144	\$ 14,022,285,523
(2) Plan Fiduciary Net Position	<u>58,670,334</u>	<u>58,670,334</u>	<u>58,670,334</u>
(3) Net OPEB Liability (Asset)	\$ 18,720,632,230	\$ 16,149,595,478	\$ 14,080,955,857

Healthcare Cost Trend Sensitivity

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability for measurement year ending June 30, 2021:

	1% Decrease	Trend Rate	1% Increase
(1) Total OPEB Liability	\$ 15,068,151,341	\$ 18,050,052,887	\$ 21,941,065,180
(2) Plan Fiduciary Net Position	<u>(50,271,652)</u>	<u>(50,271,652)</u>	<u>(50,271,652)</u>
(3) Net OPEB Liability (Asset)	\$ 15,017,879,689	\$ 17,999,781,235	\$ 21,890,793,528

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability for measurement year ending June 30, 2022:

	1% Decrease	Trend Rate	1% Increase
(1) Total OPEB Liability	\$ 13,641,517,715	\$ 16,090,925,144	\$ 19,227,926,337
(2) Plan Fiduciary Net Position	<u>58,670,334</u>	<u>58,670,334</u>	<u>58,670,334</u>
(3) Net OPEB Liability (Asset)	\$ 13,700,188,049	\$ 16,149,595,478	\$ 19,286,596,671

Disclosure—Changes in the Net Pension Liability and Related Ratios

Changes in the Net Pension Liability and Related Ratios¹

	Measurement Year Ending June 30,			
	2019	2020	2021	2022
Total OPEB Liability				
Service Cost	\$ 666,574,660	\$ 605,949,339	\$ 846,075,674	\$ 796,654,029
Interest Cost	636,082,461	497,444,533	413,837,061	401,372,615
Changes of Benefit Terms	(1,903,958)	1,034,142	2,029,119	402,474,416
Differences Between Expected and Actual Experiences	(1,399,921,930)	541,506,395	(1,196,197,410)	572,046,963
Changes of Assumptions	(1,635,760,217)	3,074,968,821	339,165,715	(3,599,550,175)
Contributions Member ²	43,249,952	37,546,413	43,309,873	53,166,360
Gross Benefit Payments ²	(470,179,613)	(466,218,997)	(509,642,373)	(585,291,951)
Net Change in Total OPEB Liability	\$ (2,161,858,645)	\$ 4,292,230,646	\$ (61,422,341)	\$ (1,959,127,743)
Total OPEB Liability (Beginning)	<u>15,981,103,227</u>	<u>13,819,244,582</u>	<u>18,111,475,228</u>	<u>18,050,052,887</u>
Total OPEB Liability (Ending)	\$ 13,819,244,582	\$ 18,111,475,228	\$ 18,050,052,887	\$ 16,090,925,144
Plan Fiduciary Net Position²				
Contributions—Employer	\$ 346,415,056	\$ 292,404,377	\$ 325,097,477	\$ 389,490,003
Contributions—Member	43,249,952	37,546,413	43,309,873	53,166,360
Net Investment Income	4,826,936	2,858,334	201,343	235,962
Gross Benefit Payments	(470,179,613)	(466,218,997)	(509,642,373)	(585,291,951)
Administrative Expense	(9,478,435)	(9,913,267)	(11,334,383)	(12,334,441)
Contributions - Non - Employer Contributing Entities	<u>43,854,500</u>	<u>35,011,940</u>	<u>37,777,433</u>	<u>45,792,081</u>
Net Change in Plan Fiduciary Net Position	\$ (41,311,604)	\$ (108,311,200)	\$ (114,590,630)	\$ (108,941,986)
Plan Fiduciary Net Position (Beginning)	<u>314,485,086</u>	<u>273,173,482</u>	<u>164,862,282</u>	<u>50,271,652</u>
Plan Fiduciary Net Position (Ending)	\$ 273,173,482	\$ 164,862,282	\$ 50,271,652	\$ (58,670,334)
Net OPEB Liability (Ending)	\$ 13,546,071,100	\$ 17,946,612,946	\$ 17,999,781,235	\$ 16,149,595,478
Net Position as a Percentage of OPEB Liability	2.02%	0.92%	0.28%	-0.36%
Covered-Employee Payroll³	\$ 4,801,667,470	\$ 4,772,374,403	\$ 4,991,824,527	\$ 5,244,103,018
Net OPEB Liability as a Percentage of Payroll	282.11%	376.05%	360.59%	307.96%

¹ GASB 75 was effective first for employer fiscal years beginning after June 15, 2017.

² The Total OPEB Liability as of June 30, 2022 reflects an adjustment for the addition of 1,165 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2021 and June 30, 2022.

³ Covered payroll for the fiscal year ending June 30, 2021 is based on the payroll on the June 30, 2020 census data. Covered payroll for the measurement ending June 30, 2022 is based on the payroll on the June 30, 2021 census.

Disclosure—Contribution Schedule

Contributions

	Measurement Year Ending June 30,			
	2019	2020	2021	2022
Actuarially Determined Contribution	\$ N/A	\$ N/A	\$ N/A	\$ N/A
Contributions Made in Relation to the Actuarially Determined Contribution	N/A	N/A	N/A	N/A
Contribution Deficiency (Excess)	N/A	N/A	N/A	N/A
Covered-Employee Payroll	\$ 4,801,667,470	\$ 4,872,992,497	\$ 4,991,824,527	\$ 5,244,103,018
Contributions as a Percentage of Payroll	N/A	N/A	N/A	N/A

Notes to Schedule:

Valuation Date: June 30, 2021

Methods and assumptions used to determine contribution rates:

Actuarial Cost Method: Entry Age Normal – Level % of Salary.

Asset Valuation Method: Market Value

Salary Increases: Differs by pension group (e.g. - PERS, PFRS). See "Actuarial Assumptions and Methods" section.

Investment Rate of Return: 3.54%, net of OPEB plan investment expense, including inflation.

Retirement Age: Differs by pension group (e.g. - PERS, PFRS). See "Actuarial Assumptions and Methods" section.

Mortality: PUB-2010 "General" and "Safety" classification headcount-weighted mortality table with fully generation mortality improvement projections from central year using Scale MP-2021

Appendix

Projected Incurred Health Care Costs

The following table summarizes the annual expected payments for benefits provided by the State based on assumptions and contributions described in the “Plan Provisions” and “Actuarial Assumptions and Methods” sections:

Local Government	
Year Ending	(\$ millions)
6/30/2022 ¹	\$532.1
6/30/2023	\$546.0
6/30/2024	\$573.5
6/30/2025	\$608.6
6/30/2026	\$650.0
6/30/2027	\$692.1
6/30/2028	\$733.5
6/30/2029	\$770.3
6/30/2030	\$801.2
6/30/2031	\$833.7
6/30/2032	\$869.0

¹Actual health and prescription drug benefit payments and employee contributions for fiscal year ending June 30, 2022 were provided by the State.

Ten-Year Projection of Total OPEB Liability

Projections assume an annual discount rate of 3.54% and a level active population. Please note that the discount rate will change each year based on the Bond Buyer General Obligation 20-Bond Municipal Bond Index rate each year. Actual results will vary from the projected liability projections below.

Local Government (\$ millions)

Government (\$ millions)

Year Ending	Total OPEB Liability (Beginning)	Service Cost + Interest Cost ¹	Changes in Assumptions	Benefit Payments ²	Total OPEB Liability (End)
6/30/2023	\$ 16,090.9	\$ 1,174.2	\$ -	\$ 546.0	\$ 16,719.1
6/30/2024	\$ 16,719.1	\$ 1,223.6	\$ -	\$ 573.5	\$ 17,369.2
6/30/2025	\$ 17,369.2	\$ 1,274.9	\$ -	\$ 608.6	\$ 18,035.5
6/30/2026	\$ 18,035.5	\$ 1,327.9	\$ -	\$ 650.0	\$ 18,713.4
6/30/2027	\$ 18,713.4	\$ 1,382.7	\$ -	\$ 692.1	\$ 19,404.0
6/30/2028	\$ 19,404.0	\$ 1,439.4	\$ -	\$ 733.5	\$ 20,109.9
6/30/2029	\$ 20,109.9	\$ 1,498.2	\$ -	\$ 770.3	\$ 20,837.8
6/30/2030	\$ 20,837.8	\$ 1,559.4	\$ -	\$ 801.2	\$ 21,596.0
6/30/2031	\$ 21,596.0	\$ 1,623.3	\$ -	\$ 833.7	\$ 22,385.6
6/30/2032	\$ 22,385.6	\$ 1,689.9	\$ -	\$ 869.0	\$ 23,206.5

1. Projection assumes an annual discount rate of 3.54%. Service Cost increases each year with the average salary scale by pension group.
2. Based on expected benefit payments.

Participant Data

The actuarial valuation was based on personnel information from State of New Jersey records as of July 1, 2021. Following are some of the pertinent characteristics from the personnel data as of that date.

Participant Counts as of June 30, 2021	
<u>Actives</u>	
<i>PERS General</i>	36,485
<i>PERS Law Enforcement</i>	72
<i>PERS Legislators</i>	7
<i>PERS Prosecutors</i>	0
<i>PFRS</i>	28,796
Active Total	65,360
<u>Retirees</u>	
Single Coverage	
<i>HMO</i>	1,097
<i>PPO</i>	13,695
Family Coverage	
<i>HMO</i>	1,265
<i>PPO</i>	17,627
Retiree Total	33,684
Grand Total*	99,044
*Excludes retirees with no coverage and beneficiaries	
Male / Female Ratio as of June 30, 2021	
<u>Actives</u>	
<i>% Female</i>	31%
<i>% Male</i>	69%
<u>Retirees</u>	
<i>% Female</i>	30%
<i>% Male</i>	70%
Average Age as of June 30, 2021	
Actives	44.89
Retirees	68.01
Average Service as of June 30, 2021	
Actives	13.26
Retirees	N/A

Age / Service Scatter

The following table summarizes the distribution of the future retiree population by age and service as of June 30, 2021.

Age	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30+	Total
15-19	49	0	0	0	0	0	0	49
20-24	1,610	30	0	0	0	0	0	1,640
25-29	5,091	1,393	10	0	0	0	0	6,494
30-34	3,431	4,114	893	75	0	0	0	8,513
35-39	1,674	2,641	2,648	1,619	60	0	0	8,642
40-44	1,058	1,279	1,591	3,264	1,251	17	0	8,460
45-49	950	753	911	2,091	2,940	680	32	8,357
50-54	926	790	777	1,521	2,183	1,462	796	8,455
55-59	777	752	714	1,140	1,193	852	1,138	6,566
60-64	547	491	558	891	873	517	798	4,675
65-69	182	249	289	443	392	211	355	2,121
70+	60	106	190	343	246	182	261	1,388
Total	16,355	12,598	8,581	11,387	9,138	3,921	3,380	65,360

Health Care Claims Development

Applicability of Health Care Reforms to Valuation

Background

On March 23, 2010, the “Patient Protection and Affordable Care Act” was signed into law, followed by the passage of the “Health Care and Education Affordability Reconciliation Act of 2010” on March 30, 2010 (“Acts”). The health care reforms contained in these Acts have wide-spread impact on corporate health care programs, including those covering retirees. This valuation reflects Aon’s interpretation of the Acts based on information currently available. Future regulations on each aspect of the Acts may be different than Aon’s initial interpretations.

Key issues in Health Care Reform that have an effect on the Plan Sponsor valuation include:

- Group market reforms
- Early Retiree Reimbursement Program
- Taxation of Retiree Drug Subsidy for Post-65 Coverage

The valuation issues related to each of these topics are discussed below.

Group Market Reforms

- **Requirement to Cover Children to Age 26**—The Acts requires that a group health plan that provides dependent coverage of children shall continue to make such coverage available for an adult child until the child turns 26 years of age. Current and future dependent children are valued implicitly in the valuation. Per capita claims costs were developed using claims information for all covered lives and adult headcounts. As such, the impact of child coverage is built into the per capita claims for retirees and spouses.
- **Elimination of Benefit Limitations**—The Acts include a number of other provisions that may increase the cost of retiree health care including the elimination of lifetime maximum benefits and “restrictive” annual benefit limitations. We have made no adjustment for these additional benefits because there are no material limits in the plans.

Medicare Part D reimbursements and the Early Retiree Reinsurance program do not fall under GASB 74.

Claims Cost Development

PPO and HMO medical and prescription drug incurred claims are based on actual incurred claims experience from January 2021 through December 2021 reflecting paid claims runout through March 2022. 2021 claims experience was adjusted to normalize the cost for the impact of COVID-19. At this time, we expect that the impact of COVID-19 on medical claims costs (excluding prescription drugs) will be small for 2022 relative to the overall liability. We do expect these factors to be short-term in nature, with claims costs returning to normal in 2023 and beyond. Therefore, we do not believe COVID-19 has a significant impact on long-term claims costs projections and plan liabilities. Given the uncertainty is short-term in nature with minimal long-term impact, we have not adjusted our projected claims costs or healthcare trend assumptions for COVID-19. EGWP revenue amounts are developed for Plan Years 2022 and 2023, based on information provided by Optum. Projected incurred claims used to develop projected claims amounts include claims that are assumed to be incurred but not reported. Claims are trended and adjusted for plan design changes in effect for Plan Years 2022 and 2023.

The PPO and HMO costs assumed in the GASB 74 and 75 valuations are based on the actual distribution of retirees among available plan options.

Claim costs for future retirees are based on a blend of the claim costs for current retirees and the assumed percentage of future retirees who elect the PPO or HMO plan options. This blend consists of 90% of the current retiree PPO costs and 10% of the current retiree HMO costs.

Health Care Claims Development (continued)

Claims Cost for Current Retirees as of July 1, 2021

Age	Local Government Retirees					
	PPO			HMO		
	Medical & Admin	Rx Claims	Retiree EGWP	Medical & Admin	Rx Claims	Retiree EGWP
25	\$5,568	\$566	\$0	\$5,117	\$570	\$0
30	\$6,387	\$715	\$0	\$5,849	\$720	\$0
35	\$7,336	\$904	\$0	\$6,699	\$911	\$0
40	\$8,435	\$1,142	\$0	\$7,684	\$1,152	\$0
45	\$9,709	\$1,443	\$0	\$8,825	\$1,457	\$0
50	\$11,557	\$1,815	\$0	\$10,480	\$1,834	\$0
55	\$14,098	\$2,284	\$0	\$12,754	\$2,307	\$0
60	\$17,381	\$2,860	\$0	\$15,694	\$2,888	\$0
65	\$1,745	\$3,573	(\$1,773)	\$2,034	\$4,056	(\$1,791)
70	\$1,972	\$4,306	(\$2,136)	\$2,303	\$4,887	(\$2,158)
75	\$2,142	\$4,872	(\$2,417)	\$2,505	\$5,529	(\$2,442)
80	\$2,372	\$5,070	(\$2,515)	\$2,776	\$5,754	(\$2,542)
85	\$2,701	\$5,120	(\$2,540)	\$3,166	\$5,814	(\$2,567)
90	\$2,885	\$5,145	(\$2,555)	\$3,383	\$5,844	(\$2,582)

Claims Cost for Future Retirees as of July 1, 2021

Age	Local Government Actives		
	Medical & Admin	Rx Claims	Retiree Rx Subs
25	\$5,523	\$566	\$0
30	\$6,333	\$716	\$0
35	\$7,272	\$905	\$0
40	\$8,360	\$1,143	\$0
45	\$9,621	\$1,444	\$0
50	\$11,449	\$1,817	\$0
55	\$13,964	\$2,286	\$0
60	\$17,212	\$2,863	\$0
65	\$1,774	\$3,621	(\$1,775)
70	\$2,005	\$4,364	(\$2,138)
75	\$2,178	\$4,938	(\$2,420)
80	\$2,412	\$5,138	(\$2,518)
85	\$2,748	\$5,189	(\$2,543)
90	\$2,935	\$5,215	(\$2,558)

Health Care Claims Development (continued)

Trends

Medical Trend (all programs in these categories)

To Fiscal Year Ending	Annual Rate of Increase		
	Pre-65	PPO Post-65	HMO Post-65
2023	6.25%	-1.89%	-1.99%
2024	6.00%	-6.00%	-6.15%
2025	5.75%	6.99%	7.02%
2026	5.50%	15.04%	15.18%
2027	5.25%	13.00%	13.11%
2028	5.00%	11.47%	11.56%
2029	4.75%	10.27%	10.35%
2030	4.50%	9.29%	9.35%
2031	4.50%	8.50%	8.55%
2032	4.50%	6.25%	6.27%
2033 and Later	4.50%	4.50%	4.50%

Prescription Drug Trend (all programs in these categories)
EGWP revenue assumed to increase with prescription drug trend

To Fiscal Year Ending	Annual Rate of Increase %
2023	8.00%
2024	7.50%
2025	7.00%
2026	6.50%
2027	6.00%
2028	5.50%
2029	5.00%
2030 and Later	4.50%

Health Care Claims Development (continued)

Morbidity

Medical

Expected medical claims are assumed to increase as participants age as follows:

Annual Rate of Increase	
Age	%
20 - 24	3.00%
25 - 29	3.00%
30 - 34	3.00%
35 - 39	3.00%
40 - 44	3.00%
45 - 49	3.70%
50 - 54	4.20%
55 - 59	4.40%
60 - 64	3.70%
65 - 69	2.70%
70 - 74	1.80%
75 - 79	2.20%
80 - 84	2.80%
85 - 89	1.40%
90+	0.00%

Prescription Drug

Expected prescription drug claims are assumed to increase as participants age as follows:

Annual Rate of Increase	
Age	%
20 - 24	4.80%
25 - 29	4.80%
30 - 34	4.80%
35 - 39	4.80%
40 - 44	4.80%
45 - 49	4.70%
50 - 54	4.70%
55 - 59	4.60%
60 - 64	4.60%
65 - 69	3.80%
70 - 74	2.50%
75 - 79	0.80%
80 - 84	0.20%
85 - 89	0.10%
90+	0.00%

Actuarial Assumptions and Methods

Actuarial Cost Method	Entry Age Normal cost method.
Measurement Date	June 30, 2022
Measurement Period	July 1, 2021 to June 30, 2022
Valuation Date	July 1, 2021
Census Data	For the Fiscal Year Ending June 30, 2023: June 30, 2021 For the Fiscal Year Ending June 30, 2022: June 30, 2020
Service Cost	The Actuarial Present Value of benefits is allocated as a level percentage over the earnings of an individual between entry age (i.e. – age at hire) and assumed retirement age(s).
Discount Rate	For the Fiscal Year Ending June 30, 2023: 3.54% For the Fiscal Year Ending June 30, 2022: 2.16% For the Fiscal Year Ending June 30, 2021: 2.21%
Expected Rate of Return	For the Fiscal Year Ending June 30, 2023: 3.54% For the Fiscal Year Ending June 30, 2022: 2.16% For the Fiscal Year Ending June 30, 2021: 2.21%
Municipal Bond Rate Basis	Bond Buyer General Obligation 20-Bond Municipal Bond Index
Salary Increases	Active salaries used to determine retirement allowance in the future are assumed to increase as follows:

Public Employees' Retirement System (PERS)	Completed Years of Service	Annual Rate of Increase (%)
	0	6.55
	5	5.75
	10	4.75
	15	3.75
	20	3.15
	25	2.85
	>=29	2.75

Actuarial Assumptions and Methods (continued)

Police and Firemen's Retirement System (PFRS)

Service	Annual Rate of Increase (%)
0	16.25
5	11.00
10	6.00
15	4.00
>=17	3.25

Retirement Rates

See Table

Pre-Retirement Healthy Mortality

PERS: PUB-2010 "General" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

PFRS: PUB-2010 "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Post-Retirement Healthy Mortality

Chapter 330 Retirees: PUB-2010 "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Other Retirees: PUB-2010 "General" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Actuarial Assumptions and Methods (continued)

Disabled Retiree Mortality	<p><u>PERS Future Disabled Retirees</u>: PUB-2010 “General” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>PFRS Future Disabled Retirees</u>: PUB-2010 “Safety” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>Chapter 330 Current Retirees</u>: PUB-2010 “Safety” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>Other Current Retirees</u>: PUB-2010 “General” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p>
Withdrawal Rates	See Table
Disability Rates	See Table
Spouse Coverage Election Rate	Spouses are assumed to lose coverage upon the death of the former employee. While spouses may participate in the SHBP at an unsubsidized rate, we have assumed they will not participate. The State provided data for spouses of police officers killed in the line of duty who are assumed to receive retiree health care benefits for life.
Future Retirees	It is assumed that 55% are married. Future retirees who are assumed to be married are assumed to choose family coverage at retirement. Males are assumed to be three years older than their female spouses.
Current Retirees	Spousal coverage is based on actual retiree coverage elections. Males are assumed to be three years older than their female spouses.

Actuarial Assumptions and Methods (continued)

Coverage	<p>It is assumed that:</p> <ul style="list-style-type: none"> ▪ 100% of all retirees who currently have healthcare coverage will continue with the same coverage. ▪ 100% of all actives, upon retirement, will be assumed to have the following coverage blend: <ul style="list-style-type: none"> <li style="margin-left: 40px;">PPO: 90% <li style="margin-left: 100px;">HMO: 10% <p>Other available plan options are assumed to garner zero enrollment</p>
Participant Contributions for Current Retirees	<p>Actual contribution amounts were provided by the State for current healthy and disabled retirees who contribute towards the cost of their postretirement health care benefits. The Chapter 78 contribution percentages for healthy retirees were determined based on the actual contributions received from the State and each retiree's plan election. Actual contribution data provided by the State for current retirees that receive subsidized benefits under a local employer Chapter 48 resolution has been reflected.</p>
Valuation Methodology and Terminology	<p>We have used the GASB accounting methodology to determine the postretirement medical benefit obligations. Under the EGWP program, the Medicare reimbursements to the Plan will be shown as a reduction in the plan sponsor liability.</p>

Actuarial Assumptions and Methods (continued)

Data Adjustments

During the course of our review of the census data provided by the State, reasonable adjustments were made to the census data resulting from conversations with the State.

The Total OPEB Liability as of June 30, 2022 reflects an adjustment for the addition of 1,165 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2021 and June 30, 2022

Where an employee is eligible for different employer subsidies due to that employer adopting various resolutions, a hierarchy of how the resolutions would apply to those subsidies was established based upon the employee meeting certain grandfathering and eligibility rules. In general the hierarchy is Chapter 88, Chapter 48 and then Chapter 330. There is one notable exception to this logic for the limited number of members of PFRS who are both eligible for Chapter 48 with a limited period and Chapter 330. In that case, Chapter 330 provisions were valued as that is the benefit that is available for the entire period.

If an employer is listed as “non-participating” and has a special funding situation (Chapter 330/271) the following will occur:

- For all active PFRS under Chapter 330, we will assume that they may become eligible for retiree benefits if they meet the service criteria. All assumptions regarding election coverage rates will be the same as a PFRS member in a participating location.
- Although small, a PFRS active employee of a non-participating employer could have a potential liability under Chapter 271 and is included in the valuation.
- All current retirees reflected in the census data will be included and valued as long as they are not indicated as “self-paying,” regardless of the participating status of their employer or whether or not a special funding situation exists.

Actuarial Assumptions and Methods (continued)

Medical and Prescription Drug Benefit Contributions for Current Retirees and Grandfathered Future Retirees Under Chapter 78

Individuals who pay 100% of the plan cost are excluded from the valuation results.

For retirees receiving subsidized SHBP benefits and future retirees who are currently in retirement status as of July 1, 2011, or have at least 20 years of service as of July 1, 2011, we will apply average contribution rates to the population. Based on the reporting in published SHBP financial reports, the average contributions are as follows:

Local Government: 5% of cost

Certain future retirees will pay 1.5% of pension for retiree medical coverage, unless they participate in the New Jersey Retirees' Wellness Program. The valuation assumes that 100% of future retirees will participate in the Wellness Program and, therefore, avoid paying the contribution rates for coverage.

Actuarial Assumptions and Methods (continued)

Retiree Contributions for Current Retirees Grandfathered under Chapter 78

Age	Local Government Employee Contributions	
	PPO	HMO
25	\$307	\$284
30	\$355	\$328
35	\$412	\$381
40	\$479	\$442
45	\$558	\$514
50	\$669	\$616
55	\$819	\$753
60	\$1,012	\$929
65	\$266	\$305
70	\$314	\$360
75	\$351	\$402
80	\$372	\$427
85	\$391	\$449
90	\$402	\$461

Grandfathered Retiree Contributions for Future Retirees (not subject to Retiree Contributions under Chapter 78)

Age	Local Government Employee Contributions
25	\$304
30	\$352
35	\$409
40	\$475
45	\$553
50	\$663
55	\$812
60	\$1,004
65	\$270
70	\$318
75	\$356
80	\$378
85	\$397
90	\$407

Actuarial Assumptions and Methods (continued)

Plan Year 2023 Medical & Rx Annual Gross Premiums

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$13,294	\$28,560	\$2,001	\$8,081

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$2,039	\$4,571	\$2,490	\$4,967

Medicare Advantage Group	Pre 65		65 and Over	
	\$10 PPO	\$15 PPO	Legacy HMO	1525 HMO
Local Government	\$1,830	\$1,621	\$2,119	\$1,706

The Plan Year 2023 premiums are shown above.

Medical premiums are assumed to increase with medical trend. Prescription drug premiums are assumed to increase with prescription drug trend.

Single premiums are a weighted average of PPO and HMO premiums. Family premiums reflect the current enrollment distribution of Married, Family, and Parent premiums, as well as the PPO/HMO blend.

Medical and Prescription Drug Benefit Contributions for Non-Grandfathered Future Retirees (who are subject to retiree contributions under Chapter 78)

Future retirees, who do not have at least 20 years of service as of July 1, 2011 are expected to pay an amount equal to their Contribution Rate times the plan's gross premiums. In no event shall the contribution be less than 1.5% of the Retirement Allowance. The Contribution Rate is based on type of coverage (single or family) and the Retirement Allowance.

Retiree Contribution Rates

Retirement Allowance (RA)	Single	Family
RA < \$20k	4.5%	3.43%
\$20k =< RA < \$25k	5.5%	3.43%
\$25k =< RA < \$30k	7.5%	4.43%
\$30k =< RA < \$35k	10.0%	5.85%
\$35k =< RA < \$40k	11.0%	6.85%
\$40k =< RA < \$45k	12.0%	7.85%
\$45k =< RA < \$50k	14.0%	9.85%
\$50k =< RA < \$55k	20.0%	14.55%
\$55k =< RA < \$60k	23.0%	16.55%
\$60k =< RA < \$65k	27.0%	20.40%
\$65k =< RA < \$70k	29.0%	22.40%
\$70k =< RA < \$75k	32.0%	25.40%
\$75k =< RA < \$80k	33.0%	26.40%
\$80k =< RA < \$85k	34.0%	27.40%
\$85k =< RA < \$90k	34.0%	29.40%
\$90k =< RA < \$95k	34.0%	29.70%
\$95k =< RA < \$100k	35.0%	29.85%
\$100k =< RA < \$110k	35.0%	34.55%
\$110k =< RA	35.0%	35.00%

Family coverage is defined as 85% of the "Family + One" schedule and 15% of the "Family" schedule.

Actuarial Assumptions and Methods (continued)

Medical and Prescription Drug Benefit Contributions for Future Disabled Retirees

All future disabled retirees are assumed to contribute 1.5% of their Retirement Allowance.

Retirement Allowance

Retirement Allowance is assumed to be the annual annuity from the State of New Jersey pension plan:

<i>Public Employees' Retirement System (PERS)</i>	Final Compensation times service at retirement divided by 55
<i>Police and Firemen's Retirement System (PFRS)</i>	Special Retirement Benefit: 65% of Final Compensation plus 1% of Final Compensation for each year of credited service over 25, subject to a maximum of 70% of Final Compensation

Medical and Prescription Drug Benefit Contributions Under Chapter 330

Local police and firemen who retire from participating local employers subject to Chapter 330 are assumed to receive a subsidy equal to 80% of the cost of the lowest available plan, excluding high deductible health plans. A list of the local employers which are subject to Chapter 330 and current retirees who contribute under Chapter 330 were provided by the State and are reflected in the valuation.

The premium rates below summarize the lowest cost plan premium rates for Plan Year 2023 adjusted to the valuation date used for retiree contributions under Chapter 330.

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$10,269	\$22,154	\$1,778	\$7,012

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$2,091	\$4,684	\$2,453	\$4,891

A list of local government employers who are subject to Chapter 330 is provided in the "Plan Provisions" section of the report.

Medical and Prescription Drug Benefit Contributions Under Chapter 48

Certain local employers which have adopted special agreements under Chapter 48 may provide retiree health benefits with differing retiree contributions, dependent eligibility, and benefit provisions. The valuation reflects the provisions of Chapter 48 resolutions adopted by local employers which provide retiree health benefits under the SHBP.

Local employers which have adopted a Chapter 48 resolution may also be subject to Chapter 78 contributions. It is assumed that for all employers which have adopted a Chapter 48 resolution, contributions under Chapter 78 constitute a minimum required retiree contribution amount.

A list of local government employers and their provisions under Chapter 48 are provided in the "Plan Provisions" section of the report.

Actuarial Assumptions and Methods (continued)

The following tables provide a sampling of the decrement rate assumptions for each pension group. Where applicable, the sample decrement rates below were adjusted to incorporate eligibility for OPEB benefits.

Public Employees' Retirement System of New Jersey

	Ordinary Disability		Accidental
	Years of Service		
Age	Less than 10	10 and Up	All
30	0.000%	0.205%	0.030%
35	0.000%	0.225%	0.030%
40	0.000%	0.235%	0.030%
45	0.000%	0.275%	0.030%
50	0.000%	0.335%	0.030%
55	0.000%	0.405%	0.030%
60	0.000%	0.455%	0.030%
65	0.000%	0.505%	0.030%
69	0.000%	0.545%	0.030%

Actuarial Assumptions and Methods (continued)

Withdrawal			
Service	Electing a Deferred Annuity	Electing a Refund	
		Age	
	All	<= 30	>= 31
0	0.00%	19.00%	11.50%
1	0.00%	19.00%	11.50%
2	0.00%	15.50%	8.50%
3	0.00%	14.00%	7.50%
4	0.00%	11.50%	6.50%
5	0.00%	10.50%	6.00%
6	0.00%	8.50%	5.50%
7	0.00%	8.00%	5.00%
8	0.00%	7.50%	4.50%
9	0.00%	6.50%	4.00%
10	1.80%	1.70%	1.70%
11	1.80%	1.50%	1.50%
12	1.70%	1.40%	1.40%
13	1.60%	1.20%	1.20%
14	1.50%	1.10%	1.10%
15	1.40%	0.90%	0.90%
16	1.30%	0.80%	0.80%
17	1.20%	0.70%	0.70%
18	1.10%	0.60%	0.60%
19	1.00%	0.60%	0.60%
20	1.00%	0.50%	0.50%
21	0.90%	0.50%	0.50%
22	0.80%	0.50%	0.50%
23	0.80%	0.40%	0.40%
>= 24	0.70%	0.30%	0.30%

Actuarial Assumptions and Methods (continued)

Retirement			
Tiers 1, 2, 3 and 4			
Age	Less than 25	25	26 or More
	Years of Service	Years of Service	Years of Service
40	0.00%	3.00%	2.25%
45	0.00%	3.00%	2.25%
50	0.00%	3.50%	3.50%
55	0.00%	15.00%	15.00%
60	0.00%	18.00%	14.00%
65	0.00%	35.00%	20.00%
70	0.00%	37.00%	24.00%
75	0.00%	100.00%	100.00%

Retirement					
Tier 5					
Age	Less than 25	25	26 to 29	30	31 or More
	Years of Service	Years of Service	Years of Service	Years of Service	Years of Service
40	0.00%	0.00%	0.00%	3.00%	2.25%
45	0.00%	0.00%	0.00%	3.00%	2.25%
50	0.00%	0.00%	0.00%	3.50%	3.50%
55	0.00%	0.00%	0.00%	15.00%	15.00%
60	0.00%	0.00%	0.00%	18.00%	14.00%
65	0.00%	35.00%	35.00%	35.00%	20.00%
70	0.00%	37.00%	24.00%	24.00%	24.00%
75	0.00%	100.00%	100.00%	100.00%	100.00%

Actuarial Assumptions and Methods (continued)

Police and Firemen's Retirement System of New Jersey

Age	Ordinary Disability		Accidental
	Years of Service		
	Less than 4	4 and Up	All
25	0.000%	0.010%	0.010%
30	0.000%	0.050%	0.040%
35	0.000%	0.180%	0.120%
40	0.000%	0.320%	0.260%
45	0.000%	0.320%	0.260%
50	0.000%	0.150%	0.260%
55	0.000%	0.150%	0.260%
60	0.000%	0.050%	0.050%
64	0.000%	0.050%	0.050%

Age	Retirement		
	Less than 25 Years of Service	25 Years of Service	26 or More Years of Service
40	1.00%	45.00%	22.00%
45	2.50%	45.00%	22.00%
50	6.00%	45.00%	22.00%
55	7.00%	50.00%	24.00%
60	8.00%	55.00%	24.00%
64	13.00%	90.00%	60.00%
65	100.00%	100.00%	100.00%

Actuarial Assumptions and Methods (continued)

Service	Withdrawal
0	2.00%
1	2.00%
2	2.00%
3	2.00%
4	2.00%
5	1.60%
6	1.60%
7	1.00%
8	1.00%
9	1.00%
10	0.60%
11	0.60%
12	0.25%
13	0.25%
14-24	0.20%
>=25	0.00%

Actuarial Assumptions and Methods (continued)

Tier Classifications

Tier	Criteria
Tier 1	Enrollment prior to July 1, 2007
Tier 2	Enrollment on or after July 1, 2007 and prior to November 2, 2008
Tier 3	Enrollment on or after November 2, 2008 and prior to May 22, 2010
Tier 4	Enrollment on or after May 22, 2010 and prior to June 28, 2011
Tier 5	Enrollment on or after June 28, 2011

Actuarial Assumptions and Methods

Discussion of Actuarial Assumptions and Methods

State of New Jersey selected the economic, demographic and health care claim cost assumptions and prescribed them for use for purposes of compliance with GASB 75. Aon provided guidance with respect to these assumptions, and it is our belief that the assumptions represent reasonable expectations of anticipated plan experience. Retirement, withdrawal, and disability rates as well as assumed salary increases were developed by the PERS experience study for the period July 1, 2018 to June 30, 2021 and the PFRS experience study for the period July 1, 2018 to June 30, 2021. An evaluation of the reasonability of these assumptions is beyond the scope of the assignment.

Calculation of Normal Costs and Liabilities

The method used to calculate the service cost and accumulated postretirement benefit obligation for determining OPEB expense is the entry age normal cost method. Under this cost method, the actuarial accrued liability is based on a prorated portion of the present value of all benefits earned to date over expected future working lifetime as defined by GASB. The proration is determined so that the cost with respect to service accrued from date of hire is recognized as a level percentage of pay each year. The Normal Cost is equal to the prorated cost for the year of the valuation.

Accounting Information Under GASB 75

Benefit obligations and expense/(income) are calculated under U.S. Generally Accepted Accounting Principles as set forth in Government Accounting Standards Board Statement 75.

The total OPEB liability represents the actuarial present value of benefits based on the entry age normal cost method as of the measurement date. The service cost represents the actuarial present value of benefits that are attributed to the 2023 fiscal year, reflecting the effect of assumed future health care claim cost and/or pay increases.

The OPEB expense is the annual amount to be recognized in the income statement as the cost of OPEB benefits for this plan for the period ending June 30, 2023.

Plan Provisions

Program Eligibility for Retired Group Coverage

The following individuals will be offered Program's Retired Group coverage for themselves and their eligible dependents:

- Full-time State employees, employees of State colleges/universities, autonomous State agencies and commissions, or local employees (including benefits-eligible Local Education employees of non-participating Local Education employers) who were covered by, or eligible for, the SHBP at the time of retirement.
- Part-time State employees and part-time faculty at institutions of higher education that participate in the SHBP if enrolled in the SHBP at the time of retirement.
- Spouses of police officers who die in the line of duty receive fully-subsidized retiree health benefits for life.

The following subsections outline the eligibility for retirement (that would qualify a retiree for subsidized SHBP Program benefits) for the various groups of State employees. Service under multiple Retirement Systems can be aggregated for purposes of Program's benefit eligibility.

Public Employees' Retirement System Members

(i) In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 60 with 25 years of service.
Early Retirement	Eligible after 25 years of service prior to age 60.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

(ii) Law Enforcement (Chapter 330, P.L. 1997)

In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 55 after 25 years of service.
Chapter 4, P.L. 2001 Special Retirement	Completion of 25 years of service.
Ordinary Disability	Eligible after 5 years of service and total and permanent disability.

(iii) Legislators

In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 60 and 25 years of service.
Early Retirement	Attainment of 25 years of service prior to age 60.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

(iv) Prosecutors Part (Chapter 366, P.L. 2001)

In General for subsidized SHBP Benefits

Service Retirement	Eligible after age 55 and 25 years of service.
Special Retirement	After completion of 25 years of service.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

(v) Workers' Compensation Judges Part (Chapter 259, P.L. 2001)

Service Retirement	(A) Mandatory retirement at age 70. Voluntary retirement prior to age 70 as follows: <ul style="list-style-type: none"> (a) Age 70 and 10 years of service as a Workers' Compensation Judge; (b) Age 65 and 15 years of service as a Workers' Compensation Judge; or (c) Age 60 and 20 years of service as a Workers' Compensation Judge.
	(B) Age 65, with 5 consecutive years of service as a Workers' Compensation Judge and 15 years in the aggregate of public service; or Age 60, with 5 consecutive years of service as a Workers' Compensation Judge and 20 years in the aggregate of public service.

Plan Provisions (continued)

In General for subsidized SHBP Benefits	Attainment of 25 years of service and Service Retirement eligibility.
Early Retirement	Prior to age 60, with 5 consecutive years of service as a Workers' Compensation Judge and 25 years or more in the aggregate of public service.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

Police and Firemen's Retirement System Members

Enrollment is restricted to eligible policemen and fireman who are permanent and full-time and who pass the physical and mental fitness requirements. The maximum enrollment age is 35.

In General for subsidized SHBP Benefits

Service Retirement	Eligibility means age 55 and 25 years of service. Mandatory at age 65.
Special Retirement	After completion of 25 years of service.
Ordinary Disability Retirement	A Member is eligible for Ordinary Disability Retirement if he (she) has 4 years of Service and is totally and permanently incapacitated from the performance of usual or available duties.
Accidental Disability Retirement	A Member is eligible upon total and permanent incapacitation from the performance of usual and available duties as a result of injury during the performance of regular duties.
Special Disability Retirement	A Member is eligible for Special Disability Retirement if he (she) has 5 years of Credited Service, is under age 55, and has received a heart transplant.

Plan Provisions (continued)

The following tables provide concise summaries of each of the benefit plan designs available to eligible retirees as of January 1, 2022:

Medical Plans	In-Network					Out-of-Network		
	Office Visit	ER Copay	Deductible	Member Coinsurance	Out-of-Pocket Maximum*	Deductible	Member Coinsurance	Out-of-Pocket Maximum
HMO	\$10	\$85	None	0%	\$7,349	Not Covered		
PPO 10	\$10	\$75	None	0%	\$400	\$100	20%	\$2,000
PPO 15	\$15	\$100	None	0%	\$400** & \$7,349	\$100	30%	\$2,000

* Excludes prescription drug copays.

** The \$400 out-of-pocket maximum includes coinsurance only.

Rx Plans	Retail			Mail			Out-of-Pocket Maximum
	Generic	Preferred Brand	Other Brand	Generic	Preferred Brand	Other Brand	
HMO (Local Government)	\$6	\$12	\$24	\$5	\$18	\$30	\$1,351
PPO 10/15 (Local Government)	\$10	\$22	\$44	\$5	\$28	\$55	\$1,351

Local Government Medicare retirees are also eligible to enroll in one of four Medicare Advantage plan offerings.

Plan Provisions (continued)

The following Local Government employers are included in the valuation as of June 30, 2021:

Employer Group	Employer Name
0002-00	BAYONNE CITY HOUSING AUTH
0004-00	BLAIRSTOWN TOWNSHIP
0006-00	BURLINGTON CITY HOUSING AUTHORITY
0007-00	BYRAM TOWNSHIP
0008-00	CHATHAM TOWNSHIP
0009-00	CHESTERFIELD TOWNSHIP
0011-00	ELIZABETH CITY HOUSING AUTHORITY
0012-00	GUTTENBERG TOWN
0013-00	HAMILTON TOWNSHIP
0015-00	HANOVER TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0017-00	HOLLAND TOWNSHIP
0018-00	HOPEWELL TOWNSHIP
0019-00	JEFFERSON TOWNSHIP
0020-00	MANCHESTER TOWNSHIP
0021-00	MAURICE RIVER TOWNSHIP
0022-00	MIDDLE TOWNSHIP
0024-00	MONROE TOWNSHIP
0025-00	MOORESTOWN TOWNSHIP
0026-00	NEW JERSEY ST LEAGUE OF MUNICIPALITIES
0027-00	PASSAIC VALLEY SEWERAGE COMM
0028-00	PEMBERTON TOWNSHIP
0029-00	PERTH AMBOY CITY HOUS AUTH
0031-00	PRINCETON HOUSING AUTHORITY
0033-00	RIVERSIDE TOWNSHIP
0035-00	WEST NEW YORK HOUSING AUTHORITY
0036-00	WYCKOFF TOWNSHIP
0036-01	WYCKOFF TOWNSHIP FREE PUBLIC LIBRARY
0037-00	COLTS NECK TOWNSHIP
0038-00	AVALON BOROUGH
0040-00	CAPE MAY CITY
0041-00	CEDAR GROVE TOWNSHIP
0042-00	FLORENCE TOWNSHIP
0045-00	HAMMONTON TOWN
0045-01	HAMMONTON TOWN
0046-00	HIGH BRIDGE BOROUGH
0047-00	HUNTERDON COUNTY
0048-00	JERSEY CITY REDEVELOPMENT AGENCY
0049-00	MONTGOMERY TOWNSHIP

Plan Provisions (continued)

Employer Group	Employer Name
0050-00	MOUNT EPHRAIM BOROUGH
0054-00	WEST AMWELL TOWNSHIP
0055-00	WESTVILLE BOROUGH
0056-00	CAPE MAY COUNTY BRIDGE COMM
0057-00	CLINTON TOWN
0059-00	LYNDHURST TOWNSHIP
0060-00	RAHWAY CITY HOUSING AUTHORITY
0061-00	ANDOVER TOWNSHIP
0063-00	BEDMINSTER TOWNSHIP
0064-00	BETHLEHEM TOWNSHIP
0065-00	BOUND BROOK BOROUGH
0066-00	BUENA BOROUGH
0068-00	FLEMINGTON BOROUGH
0070-00	GARFIELD CITY HOUSING AUTH
0071-00	HAWTHORNE BOROUGH
0072-00	MILFORD BOROUGH
0073-00	NATIONAL PARK BOROUGH
0074-00	PATERSON CITY HOUSING AUTHORITY
0075-00	PENNSAUKEN TOWNSHIP
0077-00	SEA ISLE CITY
0078-00	SPARTA TOWNSHIP
0079-00	TEWKSBURY TOWNSHIP
0080-00	WOODSTOWN BOROUGH
0081-00	CLAYTON BOROUGH
0082-00	LONGPORT BOROUGH
0083-00	PATERSON CITY
0084-00	SEA BRIGHT BOROUGH
0085-00	STONE HARBOR BOROUGH
0085-01	STONE HARBOR BOROUGH
0086-00	NORTH BERGEN TWP HOUSING AUTH
0087-00	LITTLE FERRY BOROUGH
0088-00	MIDLAND PARK BOROUGH
0089-00	MAYWOOD BOROUGH
0090-00	NETCONG BOROUGH
0092-00	WEST DEPTFORD TOWNSHIP
0093-00	ISLAND HEIGHTS BOROUGH
0094-00	LINWOOD CITY
0095-00	LUMBERTON TOWNSHIP
0096-00	HALEDON BOROUGH

Plan Provisions (continued)

Employer Group	Employer Name
0097-00	UPPER DEERFIELD TOWNSHIP
0098-00	RARITAN BOROUGH
0099-00	MAPLE SHADE TOWNSHIP
0101-00	SOUTH BOUND BROOK BOROUGH
0102-00	HAMILTON TOWNSHIP FIRE COMM DIST #3
0103-00	WOODBRIIDGE TOWNSHIP
0104-00	MARLBORO TOWNSHIP
0105-00	HOLMDEL TOWNSHIP
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0116-00	SOUTH TOMS RIVER BOROUGH
0118-00	ALLENTOWN BOROUGH
0119-00	WOODBURY HEIGHTS BOROUGH
0121-00	MENDHAM TOWNSHIP
0131-00	CLINTON TOWNSHIP
0132-00	EGG HARBOR TOWNSHIP
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH
0135-00	BERLIN BOROUGH
0136-00	STILLWATER TOWNSHIP
0139-00	GLEN ROCK BOROUGH
0140-00	SUSSEX BOROUGH
0143-00	HADDON HEIGHTS BOROUGH
0161-00	LAMBERTVILLE CITY
0162-00	WOODBINE BOROUGH
0164-00	DELAWARE TOWNSHIP
0166-00	CLEMENTON BOROUGH
0167-00	STAFFORD TOWNSHIP
0171-00	CHERRY HILL TOWNSHIP
0172-00	MOUNT OLIVE TOWNSHIP
0174-00	FAR HILLS BOROUGH
0175-00	HAMPTON TOWNSHIP
0176-00	WAYNE TOWNSHIP
0177-00	EAST RUTHERFORD BOROUGH
0178-00	POHATCONG TOWNSHIP
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0184-00	PEQUANNOCK TOWNSHIP
0187-00	BELVIDERE TOWN

Plan Provisions (continued)

Employer Group	Employer Name
0188-00	PEAPACK GLADSTONE BOROUGH
0194-00	PROSPECT PARK BOROUGH
0195-00	BEACH HAVEN BOROUGH
0200-00	ATLANTIC HIGHLANDS BOROUGH
0204-00	OGDENSBURG BOROUGH
0205-00	SWEDESBORO BOROUGH
0206-00	EAST BRUNSWICK TOWNSHIP
0207-00	CAMDEN COUNTY
0207-01	CAMDEN COUNTY LIBRARY
0208-00	OCEAN CITY
0210-00	HIGHLAND PARK BOROUGH
0211-00	ALPINE BOROUGH
0212-00	OAKLYN BOROUGH
0213-00	RUTHERFORD BOROUGH
0214-00	MATAWAN BOROUGH
0215-00	BERNARDSVILLE BOROUGH
0217-00	BARNEGAT LIGHT BOROUGH
0219-00	SADDLE RIVER BOROUGH
0220-00	HIGHLANDS BOROUGH
0221-00	LAUREL SPRINGS BOROUGH
0222-00	AUDUBON BOROUGH
0245-00	SCOTCH PLAINS TOWNSHIP
0246-00	BERKELEY TOWNSHIP
0247-00	LOWER TOWNSHIP
0248-00	NORTH BRUNSWICK TOWNSHIP
0248-01	NORTH BRUNSWICK TOWNSHIP LIBRARY
0250-00	HADDON TOWNSHIP FIRE COMM DIST #1
0251-00	SOMERS POINT CITY
0253-00	LODI BOROUGH HOUSING AUTHORITY
0254-00	PLEASANTVILLE CITY
0255-00	MENDHAM BOROUGH
0256-00	CRESSKILL BOROUGH
0257-00	PENNINGTON BOROUGH
0258-00	KEYPORT BOROUGH
0259-00	MOUNT ARLINGTON BOROUGH
0260-00	WANAQUE BOROUGH
0261-00	FANWOOD BOROUGH
0262-00	TUCKERTON BOROUGH
0276-00	DELTRAN TOWNSHIP

Plan Provisions (continued)

Employer Group	Employer Name
0277-00	SANDYSTON TOWNSHIP
0279-00	BRANCBURG TOWNSHIP
0280-00	HARDYSTON TOWNSHIP
0281-00	WHITE TOWNSHIP
0282-00	EAST WINDSOR TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0287-00	METUCHEN BOROUGH
0300-00	TRENTON CITY PARKING AUTHORITY
0302-00	CLIFTON CITY
0314-00	UNION BEACH BOROUGH
0319-00	READINGTON TOWNSHIP
0320-00	MOUNT HOLLY TOWNSHIP
0321-00	TETERBORO BOROUGH
0323-00	TOTOWA BOROUGH
0328-00	BLOOMINGDALE BOROUGH
0329-00	WALL TOWNSHIP
0331-00	SOUTH RIVER BOROUGH
0333-00	VERNON TOWNSHIP
0336-00	CAMDEN CITY
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP
0340-00	NEW JERSEY SCHOOL BOARDS ASSOCIATION
0342-00	BORDENTOWN TWP
0343-00	WEST LONG BRANCH BOROUGH
0344-00	UNION CITY HOUSING AUTH
0345-00	FRANKFORD TOWNSHIP
0348-00	CAMDEN CITY HOUSING AUTH
0349-00	ESSEX COUNTY
0350-00	MERCER COUNTY
0350-01	MERCER COUNTY LIBRARY
0352-00	HUDSON COUNTY
0353-00	BORDENTOWN CITY
0355-00	ESTELL MANOR CITY
0356-00	NEWARK CITY
0356-01	NEWARK CITY
0358-00	SOUTH AMBOY CITY
0359-00	TRENTON CITY
0359-01	TRENTON CITY LIBRARY
0360-01	JERSEY CITY (POLICE)

Plan Provisions (continued)

Employer Group	Employer Name
0360-02	JERSEY CITY (FIRE)
0360-04	JERSEY CITY (GENERAL ACCOUNTS)
0361-00	MARGATE CITY
0362-00	ALLENDALE BOROUGH
0365-00	AUDUBON PARK BOROUGH
0366-00	BEACHWOOD BOROUGH
0369-00	BRANCHVILLE BOROUGH
0370-00	BROOKLAWN BOROUGH
0372-00	CHESILHURST BOROUGH
0373-00	CHESTER BOROUGH
0374-00	CLOSTER BOROUGH
0375-00	DUNELLEN BOROUGH
0376-00	EAST NEWARK BOROUGH
0377-00	ELMER BOROUGH
0378-00	EMERSON BOROUGH
0379-00	ENGLEWOOD CLIFFS BOROUGH
0380-00	FAIR HAVEN BOROUGH
0384-00	FRANKLIN LAKES BOROUGH
0385-00	FRENCHTOWN BOROUGH
0387-00	GLEN GARDNER BOROUGH
0388-00	HAMBURG BOROUGH
0389-00	HAMPTON BOROUGH
0390-00	HARRINGTON PARK BOROUGH
0391-00	HAWORTH BOROUGH
0392-00	HELMETTA BOROUGH
0393-00	HIGHTSTOWN BOROUGH
0395-00	HOPATCONG BOROUGH
0396-00	INTERLAKEN BOROUGH
0398-00	JAMESBURG BOROUGH
0399-00	KINNELON BOROUGH
0400-00	LAKEHURST BOROUGH
0403-00	LINDENWOLD BOROUGH
0404-00	LITTLE SILVER BOROUGH
0405-00	MAGNOLIA BOROUGH
0406-00	MEDFORD LAKES BOROUGH
0408-00	MILLTOWN BOROUGH
0409-00	MONTVALE BOROUGH
0411-00	NEPTUNE CITY BOROUGH
0412-00	NEWFIELD BOROUGH

Plan Provisions (continued)

Employer Group	Employer Name
0413-00	TINTON FALLS BOROUGH
0414-00	NORTH CALDWELL TOWNSHIP
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0417-00	OLD TAPPAN BOROUGH
0418-00	PARAMUS BOROUGH
0418-01	PARAMUS BOROUGH POLICE DEPARTMENT
0419-00	PEMBERTON BOROUGH
0420-00	PENNS GROVE BOROUGH
0421-00	PINE VALLEY BOROUGH
0422-00	RINGWOOD BOROUGH
0423-00	RIVERDALE BOROUGH
0424-00	RIVERTON BOROUGH
0428-00	ROSELAND BOROUGH
0430-00	SHIP BOTTOM BOROUGH
0431-00	SHREWSBURY BOROUGH
0432-00	SOMERDALE BOROUGH
0433-00	SOUTH PLAINFIELD BOROUGH
0434-00	SPOTSWOOD BOROUGH
0435-00	STANHOPE BOROUGH
0437-00	STRATFORD BOROUGH
0441-00	WALDWICK BOROUGH
0443-00	WATCHUNG BOROUGH
0444-00	WEST CAPE MAY BOROUGH
0445-00	WEST PATERSON BOROUGH
0446-00	WEST WILDWOOD BOROUGH
0447-00	WOODCLIFF LAKE BOROUGH
0449-00	DEMAREST BOROUGH
0450-00	ENGLISHTOWN BOROUGH
0451-00	HARVEY CEDARS BOROUGH
0452-00	UPPER SADDLE RIVER BOROUGH
0453-00	ALEXANDRIA TOWNSHIP
0457-00	BERNARDS TOWNSHIP
0458-00	BERLIN TOWNSHIP
0459-00	BOONTON TOWNSHIP
0460-00	BRICK TOWNSHIP
0462-00	BURLINGTON TOWNSHIP
0463-00	CHESTER TOWNSHIP
0464-00	CINNAMINSON TOWNSHIP

Plan Provisions (continued)

Employer Group	Employer Name
0465-00	COMMERCIAL TOWNSHIP
0466-00	CRANBURY TOWNSHIP
0467-00	DEERFIELD TOWNSHIP
0468-00	DELANCO TOWNSHIP
0469-00	DENNIS TOWNSHIP
0470-00	DEPTFORD TOWNSHIP
0471-00	TOMS RIVER TOWNSHIP
0473-00	EAGLESWOOD TOWNSHIP
0474-00	EASTAMPTON TOWNSHIP
0475-00	EAST GREENWICH TOWNSHIP
0476-00	EAST HANOVER TOWNSHIP
0477-00	EDGEWATER PARK TOWNSHIP
0478-00	ELK TOWNSHIP
0480-00	EVESHAM TOWNSHIP
0482-00	FRANKLIN TOWNSHIP
0483-00	FRANKLIN TOWNSHIP
0486-00	GALLOWAY TOWNSHIP
0487-00	GREEN TOWNSHIP
0488-00	GREEN BROOK TOWNSHIP
0491-00	GREENWICH TOWNSHIP
0492-00	HAINESPORT TOWNSHIP
0494-00	HARRISON TOWNSHIP
0496-00	HOPEWELL TOWNSHIP
0497-00	JACKSON TOWNSHIP
0498-00	KNOWLTON TOWNSHIP
0499-00	LACEY TOWNSHIP
0501-00	LEBANON TOWNSHIP
0502-00	LIBERTY TOWNSHIP
0503-00	LITTLE EGG HARBOR TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0506-00	LOWER ALLOWAYS CREEK TOWNSHIP
0508-00	OLD BRIDGE TOWNSHIP
0510-00	MANALAPAN TOWNSHIP
0512-00	MANSFIELD TOWNSHIP
0513-00	MANSFIELD TOWNSHIP
0516-00	MEDFORD TOWNSHIP
0517-00	MILLSTONE TOWNSHIP
0518-00	MINE HILL TOWNSHIP
0520-00	MONTAGUE TOWNSHIP

Plan Provisions (continued)

Employer Group	Employer Name
0521-00	MONTVILLE TOWNSHIP
0522-00	MOUNT LAUREL TOWNSHIP
0523-00	MULLICA TOWNSHIP
0524-00	NEW HANOVER TOWNSHIP
0525-00	NORTH HANOVER TOWNSHIP
0526-00	OCEAN TOWNSHIP
0528-00	OXFORD TOWNSHIP
0530-00	PILESGROVE TOWNSHIP
0532-00	PLAINSBORO TOWNSHIP
0533-00	PLUMSTED TOWNSHIP
0537-00	HAZLET TOWNSHIP
0538-00	RIVER VALE TOWNSHIP
0539-00	ROXBURY TOWNSHIP
0541-00	SHAMONG TOWNSHIP
0543-00	SOUTHAMPTON TOWNSHIP
0544-00	SOUTH BRUNSWICK TOWNSHIP
0545-00	SOUTH HARRISON TOWNSHIP
0546-00	SPRINGFIELD TOWNSHIP
0548-00	TABERNACLE TOWNSHIP
0549-00	BARNEGAT TOWNSHIP
0551-00	UPPER PITTSBORO TOWNSHIP
0552-00	VOORHEES TOWNSHIP
0555-00	WARREN TOWNSHIP
0557-00	WASHINGTON TOWNSHIP
0558-00	WASHINGTON TOWNSHIP
0559-00	WATERFORD TOWNSHIP
0560-00	WESTAMPTON TOWNSHIP
0562-00	WEYMOUTH TOWNSHIP
0563-00	WILLINGBORO TOWNSHIP
0563-01	TOWNSHIP OF WILLINGBORO LIBRARY
0565-00	WOODLAND TOWNSHIP
0566-00	WOOLWICH TOWNSHIP
0567-00	WASHINGTON TOWNSHIP
0835-00	ATLANTIC COUNTY
0835-01	ATLANTIC COUNTY LIBRARY
0835-02	ATLANTIC COUNTY PUBLIC HEALTH
0836-00	BERGEN COUNTY
0837-00	BURLINGTON COUNTY
0838-00	CAPE MAY COUNTY

Plan Provisions (continued)

Employer Group	Employer Name
0839-00	CUMBERLAND COUNTY
0840-00	GLOUCESTER COUNTY
0841-00	MIDDLESEX COUNTY
0842-00	MONMOUTH COUNTY
0843-00	MORRIS COUNTY
0844-00	OCEAN COUNTY
0844-01	OCEAN COUNTY LIBRARY
0844-07	OCEAN COUNTY PIC
0846-00	SOMERSET COUNTY
0848-00	UNION COUNTY
0849-00	WARREN CO BD OF CHOSEN FRHLDRS
0850-00	ABSECON CITY
0851-00	ASBURY PARK CITY
0852-00	ATLANTIC CITY
0852-01	ATLANTIC CITY ERI
0852-02	ATLANTIC CITY PFRS
0853-00	BAYONNE CITY
0854-00	BEVERLY CITY
0855-00	BRIDGETON CITY
0856-00	BRIGANTINE CITY
0857-00	BURLINGTON CITY
0858-00	EAST ORANGE CITY
0859-00	EGG HARBOR CITY
0860-00	ELIZABETH CITY
0860-01	ELIZABETH CITY FREE PUBLIC LIBRARY
0861-00	ENGLEWOOD CITY
0862-00	GARFIELD CITY
0863-00	GLOUCESTER CITY
0864-00	HACKENSACK CITY
0866-00	LINDEN CITY
0867-00	LONG BRANCH CITY
0868-00	MILLVILLE CITY
0869-00	NEW BRUNSWICK CITY
0870-00	NORTHFIELD CITY
0871-00	NORTH WILDWOOD CITY
0871-01	NORTH WILDWOOD CITY
0872-00	ORANGE CITY
0873-00	PASSAIC CITY
0873-01	PASSAIC CITY PUBLIC LIBRARY

Plan Provisions (continued)

Employer Group	Employer Name
0874-00	PERTH AMBOY CITY
0875-00	PLAINFIELD CITY
0875-01	PLAINFIELD CITY (POLICE)
0876-00	RAHWAY CITY
0877-00	SALEM CITY
0877-01	SALEM CITY FREE PUBLIC LIBRARY
0878-00	SUMMIT CITY
0879-00	UNION CITY
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0882-00	WILDWOOD CITY
0883-00	WOODBURY CITY
0884-00	RIDGEFIELD PARK VILLAGE
0885-00	RIDGEWOOD VILLAGE
0885-01	RIDGEWOOD PUBLIC LIBRARY
0886-00	SOUTH ORANGE VILLAGE
0887-00	BLOOMFIELD TOWNSHIP
0888-00	BOONTON TOWN
0889-00	DOVER TOWN
0890-00	HACKETTSTOWN TOWN
0891-00	HARRISON TOWN
0892-00	IRVINGTON TOWN
0893-00	KEARNY TOWN
0894-00	MONTCLAIR TOWNSHIP
0894-01	MONTCLAIR TOWNSHIP PUBLIC LIBRARY
0894-02	MONTCLAIR TOWNSHIP POLICE & FIRE
0895-00	MORRISTOWN TOWN
0896-00	NUTLEY TOWN
0897-00	PHILLIPSBURG TOWN
0898-00	SECAUCUS TOWN
0899-00	WESTFIELD TOWN
0900-00	WEST NEW YORK TOWN
0901-00	WEST ORANGE TOWNSHIP
0902-00	BELLEVILLE TOWNSHIP
0903-00	ALLENHURST BOROUGH
0904-00	AVON BY THE SEA BORO
0905-00	BELMAR BOROUGH
0906-00	BERGENFIELD BOROUGH
0906-01	BERGENFIELD BOROUGH, POLICE

Plan Provisions (continued)

Employer Group	Employer Name
0907-00	BOGOTA BOROUGH
0908-00	BRADLEY BEACH BOROUGH
0909-00	BRIELLE BOROUGH
0910-00	BUTLER BOROUGH
0911-00	CALDWELL BOROUGH
0912-00	CARTERET BOROUGH
0913-00	CHATHAM BOROUGH
0914-00	CLIFFSIDE PARK BOROUGH
0915-00	COLLINGSWOOD BOROUGH
0916-00	DEAL BOROUGH
0917-00	DUMONT BOROUGH
0918-00	ELMWOOD PARK BOROUGH
0919-00	EATONTOWN BOROUGH
0920-00	EDGEWATER BOROUGH
0921-00	ESSEX FELLS BOROUGH
0922-00	FAIR LAWN BOROUGH
0923-00	FAIRVIEW BOROUGH
0925-00	FORT LEE BOROUGH
0926-00	FREEHOLD BOROUGH
0927-00	GARWOOD BOROUGH
0928-00	GLASSBORO BOROUGH
0929-00	GLEN RIDGE BOROUGH
0931-00	HASBROUCK HEIGHTS BOROUGH
0932-00	HO HO KUS BOROUGH
0933-00	KEANSBURG BOROUGH
0934-00	KENILWORTH BOROUGH
0935-00	LAVALLETTE BOROUGH
0936-00	LEONIA BOROUGH
0937-00	LODI BOROUGH
0938-00	MADISON BOROUGH
0939-00	MANASQUAN BOROUGH
0940-00	MANTOLOKING BOROUGH
0941-00	MANVILLE BOROUGH
0941-02	MANVILLE BORO DEP OF PUBLIC WORKS
0942-00	MERCHANTVILLE BOROUGH
0943-00	MIDDLESEX BOROUGH
0944-00	MONMOUTH BEACH BOROUGH
0945-00	MORRIS PLAINS BOROUGH
0946-00	MOUNTAIN LAKES BOROUGH

Plan Provisions (continued)

Employer Group	Employer Name
0947-00	MOUNTAINSIDE BOROUGH
0948-00	NEW MILFORD BOROUGH
0949-00	NEW PROVIDENCE BOROUGH
0950-00	NORTH ARLINGTON BOROUGH
0951-00	NORTH PLAINFIELD BOROUGH
0952-00	OCEAN GATE BOROUGH
0953-00	ORADELL BOROUGH
0954-00	PALISADES PARK BOROUGH
0955-00	PARK RIDGE BOROUGH
0956-00	POINT PLEASANT BOROUGH
0957-00	POINT PLEASANT BEACH BOROUGH
0958-00	POMPTON LAKES BOROUGH
0960-00	RAMSEY BOROUGH
0962-00	RIDGEFIELD BOROUGH
0963-00	RIVER EDGE BOROUGH
0964-00	ROCKAWAY BOROUGH
0965-00	ROSELLE BOROUGH
0966-00	ROSELLE PARK BOROUGH
0967-00	RUMSON BOROUGH
0968-00	SAYREVILLE BOROUGH
0969-00	SEA GIRT BOROUGH
0970-00	SEASIDE HEIGHTS BOROUGH
0971-00	SEASIDE PARK BOROUGH
0972-00	SOMERVILLE BOROUGH
0973-00	SPRING LAKE BOROUGH
0974-00	SPRING LAKE HEIGHTS BOROUGH
0975-00	TENAFLY BOROUGH
0975-01	TENAFLY BOROUGH LIBRARY
0976-00	WASHINGTON BOROUGH
0977-00	WEST CALDWELL BOROUGH
0978-00	WESTWOOD BOROUGH
0979-00	WHARTON BOROUGH
0980-00	WILDWOOD CREST BOROUGH
0981-00	WOODLYNNE BOROUGH
0982-00	WOOD-RIDGE BOROUGH
0983-00	HILLSDALE BOROUGH
0984-00	PALMYRA BOROUGH
0987-00	CLARK TOWNSHIP
0988-00	CRANFORD TOWNSHIP

Plan Provisions (continued)

Employer Group	Employer Name
0989-00	DENVILLE TOWNSHIP
0990-00	EWING TOWNSHIP
0991-00	HADDON TOWNSHIP
0992-00	HAMILTON TOWNSHIP
0993-00	HARDING TOWNSHIP
0994-00	HILLSIDE TOWNSHIP
0995-00	INDEPENDENCE TOWNSHIP
0996-00	LAKEWOOD TOWNSHIP
0997-00	LAWRENCE TOWNSHIP
0998-00	LIVINGSTON TOWNSHIP
0999-00	LONG BEACH TOWNSHIP
1000-00	MAPLEWOOD TOWNSHIP
1001-00	MILLBURN TOWNSHIP
1002-00	MORRIS TOWNSHIP
1003-00	NEPTUNE TOWNSHIP
1004-00	NORTH BERGEN TWP
1005-00	PARSIPPANY TROY HILLS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1008-00	EDISON TOWNSHIP
1009-00	ROCHELLE PARK TOWNSHIP
1009-01	ROCHELLE PARK PUBLIC LIBRARY
1010-00	ROCKAWAY TOWNSHIP
1011-00	SOUTH HACKENSACK TOWNSHIP
1012-00	SPRINGFIELD TOWNSHIP
1013-00	TEANECK TOWNSHIP
1014-00	UNION TOWNSHIP
1015-00	WASHINGTON TOWNSHIP
1016-00	WEEHAWKEN TOWNSHIP
1174-00	GUTTENBERG TOWN HOUSING AUTH
1175-00	HACKENSACK CITY HOUSING AUTH
1176-00	IRVINGTON TOWN HOUSING AUTH(N WEST)
1177-00	MORRISTOWN TOWN HOUSING AUTHORITY
1178-00	PASSAIC CITY HOUSING AUTHORITY
1179-00	PHILLIPSBURG TOWN HOUS AUTH
1180-00	PLAINFIELD CITY HOUSING AUTH
1181-00	SOUTH AMBOY CITY HOUSING AUTHORITY
1182-00	WOODBRIIDGE TOWNSHIP HOUSING AUTH
1183-00	DELANCO TWP SEWERAGE AUTHORITY
1185-00	EWING LAWRENCE SEWERAGE AUTHORITY

Plan Provisions (continued)

Employer Group	Employer Name
1186-00	LAMBERTVILLE CITY SEWERAGE AUTH
1190-00	PENNSAUKEN TOWNSHIP SEWERAGE AUTH
1196-00	ELIZABETH CITY PARKING AUTHORITY
1198-00	NEW BRUNSWICK CITY PARKING AUTH
1200-00	PATERSON CITY PARKING AUTH
1201-00	ASBURY PARK CITY HOUSING AUTH
1203-00	HARRISON TOWN HOUSING AUTH
1204-00	HOBOKEN CITY HOUSING AUTH
1205-00	JERSEY CITY HOUSING AUTHORITY
1206-00	LONG BRANCH CITY HOUSING AUTH
1207-00	NEWARK CITY HOUSING AUTH
1208-00	NEW BRUNSWICK CITY HOUSING AUTH
1209-00	ORANGE CITY HOUSING AUTHORITY
1210-00	TRENTON CITY HOUSING AUTH
1212-00	BEVERLY SEWERAGE AUTHORITY
1214-00	LINDEN ROSELLE SEWERAGE AUTHORITY
1216-00	RAHWAY VALLEY SEWERAGE AUTHORITY
1221-00	MONMOUTH COUNTY REGIONAL HEALTH COMM #1
1223-00	NORTH JERSEY DIST WATER SUPPLY COMM
1240-00	OCEAN COUNTY MOSQUITO EXTM COMM
1251-00	ESSEX & UNION JOINT MEETING
1251-01	ESSEX & UNION JOINT MEETING
1260-00	JERSEY CITY MUNICIPAL UTIL AUTHORITY
1261-00	LONG BRANCH CITY SEWERAGE AUTH
1263-00	NORTHWEST BERGEN COUNTY UTIL AUTH
1264-00	MOORESTOWN TOWNSHIP FIRE DIST # 1
1265-00	NEPTUNE TOWNSHIP FIRE DIST #2
1266-00	TOWACO FIRE DISTRICT 2
1303-00	HAMILTON TOWNSHIP FIRE COMM DIST #4
1304-00	HAMILTON TOWNSHIP FIRE COMM DIST #7
1307-00	MOORESTOWN TWP FIRE COMM DIST 2
1309-00	PENNS GROVE SEWERAGE AUTHORITY
1310-00	EDISON TOWNSHIP HOUSING AUTH
1316-00	BEACH HAVEN BOROUGH SEWERAGE AUTH
1326-00	FRANKLIN TOWNSHIP SEW AUTH
1335-00	WILLINGBORO TOWNSHIP MUNICIPAL UTIL AUTH
1339-00	WRIGHTSTOWN BOROUGH MUN UTIL AUTH
1344-00	HIGHTSTOWN BOROUGH HOUSING AUTHORITY
1349-00	SOMERSET RARITAN VALLEY SEW AUTH

Plan Provisions (continued)

Employer Group	Employer Name
1350-00	RED BANK BOROUGH HOUSING AUTH
1351-00	EAST ORANGE CITY HOUSING AUTH
1352-00	RAHWAY CITY PARKING AUTHORITY
1355-00	HIGHLAND PARK BOROUGH HOUSING AUTH
1363-00	BRIDGETON CITY HOUSING AUTH
1364-00	EVESHAM TOWNSHIP MUNI UTIL AUTH
1366-00	DELTRAN TOWNSHIP SEWERAGE AUTH
1369-00	HANOVER TOWNSHIP SEW AUTH
1376-00	PRINCETON JOINT PUBLIC LIBRARY
1378-00	MONROE TOWNSHIP MUNICIPAL UTIL AUTH
1381-00	NEPTUNE TOWNSHIP HOUSING AUTHORITY
1382-00	ENGLEWOOD CITY HOUSING AUTH
1388-00	BOONTON TOWN HOUSING AUTHORITY
1396-00	HAMILTON TOWNSHIP FIRE COMM DIST #6
1398-00	DEPTFORD TWP MUA
1400-00	CARTERET BOROUGH HOUSING AUTH
1401-00	LAKEWOOD TOWNSHIP HOUSING AUTHORITY
1415-00	SALEM CITY HOUSING AUTHORITY
1416-00	MERCER COUNTY PARK COMMISSION
1425-00	BERKELEY TOWNSHIP HOUSING AUTH
1432-00	HAMILTON TOWNSHIP FIRE COMM DIST #2
1439-00	GLOUCESTER TWP M U A
1443-00	WEST MILFORD TOWNSHIP MUN UTIL AUTH
1450-00	KEANSBURG BORO HOUSING AUTH
1451-00	POMPTON LAKES BOROUGH MUA
1457-00	JACKSON TOWNSHIP MUNICIPAL UTIL AUTH
1460-00	VINELAND CITY HOUSING AUTHORITY
1463-00	CAPE MAY CITY HOUSING AUTH
1466-00	HACKETTSTOWN TOWN MUN UTIL AUTH
1467-00	BERKELEY TOWNSHIP SEWERAGE AUTH
1469-00	WOODBRIIDGE TOWNSHIP FIRE DIST #2
1470-00	HADDON TOWNSHIP HOUSING AUTH
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH
1479-00	ATLANTIC COUNTY IMPROVEMENT AUTH
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST 2
1489-00	WASHINGTON TOWNSHIP MUN UTIL AUTH
1494-00	MIDDLETOWN TOWNSHIP SEWERAGE AUTHORITY
1500-00	ESSEX REGIONAL HEALTH COMMISSION
1501-00	HAMILTON TOWNSHIP MUN UTIL AUTH

Plan Provisions (continued)

Employer Group	Employer Name
1502-00	NEW JERSEY HOUSING/MORTGAGE FINANCE AGCY
1503-00	BRICK TOWNSHIP HOUSING AUTHORITY
1504-00	NEW JERSEY EDUCATIONAL FACILITIES AUTH
1505-00	LINDEN CITY HOUSING AUTHORITY
1513-00	CLIFFSIDE PARK BOROUGH HOUSING AUTH
1516-00	NEW JERSEY ASSOCIATION OF COUNTIES
1525-00	TWO RIVER WATER RECLAMATION AUTHORITY
1526-00	GLOUCESTER COUNTY UTILITIES AUTH
1527-00	MERCER COUNTY IMPROVEMENT AUTH
1530-00	SOUTH JERSEY PORT CORPORATION
1534-00	HAMILTON TOWNSHIP FIRE COMM DIST #9
1535-00	EGG HARBOR TOWNSHIP MUNI UTIL AUTH
1540-00	BUENA BOROUGH MUN UTIL AUTH
1542-00	BAYSHORE REGIONAL SEWERAGE AUTH
1545-00	MIDDLE BROOK REGIONAL HEALTH COMM
1553-00	EDGEWATER BOROUGH HOUSING AUTH
1556-00	HAMILTON TOWNSHIP FIRE COMM DIST #5
1560-00	WILDWOOD CITY HOUSING AUTH
1561-00	FREEHOLD BOROUGH HOUSING AUTH
1562-00	WOODBIDGE TOWNSHIP FIRE DIST #1
1565-00	ATLANTIC COUNTY BOARD OF WELFARE
1565-01	ATLANTIC CO BD OF WELFARE WORKFORCE DEV
1565-02	ATLANTIC CO BD OF WELFARE YOUTH CORP
1566-00	BERGEN COUNTY BD OF SOC SERV
1567-00	BURLINGTON COUNTY BD OF SOC SERV
1571-00	GLOUCESTER COUNTY BD OF SOC SERV
1573-00	MERCER COUNTY BOARD OF SOC SERVICES
1577-00	OCEAN COUNTY BOARD OF SOCIAL SEVICES
1579-00	SALEM COUNTY BOARD OF SOC SERV
1580-00	SOMERSET COUNTY BOARD OF SOC SERV
1582-00	UNION COUNTY BOARD OF SOC SERV
1585-00	SOUTH MONMOUTH REGIONAL SEWERAGE AUTH
1589-00	LOWER TOWNSHIP MUNICIPAL UTIL AUTH
1591-00	HUDSON REGIONAL HEALTH COMM
1595-00	RARITAN TOWNSHIP MUNICIPAL UTIL AUTH
1597-00	OCEAN COUNTY UTILITIES AUTHORITY
1598-00	MARLBORO TOWNSHIP MUNICIPAL UTIL AUTH
1599-00	NEW JERSEY SPORTS & EXPOSITION AUTH
1599-01	NJ SPORTS & EXPOSITION AUTHORITY

Plan Provisions (continued)

Employer Group	Employer Name
1601-00	ROCKAWAY VALLEY SEWERAGE AUTH
1608-00	MONMOUTH COUNTY BAYSHORE OUTFALL AUTH
1616-00	NEW JERSEY HEALTH CARE FAC FIN AUTH
1619-00	MIDDLETOWN TOWNSHIP HOUSING AUTHORITY
1621-00	WESTERN MONMOUTH UTILITIES AUTH
1625-00	WEEHAWKEN TOWNSHIP HOUSING AUTH
1627-00	LITTLE EGG HARBOR TWP MUN UTIL AUTH
1628-00	NEPTUNE TOWNSHIP SEWERAGE AUTHORITY
1630-00	JACKSON TOWNSHIP FIRE DISTRICT # 3
1631-00	CAMDEN COUNTY MUN UTIL AUTH
1632-00	LOGAN TWP MUNICIPAL UTIL AUTH
1633-00	HILLSBOROUGH TOWNSHIP MUN UTIL AUTH
1635-00	WEST WINDSOR TOWNSHIP PARKING AUTH
1636-00	ATLANTIC COUNTY UTIL AUTHORITY
1644-00	NEW JERSEY ECONOMIC DEVELOPMENT AUTH
1645-00	LACEY TOWNSHIP MUNICIPAL UTIL AUTH
1648-00	CUMBERLAND COUNTY UTILITIES AUTH
1649-00	ESSEX COUNTY IMPROVEMENT AUTH
1652-00	CAPE MAY COUNTY MUN UTIL AUTH
1653-00	NEWTON TOWN HOUSING AUTH
1655-00	LAKEWOOD TWP MUN UTILITY AUTH
1658-00	OCEAN COUNTY SOIL CONSERVATION DIST
1659-00	CUMBERLAND-SALEM CONSERVATION DISTRICT
1660-00	FREEHOLD SOIL CONSERVATION DIST
1661-00	WARREN COUNTY SOIL CONSERVATION DIST
1663-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 2
1670-00	BURLINGTON COUNTY SOIL CONS DIST
1671-00	HUNTERDON COUNTY SOIL CONSERVATION DIST
1673-00	CHESTER BOROUGH/TWP JT FR PUB LIB
1674-00	CAPE-ATLANTIC SOIL CONSERV DIST
1676-00	WASHINGTON TWP BD OF FIRE COMM
1680-00	MERCER COUNTY SOIL CONSERVATION DIST
1682-00	GLOUCESTER TWP FIRE COMM DST 4
1686-00	GLOUCESTER COUNTY SOIL CONSERVATION DIST
1687-00	SOUTHEAST MORRIS COUNTY MUN UTIL AUTH
1694-00	READINGTON LEBANON SEWERAGE AUTH
1701-00	ABERDEEN TOWNSHIP FIRE DISTRICT 1
1702-00	CHERRY HILL TWP FIRE DIST 13

Plan Provisions (continued)

Employer Group	Employer Name
1709-00	BUENA BOROUGH HOUSING AUTHORITY
1715-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 5
1717-00	BORDENTOWN TOWNSHIP FIRE DIST 1
1718-00	CAMDEN CITY PARKING AUTH
1719-00	SUSSEX COUNTY MUNICIPAL UTIL AUTH
1727-00	MADISON BORO HOUSING AUTHORITY
1728-00	PINELANDS COMMISSION
1729-00	WARREN CO MOSQ EXTERM COMM
1730-00	ATLANTIC CITY MUN UTIL AUTH
1733-00	NJ TRANSIT CORPORATION
1734-00	HANOVER TWP FIRE DIST 2
1737-00	MANTUA TOWNSHIP MUNICIPAL UTIL AUTH
1739-00	SOUTH ORANGE VILLAGE PARKING AUTH
1740-00	VOORHEES FIRE DISTRICT
1740-01	VOORHEES FIRE DISTRICT PFRS
1741-00	CAMDEN COUNTY SOIL CON DIST
1743-00	WARREN CO (PEQUEST RIVER) MUN UTIL AUTH
1744-00	DEPTFORD TWP FIRE DISTRICT
1752-00	ABERDEEN TWP BD OF FIRE COMM 2
1755-00	NEW JERSEY WATER SUPPLY AUTHORITY
1756-00	JACKSON TWP BD OF FIRE DIST 2
1757-00	HANOVER TWP FIRE COMM #3
1759-00	HUDSON-ESSEX-PASSAIC SOIL CON DIST
1775-00	OCEAN TOWNSHIP FIRE DIST #2
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIST 1
1778-00	CAMDEN CO IMPROVEMENT AUTHORITY
1779-00	CINNAMINSON TWP FIRE DIST #1
1781-00	SAYREVILLE HOUSING AUTHORITY
1787-00	BORDENTOWN SEWERAGE AUTHORITY
1793-00	BRICK TOWNSHIP JOINT FIRE COMM
1794-00	HUDSON COUNTY IMPROVEMENT AUTH
1795-00	BORDENTOWN TOWNSHIP FIRE DIST #2
1800-00	OLD BRIDGE TOWNSHIP FIRE DIST #3
1801-00	MIDDLESEX COUNTY MUN JOINT INS FUND
1804-00	MONROE TWP FIRE DISTRICT 2
1807-00	LAKESWOOD TWP FIRE DISTRICT #1
1809-00	WARREN CO POLLUTION CONTROL
1814-00	OCEAN TOWNSHIP FIRE DIST #1
1815-00	HAMILTON TOWNSHIP FIRE COMM DIST #8

Plan Provisions (continued)

Employer Group	Employer Name
1817-00	CAMDEN CO HEALTH SERVICES CTR
1818-00	HOWELL TOWNSHIP FIRE DIST #3
1834-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 6
1835-00	CAMDEN CO POLLUTION CONTROL FIN
1837-00	WINSLOW TOWNSHIP FIRE DIST #1
1838-00	MONROE TWP FIRE DISTRICT #3
1842-00	NORTH HUDSON SEWERAGE AUTHORITY
1843-00	EAST BRUNSWICK TWP FIRE DIST #2
1847-00	BERKELEY TOWNSHIP MUN UTIL AUTH
1853-00	PLAINSBORO TOWNSHIP FIRE DIST #1
1865-00	PLAINFIELD AREA SEWERAGE AUTHORITY
1872-00	HOPEWELL TWP FIRE DIST 1
1875-00	NEW JERSEY REDEVELOPMENT AUTHORITY
1900-00	BERGEN COUNTY IMPROVEMENT AUTHORITY
1906-00	NORTH HUDSON REGIONAL FIRE & RESCUE
1919-00	BAYONNE CITY MUNICIPAL UTILITIES AUTH
8001-00	COMPENSATION RATING & INSPEC. BUR.
8006-00	DELAWARE RIVER BASIN COMMISSION
8012-00	NEW JERSEY SCHOOLS DEVELOPMENT AUTHORITY
8016-00	KEARNY TOWN MUNICIPAL UTIL AUTH
8018-00	NEPTUNE TOWNSHIP FIRE DIST # 1
8023-00	WOODBIDGE TWP FIRE DIST (FORDS) #7
8064-00	OLD BRIDGE TWP FIRE DIST 4
8072-00	SECAUCUS TOWN MUNI UTIL AUTH
8073-00	SOUTH JERSEY TRANS AUTHORITY
8073-60	SOUTH JERSEY TRANS AUTHORITY
8078-00	WALL TOWNSHIP FIRE DIST 3
8079-00	WALL TWP FIRE DIST 2
8082-00	LINDENWOLD TWP FIRE DIST 1
8099-00	SECAUCUS HOUSING AUTHORITY
8140-00	PRINCETON
8140-01	PRINCETON RETIRED CH48
9975-00	PENSIONERS GROUP

Plan Provisions (continued)

Chapter 48, P.L. 1999

The following exhibit summarizes the provisions assumed for the Local Government employers that have adopted Chapter 48 resolutions as of June 30, 2021.

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Coverage</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Fiat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0004-00	BLAIRSTOWN TOWNSHIP			0%	0%				
0007-00	BYRAM TOWNSHIP	Y		0%	0%				
0008-00	CHATHAM TOWNSHIP			0%	0%				
0012-00	GUTTENBERG TOWN	Y		0%	0%				
0017-00	HOLLAND TOWNSHIP			0%	0%				
0019-00	JEFFERSON TOWNSHIP	Y		0%	0%				
0020-00	MANCHESTER TOWNSHIP			0%	0%		65		
0021-00	MAURICE RIVER TOWNSHIP		Y	0%	0%				
0022-00	MIDDLE TOWNSHIP			0%	0%				
0024-00	MONROE TOWNSHIP	Y		0%	0%				
0027-00	PASSAIC VALLEY SEWERAGE COMM	Y		0%	0%				
0029-00	PERTH AMBOY CITY HOUS AUTH	Y		0%	0%				
0031-00	PRINCETON HOUSING AUTHORITY			0%	0%				
0033-00	RIVERSIDE TOWNSHIP			0%	0%				
0035-00	WEST NEW YORK HOUSING AUTHORITY	Y		0%	0%				
0038-00	AVALON BOROUGH	Y		0%	0%		65		
0040-00	CAPE MAY CITY			0%	0%				
0045-00	HAMMONTON TOWN			0%	0%				
0045-01	HAMMONTON TOWN			0%	0%				
0047-00	HUNTERDON COUNTY	Y		0%	0%				
0048-00	JERSEY CITY REDEVELOPMENT AGENCY			0%	0%				
0054-00	WEST AMWELL TOWNSHIP			0%	0%			548	
0060-00	RAHWAY CITY HOUSING AUTHORITY	Y		0%	0%				
0061-00	ANDOVER TOWNSHIP			0%	0%				
0064-00	BETHLEHEM TOWNSHIP			0%	100%				
0070-00	GARFIELD CITY HOUSING AUTH	Y		0%	0%				
0071-00	HAWTHORNE BOROUGH			0%	0%				
0074-00	PATERSON CITY HOUSING AUTHORITY	Y		0%	0%				
0077-00	SEA ISLE CITY			0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0081-00	CLAYTON BOROUGH	Y	Y	0%	0%				
0083-00	PATERSON CITY	Y		0%	0%				
0084-00	SEA BRIGHT BOROUGH			0%	0%				
0085-00	STONE HARBOR BOROUGH			0%	0%				
0085-01	STONE HARBOR BOROUGH			0%	0%				
0086-00	NORTH BERGEN TWP HOUSING AUTH	Y		0%	0%				
0087-00	LITTLE FERRY BOROUGH			0%	0%				
0089-00	MAYWOOD BOROUGH	Y		0%	0%				
0090-00	NETCONG BOROUGH			20%	20%				
0093-00	ISLAND HEIGHTS BOROUGH			0%	0%				
0094-00	LINWOOD CITY			0%	0%				
0097-00	UPPER DEERFIELD TOWNSHIP			0%	0%				
0098-00	RARITAN BOROUGH			0%	0%				
0116-00	SOUTH TOMS RIVER BOROUGH			0%	0%				
0119-00	WOODBURY HEIGHTS BOROUGH			0%	100%		65		
0131-00	CLINTON TOWNSHIP			0%	0%				
0135-00	BERLIN BOROUGH			0%	0%				
0136-00	STILLWATER TOWNSHIP			0%	0%				
0161-00	LAMBERTVILLE CITY			0%	0%				
0162-00	WOODBINE BOROUGH			0%	0%				
0164-00	DELAWARE TOWNSHIP			0%	0%				
0166-00	CLEMENTON BOROUGH			0%	0%				
0167-00	STAFFORD TOWNSHIP			0%	0%				
0172-00	MOUNT OLIVE TOWNSHIP	Y		0%	0%				
0177-00	EAST RUTHERFORD BOROUGH	Y		0%	0%		65		
0188-00	PEAPACK GLADSTONE BOROUGH			0%	0%				
0204-00	OGDENSBURG BOROUGH			0%	0%				
0205-00	SWEDESBORO BOROUGH			0%	100%				
0207-00	CAMDEN COUNTY	Y		0%	0%				
0207-01	CAMDEN COUNTY LIBRARY	Y		0%	0%				
0208-00	OCEAN CITY	Y		0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Retiree Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0211-00	ALPINE BOROUGH			0%	100%				
0212-00	OAKLYN BOROUGH			0%	0%				
0214-00	MATAWAN BOROUGH	Y		0%	0%				
0217-00	BARNEGAT LIGHT BOROUGH			0%	100%				
0220-00	HIGHLANDS BOROUGH			0%	0%				
0222-00	AUDUBON BOROUGH			0%	0%				
0245-00	SCOTCH PLAINS TOWNSHIP			0%	0%				
0247-00	LOWER TOWNSHIP	Y		0%	0%				
0248-00	NORTH BRUNSWICK TOWNSHIP			0%	0%				
0251-00	SOMERS POINT CITY			0%	0%				
0254-00	PLEASANTVILLE CITY			0%	0%				
0255-00	MENDHAM BOROUGH	Y		0%	100%				
0257-00	PENNINGTON BOROUGH			0%	0%				
0259-00	MOUNT ARLINGTON BOROUGH			0%	0%				
0260-00	WANAQUE BOROUGH			0%	0%		65		
0261-00	FANWOOD BOROUGH	Y		0%	0%				
0262-00	TUCKERTON BOROUGH			0%	0%				
0276-00	DELTRAN TOWNSHIP			0%	0%			367	
0277-00	SANDYSTON TOWNSHIP			50%	100%				
0279-00	BRANCHBURG TOWNSHIP			0%	100%				
0282-00	EAST WINDSOR TOWNSHIP	Y	Y	0%	0%				
0320-00	MOUNT HOLLY TOWNSHIP			0%	0%				
0321-00	TETERBORO BOROUGH	Y		0%	0%				
0333-00	VERNON TOWNSHIP	Y		0%	0%				
0336-00	CAMDEN CITY			0%	0%				
0337-00	LAKE COMO BOROUGH			0%	0%				
0344-00	UNION CITY HOUSING AUTH	Y		0%	0%				
0345-00	FRANKFORD TOWNSHIP			0%	100%				
0348-00	CAMDEN CITY HOUSING AUTH			0%	100%				
0349-00	ESSEX COUNTY			0%	0%				
0355-00	ESTELL MANOR CITY			0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Retiree Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
		<u>Indicator</u>	<u>Indicator</u>	<u>Contributions</u>	<u>Coverage</u>	<u>Provided?</u>	<u>Benefits</u>	<u>Subsidy</u>	<u>Subsidy</u>
0356-00	NEWARK CITY			0%	0%				
0358-00	SOUTH AMBOY CITY	Y		0%	0%				
0359-00	TRENTON CITY			0%	0%				
0359-01	TRENTON CITY LIBRARY			0%	0%				
0362-00	ALLENDALE BOROUGH			0%	0%				
0365-00	AUDUBON PARK BOROUGH			0%	0%				
0369-00	BRANCHVILLE BOROUGH			0%	100%				
0373-00	CHESTER BOROUGH			0%	0%				
0375-00	DUNELLEN BOROUGH			0%	0%				
0378-00	EMERSON BOROUGH			0%	100%				
0380-00	FAIR HAVEN BOROUGH	Y		0%	100%				
0387-00	GLEN GARDNER BOROUGH			0%	0%				
0389-00	HAMPTON BOROUGH			0%	0%				
0400-00	LAKEHURST BOROUGH	Y		0%	0%				
0403-00	LINDENWOLD BOROUGH			0%	0%				
0404-00	LITTLE SILVER BOROUGH			0%	0%				
0408-00	MILLTOWN BOROUGH			0%	100%				
0411-00	NEPTUNE CITY BOROUGH	Y		0%	0%				
0413-00	TINTON FALLS BOROUGH			0%	0%				
0414-00	NORTH CALDWELL TOWNSHIP	Y		0%	0%				
0417-00	OLD TAPPAN BOROUGH			0%	0%				
0418-00	PARAMUS BOROUGH	Y		0%	0%				
0424-00	RIVERTON BOROUGH			0%	0%				
0428-00	ROSELAND BOROUGH			0%	0%				
0430-00	SHIP BOTTOM BOROUGH			0%	100%				
0431-00	SHREWSBURY BOROUGH			0%	0%				
0434-00	SPOTSWOOD BOROUGH			0%	0%				
0437-00	STRATFORD BOROUGH			0%	0%				
0443-00	WATCHUNG BOROUGH	Y		0%	0%				
0446-00	WEST WILDWOOD BOROUGH			0%	0%				
0447-00	WOODCLIFF LAKE BOROUGH			0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Retiree Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0453-00	ALEXANDRIA TOWNSHIP			0%	0%				
0459-00	BOONTON TOWNSHIP			35%	35%		65		
0463-00	CHESTER TOWNSHIP			0%	0%				
0464-00	CINNAMINSON TOWNSHIP			0%	0%				180
0466-00	CRANBURY TOWNSHIP	Y		0%	0%				
0467-00	DEERFIELD TOWNSHIP			0%	0%				
0468-00	DELANCO TOWNSHIP			0%	0%				
0469-00	DENNIS TOWNSHIP	Y		0%	0%				
0470-00	DEPTFORD TOWNSHIP	Y		0%	0%				
0474-00	EASTAMPTON TOWNSHIP			0%	0%				
0475-00	EAST GREENWICH TOWNSHIP	Y		0%	0%				
0476-00	EAST HANOVER TOWNSHIP	Y		0%	0%				
0477-00	EDGEWATER PARK TOWNSHIP	Y	Y	20%	20%				84
0487-00	GREEN TOWNSHIP			0%	0%				
0492-00	HAINESPORT TOWNSHIP	Y		0%	100%				
0494-00	HARRISON TOWNSHIP			0%	0%				
0499-00	LACEY TOWNSHIP	Y		0%	0%				
0502-00	LIBERTY TOWNSHIP	Y		0%	100%		65		
0512-00	MANSFIELD TOWNSHIP	Y		0%	100%				
0513-00	MANSFIELD TOWNSHIP			0%	0%				
0516-00	MEDFORD TOWNSHIP			0%	0%				
0517-00	MILLSTONE TOWNSHIP			0%	0%				
0520-00	MONTAGUE TOWNSHIP			0%	100%				
0521-00	MONTVILLE TOWNSHIP			0%	0%		65		
0522-00	MOUNT LAUREL TOWNSHIP			0%	0%				
0523-00	MULLICA TOWNSHIP			0%	0%				
0524-00	NEW HANOVER TOWNSHIP			0%	0%				
0528-00	OXFORD TOWNSHIP			0%	0%				
0530-00	PILESGROVE TOWNSHIP	Y		0%	0%				
0532-00	PLAINSBORO TOWNSHIP	Y	Y	0%	0%				
0537-00	HAZLET TOWNSHIP	Y		0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0539-00	ROXBURY TOWNSHIP			0%	0%				
0541-00	SHAMONG TOWNSHIP			0%	0%				
0548-00	TABERNACLE TOWNSHIP			0%	20%				84
0551-00	UPPER PITTSBORO TOWNSHIP			0%	0%				
0557-00	WASHINGTON TOWNSHIP	Y		0%	0%				
0559-00	WATERFORD TOWNSHIP	Y		0%	0%				
0563-00	WILLINGBORO TOWNSHIP	Y		0%	0%				
0835-00	ATLANTIC COUNTY	Y		0%	0%				48
0835-01	ATLANTIC COUNTY LIBRARY	Y		0%	0%				60
0835-02	ATLANTIC COUNTY PUBLIC HEALTH	Y		0%	0%				
0840-00	GLOUCESTER COUNTY			0%	0%				
0844-00	OCEAN COUNTY			0%	0%				
0844-01	OCEAN COUNTY LIBRARY			0%	0%				
0851-00	ASBURY PARK CITY	Y		0%	100%				
0852-00	ATLANTIC CITY	Y		18%	18%				
0852-02	ATLANTIC CITY PFRS			4%	4%				
0854-00	BEVERLY CITY			0%	0%		65		
0855-00	BRIDGETON CITY			0%	100%				
0857-00	BURLINGTON CITY	Y		0%	0%				
0859-00	EGG HARBOR CITY			0%	100%				
0861-00	ENGLEWOOD CITY	Y		0%	0%		65		
0866-00	LINDEN CITY			0%	0%				
0868-00	MILLVILLE CITY	Y		0%	0%				156
0870-00	NORTHFIELD CITY			0%	0%		65		
0871-00	NORTH WILDWOOD CITY			0%	0%				
0871-01	NORTH WILDWOOD CITY			0%	0%				
0875-00	PLAINFIELD CITY			0%	0%				
0875-01	PLAINFIELD CITY (POLICE)			0%	0%				
0876-00	RAHWAY CITY			0%	0%				
0882-00	WILDWOOD CITY			0%	0%				
0883-00	WOODBURY CITY	Y		0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
0885-00	RIDGEWOOD VILLAGE			0%	0%				
0885-01	RIDGEWOOD PUBLIC LIBRARY	Y		0%	25%				
0888-00	BOONTON TOWN			0%	0%				
0891-00	HARRISON TOWN	Y		0%	0%				
0893-00	KEARNY TOWN			0%	0%				
0894-00	MONTCLAIR TOWNSHIP	Y		20%	20%				
0898-00	SECAUCUS TOWN	Y		0%	0%				
0903-00	ALLENHURST BOROUGH			0%	0%				
0904-00	AVON BY THE SEA BORO	Y		0%	0%				
0905-00	BELMAR BOROUGH	Y		0%	0%				
0906-00	BERGENFIELD BOROUGH			0%	0%				
0906-01	BERGENFIELD BOROUGH, POLICE			0%	0%				
0910-00	BUTLER BOROUGH	Y		0%	0%				
0911-00	CALDWELL BOROUGH			0%	0%				
0912-00	CARTERET BOROUGH	Y		0%	0%				
0915-00	COLLINGSWOOD BOROUGH			0%	0%				
0917-00	DUMONT BOROUGH			0%	0%				
0919-00	EATONTOWN BOROUGH	Y		0%	0%				
0922-00	FAIR LAWN BOROUGH	Y		0%	0%				
0923-00	FAIRVIEW BOROUGH	Y		0%	0%				
0926-00	FREEHOLD BOROUGH			0%	0%				
0927-00	GARWOOD BOROUGH		Y	0%	0%				
0928-00	GLASSBORO BOROUGH	Y		0%	0%				
0931-00	HASBROUCK HEIGHTS BOROUGH	Y		0%	0%				
0933-00	KEANSBURG BOROUGH	Y		0%	0%				
0934-00	KENILWORTH BOROUGH			0%	0%				
0935-00	LAVALLETTE BOROUGH			0%	0%				
0936-00	LEONIA BOROUGH	Y		0%	0%				
0937-00	LODI BOROUGH	Y		0%	0%				
0941-00	MANVILLE BOROUGH	Y		0%	0%				
0941-02	MANVILLE BORO DEP OF PUBLIC WORKS	Y		20%	20%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Retiree Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
		<u>Indicator</u>	<u>Indicator</u>	<u>Contributions</u>	<u>Coverage</u>	<u>Provided?</u>	<u>Benefits</u>	<u>Subsidy</u>	<u>Subsidy</u>
0944-00	MONMOUTH BEACH BOROUGH	Y		0%	0%				
0945-00	MORRIS PLAINS BOROUGH			0%	100%				
0946-00	MOUNTAIN LAKES BOROUGH			0%	0%				
0949-00	NEW PROVIDENCE BOROUGH			0%	0%				
0950-00	NORTH ARLINGTON BOROUGH	Y		0%	0%				
0952-00	OCEAN GATE BOROUGH			0%	0%				
0953-00	ORADELL BOROUGH			0%	0%				
0954-00	PALISADES PARK BOROUGH	Y		0%	0%				
0956-00	POINT PLEASANT BOROUGH	Y		0%	0%				
0957-00	POINT PLEASANT BEACH BOROUGH	Y		0%	0%				
0960-00	RAMSEY BOROUGH	Y		0%	0%				
0962-00	RIDGEFIELD BOROUGH			0%	0%				
0965-00	ROSELLE BOROUGH	Y		0%	0%				
0966-00	ROSELLE PARK BOROUGH	Y		0%	0%				
0967-00	RUMSON BOROUGH			0%	0%				
0969-00	SEA GIRT BOROUGH			0%	0%				
0971-00	SEASIDE PARK BOROUGH			0%	0%				
0972-00	SOMERVILLE BOROUGH			0%	100%				
0973-00	SPRING LAKE BOROUGH			0%	0%				
0974-00	SPRING LAKE HEIGHTS BOROUGH			0%	0%		65		
0975-00	TENAFLY BOROUGH			36%	36%				
0975-01	TENAFLY BOROUGH LIBRARY			0%	0%				
0980-00	WILDWOOD CREST BOROUGH	Y		0%	0%				
0981-00	WOODLYNNE BOROUGH			0%	0%				
0982-00	WOOD-RIDGE BOROUGH	Y		0%	0%				
0983-00	HILLSDALE BOROUGH			0%	0%				
0984-00	PALMYRA BOROUGH			0%	0%				
0987-00	CLARK TOWNSHIP			0%	0%				
0988-00	CRANFORD TOWNSHIP			0%	0%				
0990-00	EWING TOWNSHIP			0%	0%				
0994-00	HILLSIDE TOWNSHIP			0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Coverage</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>						
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>							<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Provided?</u>	<u>Subsidized</u>	<u>Employer</u>	<u>Employer</u>
		<u>Indicator</u>	<u>Indicator</u>							<u>Contributions</u>	<u>Coverage</u>	<u>Provided?</u>	<u>Benefits</u>	<u>Subsidy</u>	<u>Subsidy</u>
0995-00	INDEPENDENCE TOWNSHIP			20%	100%		65								
0997-00	LAWRENCE TOWNSHIP	Y		0%	0%				180						
1003-00	NEPTUNE TOWNSHIP			0%	0%										
1010-00	ROCKAWAY TOWNSHIP	Y		0%	0%										
1012-00	SPRINGFIELD TOWNSHIP	Y		0%	0%										
1013-00	TEANECK TOWNSHIP			0%	0%										
1014-00	UNION TOWNSHIP	Y		0%	0%										
1015-00	WASHINGTON TOWNSHIP			0%	0%		65								
1016-00	WEEHAWKEN TOWNSHIP			0%	0%										
1175-00	HACKENSACK CITY HOUSING AUTH	Y		0%	0%										
1177-00	MORRISTOWN TOWN HOUSING AUTHORITY			0%	0%										
1179-00	PHILLIPSBURG TOWN HOUS AUTH			0%	0%										
1180-00	PLAINFIELD CITY HOUSING AUTH	Y		0%	0%										
1181-00	SOUTH AMBOY CITY HOUSING AUTHORITY	Y		0%	0%										
1183-00	DELANCO TWP SEWERAGE AUTHORITY			0%	0%										
1185-00	EWING LAWRENCE SEWERAGE AUTHORITY			0%	0%										
1186-00	LAMBERTVILLE CITY SEWERAGE AUTH	Y		0%	100%		65								
1190-00	PENNSAUKEN TOWNSHIP SEWERAGE AUTH	Y		0%	100%										
1196-00	ELIZABETH CITY PARKING AUTHORITY			0%	0%										
1200-00	PATERSON CITY PARKING AUTH	Y		0%	0%										
1203-00	HARRISON TOWN HOUSING AUTH			0%	100%										
1206-00	LONG BRANCH CITY HOUSING AUTH	Y		0%	0%										
1212-00	BEVERLY SEWERAGE AUTHORITY			0%	0%				60						
1216-00	RAHWAY VALLEY SEWERAGE AUTHORITY			0%	0%										
1221-00	MONMOUTH COUNTY REGIONAL HEALTH COMM #1			60%	100%										
1223-00	NORTH JERSEY DIST WATER SUPPLY COMM			0%	0%										
1251-00	ESSEX & UNION JOINT MEETING			0%	0%										
1251-01	ESSEX & UNION JOINT MEETING			0%	0%										
1260-00	JERSEY CITY MUNICIPAL UTIL AUTHORITY	Y		0%	0%										
1261-00	LONG BRANCH CITY SEWERAGE AUTH	Y		0%	0%										
1266-00	TOWACO FIRE DISTRICT 2		Y	0%	0%										

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Coverage</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
1307-00	MOORESTOWN TWP FIRE COMM DIST 2			0%	0%				
1309-00	PENNS GROVE SEWERAGE AUTHORITY			0%	0%				
1310-00	EDISON TOWNSHIP HOUSING AUTH			0%	100%				
1339-00	WRIGHTSTOWN BOROUGH MUN UTIL AUTH			0%	100%				
1344-00	HIGHTSTOWN BOROUGH HOUSING AUTHORITY			0%	0%				
1355-00	HIGHLAND PARK BOROUGH HOUSING AUTH	Y		0%	0%				
1363-00	BRIDGETON CITY HOUSING AUTH	Y		0%	0%				
1364-00	EVESHAM TOWNSHIP MUNI UTIL AUTH	Y		0%	0%				
1366-00	DELTRAN TOWNSHIP SEWERAGE AUTH			0%	0%				
1369-00	HANOVER TOWNSHIP SEW AUTH		Y	0%	0%				
1376-00	PRINCETON JOINT PUBLIC LIBRARY			20%	20%				
1382-00	ENGLEWOOD CITY HOUSING AUTH			0%	0%				
1388-00	BOONTON TOWN HOUSING AUTHORITY	Y		0%	0%				
1398-00	DEPTFORD TWP MUA			0%	0%		65		
1401-00	LAKESWOOD TOWNSHIP HOUSING AUTHORITY			0%	100%				
1415-00	SALEM CITY HOUSING AUTHORITY			0%	0%				
1439-00	GLOUCESTER TWP M U A			0%	0%				
1450-00	KEANSBURG BORO HOUSING AUTH			0%	0%				
1451-00	POMPTON LAKES BOROUGH MUA	Y		0%	0%				
1460-00	VINELAND CITY HOUSING AUTHORITY	Y		0%	0%				
1466-00	HACKETTSTOWN TOWN MUN UTIL AUTH	Y		0%	35%				
1467-00	BERKELEY TOWNSHIP SEWERAGE AUTH			0%	100%		65		
1469-00	WOODBIDGE TOWNSHIP FIRE DIST #2			0%	100%				
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH			0%	0%				
1479-00	ATLANTIC COUNTY IMPROVEMENT AUTH	Y		0%	0%				36
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST 2			0%	0%				
1494-00	MIDDLETOWN TOWNSHIP SEWERAGE AUTHORITY	Y		0%	0%				
1500-00	ESSEX REGIONAL HEALTH COMMISSION			0%	0%				
1501-00	HAMILTON TOWNSHIP MUN UTIL AUTH	Y		25%	0%				
1525-00	TWO RIVER WATER RECLAMATION AUTHORITY			0%	0%				
1526-00	GLOUCESTER COUNTY UTILITIES AUTH	Y		0%	0%				

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Coverage</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>	
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>							<u>Retiree</u>
		<u>Indicator</u>	<u>Indicator</u>							<u>Contributions</u>
1530-00	SOUTH JERSEY PORT CORPORATION	Y		0%	0%					
1540-00	BUENA BOROUGH MUN UTIL AUTH		Y	0%	0%					
1542-00	BAYSHORE REGIONAL SEWERAGE AUTH			0%	0%					
1545-00	MIDDLE BROOK REGIONAL HEALTH COMM			0%	100%					
1553-00	EDGEWATER BOROUGH HOUSING AUTH	Y		0%	0%					
1560-00	WILDWOOD CITY HOUSING AUTH			0%	100%					
1562-00	WOODBIDGE TOWNSHIP FIRE DIST #1			0%	0%					
1565-00	ATLANTIC COUNTY BOARD OF WELFARE ATLANTIC CO BD OF WELFARE WORKFORCE DEV	Y		0%	0%				60	
1565-01	ATLANTIC CO BD OF WELFARE YOUTH CORP	Y		0%	0%					
1565-02	BERGEN COUNTY BD OF SOC SERV			0%	0%					
1566-00	GLOUCESTER COUNTY BD OF SOC SERV			0%	0%					
1571-00	OCEAN COUNTY BOARD OF SOCIAL SEVICES	Y		0%	0%					
1580-00	SOMERSET COUNTY BOARD OF SOC SERV SOUTH MONMOUTH REGIONAL SEWERAGE AUTH			0%	0%					
1585-00	HUDSON REGIONAL HEALTH COMM	Y		0%	0%					
1591-00	OCEAN COUNTY UTILITIES AUTHORITY			0%	0%					
1597-00	MARLBORO TOWNSHIP MUNICIPAL UTIL AUTH			0%	0%					
1598-00	NEW JERSEY SPORTS & EXPOSITION AUTH	Y		17%	17%					
1599-00	NJ SPORTS & EXPOSITION AUTHORITY			0%	0%					
1599-01	ROCKAWAY VALLEY SEWERAGE AUTH			0%	0%					
1601-00	MIDDLETOWN TOWNSHIP HOUSING AUTHORITY			0%	0%					
1619-00	WEEHAWKEN TOWNSHIP HOUSING AUTH			0%	0%					
1625-00	JACKSON TOWNSHIP FIRE DISTRICT # 3			0%	0%					
1630-00	CAMDEN COUNTY MUN UTIL AUTH			0%	0%					
1631-00	LOGAN TWP MUNICIPAL UTIL AUTH			0%	0%					
1632-00	WEST WINDSOR TOWNSHIP PARKING AUTH			0%	0%					
1635-00	ATLANTIC COUNTY UTIL AUTHORITY			0%	0%					
1636-00	CAPE MAY COUNTY MUN UTIL AUTH			0%	0%					
1652-00	LAKESIDE TWP MUN UTILITY AUTH			0%	0%					
1655-00				0%	0%					

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>		<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>		
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>	<u>Retiree Contributions</u>	<u>Contributions for Dependent Coverage</u>				<u>Dependent Coverage Provided?</u>	<u>Benefits</u>
		<u>Indicator</u>	<u>Indicator</u>	<u>Contributions</u>	<u>Coverage</u>				<u>Provided?</u>	<u>Benefits</u>
1658-00	OCEAN COUNTY SOIL CONSERVATION DIST CUMBERLAND-SALEM CONSERVATION DISTRICT			0%	0%					
1659-00	FREEHOLD SOIL CONSERVATION DIST		Y	0%	100%	65				
1660-00	WARREN COUNTY SOIL CONSERVATION DIST			0%	0%					
1661-00	CHESTER BOROUGH/TWP JT FR PUB LIB	Y		0%	0%					
1673-00	CAPE-ATLANTIC SOIL CONSERV DIST			0%	0%	65				
1674-00	WASHINGTON TWP BD OF FIRE COMM	Y		0%	0%					
1676-00	MERCER COUNTY SOIL CONSERVATION DIST			0%	0%	65				
1680-00	GLOUCESTER TWP FIRE COMM DST 4			0%	0%					
1682-00	GLOUCESTER COUNTY SOIL CONSERVATION DIST			0%	0%			24		
1686-00	READINGTON LEBANON SEWERAGE AUTH	Y		0%	0%					
1694-00	ABERDEEN TOWNSHIP FIRE DISTRICT 1			0%	100%					
1701-00	CHERRY HILL TWP FIRE DIST 13	Y		20%	20%					
1702-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 5			0%	0%					
1715-00	MADISON BORO HOUSING AUTHORITY			0%	0%					
1727-00	PINELANDS COMMISSION			0%	0%					
1728-00	WARREN CO MOSQ EXTERM COMM	Y		0%	0%					
1729-00	ATLANTIC CITY MUN UTIL AUTH			0%	0%					
1730-00	MANTUA TOWNSHIP MUNICIPAL UTIL AUTH		Y	0%	0%					
1737-00	VOORHEES FIRE DISTRICT			0%	0%					
1740-00	VOORHEES FIRE DISTRICT PFRS			0%	0%	65				
1740-01	WARREN CO (PEQUEST RIVER) MUN UTIL AUTH	Y		0%	0%					
1743-00	DEPTFORD TWP FIRE DISTRICT			0%	0%					
1744-00	HUDSON-ESSEX-PASSAIC SOIL CON DIST			0%	0%					
1759-00	CAMDEN CO IMPROVEMENT AUTHORITY	Y		0%	0%					
1778-00	ATLANTIC HIGHLANDS-HIGHLANDS SEWAGE AUTH	Y		0%	0%					
1780-00	HUDSON COUNTY IMPROVEMENT AUTH			0%	0%					
1794-00	OLD BRIDGE TOWNSHIP FIRE DIST #3	Y		0%	0%					
1800-00	LAKEWOOD TWP FIRE DISTRICT #1			0%	0%					
1807-00	WARREN CO POLLUTION CONTROL			0%	0%					
1809-00										

Plan Provisions (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree</u>	<u>Contributions for Dependent</u>	<u>Dependent Coverage</u>	<u>Age Limit for Subsidized</u>	<u>Flat Monthly Employer</u>	<u>Temporary Months for Employer</u>
		<u>Age 62 & 15 YOS</u>	<u>20 YOS</u>						
		<u>Indicator</u>	<u>Indicator</u>	<u>Contributions</u>	<u>Coverage</u>	<u>Provided?</u>	<u>Benefits</u>	<u>Subsidy</u>	<u>Subsidy</u>
1817-00	CAMDEN CO HEALTH SERVICES CTR	Y		0%	0%				
1818-00	HOWELL TOWNSHIP FIRE DIST #3			0%	0%				
1834-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 6			0%	0%				
1835-00	CAMDEN CO POLLUTION CONTROL FIN	Y		10%	10%				
1842-00	NORTH HUDSON SEWERAGE AUTHORITY	Y		0%	0%				
1843-00	EAST BRUNSWICK TWP FIRE DIST #2	Y		0%	0%				
1847-00	BERKELEY TOWNSHIP MUN UTIL AUTH			0%	0%				
1872-00	HOPEWELL TWP FIRE DIST 1			0%	0%				
1900-00	BERGEN COUNTY IMPROVEMENT AUTHORITY	Y		0%	0%				
1906-00	NORTH HUDSON REGIONAL FIRE & RESCUE			0%	0%				
1919-00	BAYONNE CITY MUNICIPAL UTILITIES AUTH			0%	0%				
8001-00	COMPENSATION RATING & INSPEC. BUR.	Y		0%	0%				
8006-00	DELAWARE RIVER BASIN COMMISSION	Y		0%	0%				
8064-00	OLD BRIDGE TWP FIRE DIST 4			0%	100%				
8072-00	SECAUCUS TOWN MUNI UTIL AUTH		Y	0%	0%				
8073-00	SOUTH JERSEY TRANS AUTHORITY	Y		0%	0%				
8082-00	LINDENWOLD TWP FIRE DIST 1	Y		0%	0%				
8099-00	SECAUCUS HOUSING AUTHORITY			0%	0%				
8140-00	PRINCETON	Y		0%	0%				
8140-01	PRINCETON RETIRED CH48	Y		0%	0%				

Plan Provisions (continued)

Chapter 330, P.L. 1997

The following exhibit provides a list of Local Government employers which are covered under Chapter 330 as of June 30, 2021.

Employer Code	Employer Name
0009-00	CHESTERFIELD TOWNSHIP
0013-00	HAMILTON TOWNSHIP
0015-00	HANOVER TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0017-00	HOLLAND TOWNSHIP
0018-00	HOPEWELL TOWNSHIP
0019-00	JEFFERSON TOWNSHIP
0020-00	MANCHESTER TOWNSHIP
0025-00	MOORESTOWN TOWNSHIP
0028-00	PEMBERTON TOWNSHIP
0033-00	RIVERSIDE TOWNSHIP
0037-00	COLTS NECK TOWNSHIP
0040-00	CAPE MAY CITY
0042-00	FLORENCE TOWNSHIP
0046-00	HIGH BRIDGE BOROUGH
0049-00	MONTGOMERY TOWNSHIP
0050-00	MOUNT EPHRAIM BOROUGH
0054-00	WEST AMWELL TOWNSHIP
0055-00	WESTVILLE BOROUGH
0059-00	LYNDHURST TOWNSHIP
0063-00	BEDMINSTER TOWNSHIP
0068-00	FLEMINGTON BOROUGH
0071-00	HAWTHORNE BOROUGH
0073-00	NATIONAL PARK BOROUGH
0075-00	PENNSAUKEN TOWNSHIP
0078-00	SPARTA TOWNSHIP
0079-00	TEWKSBURY TOWNSHIP
0080-00	WOODSTOWN BOROUGH
0082-00	LONGPORT BOROUGH
0083-00	PATERSON CITY
0085-00	STONE HARBOR BOROUGH
0088-00	MIDLAND PARK BOROUGH
0090-00	NETCONG BOROUGH
0093-00	ISLAND HEIGHTS BOROUGH
0094-00	LINWOOD CITY
0095-00	LUMBERTON TOWNSHIP
0096-00	HALEDON BOROUGH

Plan Provisions (continued)

Employer Code	Employer Name
0099-00	MAPLE SHADE TOWNSHIP
0102-00	HAMILTON TOWNSHIP FIRE COMM DIST #3
0104-00	MARLBORO TOWNSHIP
0105-00	HOLMDEL TOWNSHIP
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0118-00	ALLENTOWN BOROUGH
0121-00	MENDHAM TOWNSHIP
0131-00	CLINTON TOWNSHIP
0132-00	EGG HARBOR TOWNSHIP
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH
0167-00	STAFFORD TOWNSHIP
0171-00	CHERRY HILL TOWNSHIP
0174-00	FAR HILLS BOROUGH
0176-00	WAYNE TOWNSHIP
0177-00	EAST RUTHERFORD BOROUGH
0178-00	POHATCONG TOWNSHIP
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0184-00	PEQUANNOCK TOWNSHIP
0187-00	BELVIDERE TOWN
0194-00	PROSPECT PARK BOROUGH
0200-00	ATLANTIC HIGHLANDS BOROUGH
0205-00	SWEDESBORO BOROUGH
0206-00	EAST BRUNSWICK TOWNSHIP
0207-00	CAMDEN COUNTY
0208-00	OCEAN CITY
0210-00	HIGHLAND PARK BOROUGH
0211-00	ALPINE BOROUGH
0212-00	OAKLYN BOROUGH
0213-00	RUTHERFORD BOROUGH
0215-00	BERNARDSVILLE BOROUGH
0219-00	SADDLE RIVER BOROUGH
0221-00	LAUREL SPRINGS BOROUGH
0245-00	SCOTCH PLAINS TOWNSHIP
0247-00	LOWER TOWNSHIP
0248-00	NORTH BRUNSWICK TOWNSHIP

Plan Provisions (continued)

Employer Code	Employer Name
0251-00	SOMERS POINT CITY
0254-00	PLEASANTVILLE CITY
0255-00	MENDHAM BOROUGH
0256-00	CRESSKILL BOROUGH
0258-00	KEYPORT BOROUGH
0260-00	WANAQUE BOROUGH
0262-00	TUCKERTON BOROUGH
0276-00	DELTRAN TOWNSHIP
0279-00	BRANCHBURG TOWNSHIP
0280-00	HARDYSTON TOWNSHIP
0282-00	EAST WINDSOR TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0287-00	METUCHEN BOROUGH
0302-00	CLIFTON CITY
0314-00	UNION BEACH BOROUGH
0320-00	MOUNT HOLLY TOWNSHIP
0323-00	TOTOWA BOROUGH
0329-00	WALL TOWNSHIP
0331-00	SOUTH RIVER BOROUGH
0336-00	CAMDEN CITY
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP
0342-00	BORDENTOWN TWP
0343-00	WEST LONG BRANCH BOROUGH
0349-00	ESSEX COUNTY
0353-00	BORDENTOWN CITY
0356-00	NEWARK CITY
0356-01	NEWARK CITY
0359-00	TRENTON CITY
0361-00	MARGATE CITY
0365-00	AUDUBON PARK BOROUGH
0366-00	BEACHWOOD BOROUGH
0370-00	BROOKLAWN BOROUGH
0372-00	CHESILHURST BOROUGH
0376-00	EAST NEWARK BOROUGH
0377-00	ELMER BOROUGH
0378-00	EMERSON BOROUGH
0384-00	FRANKLIN LAKES BOROUGH

Plan Provisions (continued)

Employer Code	Employer Name
0385-00	FRENCHTOWN BOROUGH
0388-00	HAMBURG BOROUGH
0390-00	HARRINGTON PARK BOROUGH
0391-00	HAWORTH BOROUGH
0393-00	HIGHTSTOWN BOROUGH
0395-00	HOPATCONG BOROUGH
0396-00	INTERLAKEN BOROUGH
0399-00	KINNELON BOROUGH
0400-00	LAKEHURST BOROUGH
0403-00	LINDENWOLD BOROUGH
0405-00	MAGNOLIA BOROUGH
0406-00	MEDFORD LAKES BOROUGH
0408-00	MILLTOWN BOROUGH
0409-00	MONTVALE BOROUGH
0411-00	NEPTUNE CITY BOROUGH
0412-00	NEWFIELD BOROUGH
0414-00	NORTH CALDWELL TOWNSHIP
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0418-00	PARAMUS BOROUGH
0420-00	PENNS GROVE BOROUGH
0421-00	PINE VALLEY BOROUGH
0422-00	RINGWOOD BOROUGH
0423-00	RIVERDALE BOROUGH
0428-00	ROSELAND BOROUGH
0430-00	SHIP BOTTOM BOROUGH
0432-00	SOMERDALE BOROUGH
0433-00	SOUTH PLAINFIELD BOROUGH
0435-00	STANHOPE BOROUGH
0441-00	WALDWICK BOROUGH
0445-00	WEST PATERSON BOROUGH
0446-00	WEST WILDWOOD BOROUGH
0449-00	DEMAREST BOROUGH
0450-00	ENGLISHTOWN BOROUGH
0451-00	HARVEY CEDARS BOROUGH
0452-00	UPPER SADDLE RIVER BOROUGH
0457-00	BERNARDS TOWNSHIP
0459-00	BOONTON TOWNSHIP

Plan Provisions (continued)

Employer Code	Employer Name
0460-00	BRICK TOWNSHIP
0462-00	BURLINGTON TOWNSHIP
0464-00	CINNAMINSON TOWNSHIP
0466-00	CRANBURY TOWNSHIP
0468-00	DELANCO TOWNSHIP
0470-00	DEPTFORD TOWNSHIP
0471-00	TOMS RIVER TOWNSHIP
0474-00	EASTAMPTON TOWNSHIP
0475-00	EAST GREENWICH TOWNSHIP
0477-00	EDGEWATER PARK TOWNSHIP
0480-00	EVESHAM TOWNSHIP
0482-00	FRANKLIN TOWNSHIP
0483-00	FRANKLIN TOWNSHIP
0486-00	GALLOWAY TOWNSHIP
0491-00	GREENWICH TOWNSHIP
0494-00	HARRISON TOWNSHIP
0496-00	HOPEWELL TOWNSHIP
0497-00	JACKSON TOWNSHIP
0501-00	LEBANON TOWNSHIP
0503-00	LITTLE EGG HARBOR TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0506-00	LOWER ALLOWAYS CREEK TOWNSHIP
0508-00	OLD BRIDGE TOWNSHIP
0512-00	MANSFIELD TOWNSHIP
0513-00	MANSFIELD TOWNSHIP
0521-00	MONTVILLE TOWNSHIP
0522-00	MOUNT LAUREL TOWNSHIP
0525-00	NORTH HANOVER TOWNSHIP
0526-00	OCEAN TOWNSHIP
0532-00	PLAINSBORO TOWNSHIP
0533-00	PLUMSTED TOWNSHIP
0537-00	HAZLET TOWNSHIP
0544-00	SOUTH BRUNSWICK TOWNSHIP
0545-00	SOUTH HARRISON TOWNSHIP
0549-00	BARNEGAT TOWNSHIP
0555-00	WARREN TOWNSHIP
0558-00	WASHINGTON TOWNSHIP
0559-00	WATERFORD TOWNSHIP

Plan Provisions (continued)

Employer Code	Employer Name
0560-00	WESTAMPTON TOWNSHIP
0563-00	WILLINGBORO TOWNSHIP
0566-00	WOOLWICH TOWNSHIP
0567-00	WASHINGTON TOWNSHIP
0835-00	ATLANTIC COUNTY
0837-00	BURLINGTON COUNTY
0838-00	CAPE MAY COUNTY
0839-00	CUMBERLAND COUNTY
0840-00	GLOUCESTER COUNTY
0841-00	MIDDLESEX COUNTY
0842-00	MONMOUTH COUNTY
0843-00	MORRIS COUNTY
0844-00	OCEAN COUNTY
0846-00	SOMERSET COUNTY
0848-00	UNION COUNTY
0849-00	WARREN CO BD OF CHOSEN FRHLDRS
0850-00	ABSECON CITY
0851-00	ASBURY PARK CITY
0852-00	ATLANTIC CITY
0853-00	BAYONNE CITY
0854-00	BEVERLY CITY
0855-00	BRIDGETON CITY
0856-00	BRIGANTINE CITY
0858-00	EAST ORANGE CITY
0859-00	EGG HARBOR CITY
0861-00	ENGLEWOOD CITY
0862-00	GARFIELD CITY
0863-00	GLOUCESTER CITY
0864-00	HACKENSACK CITY
0867-00	LONG BRANCH CITY
0868-00	MILLVILLE CITY
0869-00	NEW BRUNSWICK CITY
0870-00	NORTHFIELD CITY
0871-00	NORTH WILDWOOD CITY
0872-00	ORANGE CITY
0875-00	PLAINFIELD CITY
0878-00	SUMMIT CITY
0879-00	UNION CITY

Plan Provisions (continued)

Employer Code	Employer Name
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0882-00	WILDWOOD CITY
0884-00	RIDGEFIELD PARK VILLAGE
0886-00	SOUTH ORANGE VILLAGE
0887-00	BLOOMFIELD TOWNSHIP
0889-00	DOVER TOWN
0890-00	HACKETTSTOWN TOWN
0892-00	IRVINGTON TOWN
0894-00	MONTCLAIR TOWNSHIP
0894-02	MONTCLAIR TOWNSHIP POLICE & FIRE
0895-00	MORRISTOWN TOWN
0897-00	PHILLIPSBURG TOWN
0899-00	WESTFIELD TOWN
0900-00	WEST NEW YORK TOWN
0901-00	WEST ORANGE TOWNSHIP
0902-00	BELLEVILLE TOWNSHIP
0907-00	BOGOTA BOROUGH
0909-00	BRIELLE BOROUGH
0913-00	CHATHAM BOROUGH
0915-00	COLLINGSWOOD BOROUGH
0917-00	DUMONT BOROUGH
0920-00	EDGEWATER BOROUGH
0922-00	FAIR LAWN BOROUGH
0925-00	FORT LEE BOROUGH
0929-00	GLEN RIDGE BOROUGH
0931-00	HASBROUCK HEIGHTS BOROUGH
0932-00	HO HO KUS BOROUGH
0937-00	LODI BOROUGH
0938-00	MADISON BOROUGH
0939-00	MANASQUAN BOROUGH
0940-00	MANTOLOKING BOROUGH
0941-00	MANVILLE BOROUGH
0942-00	MERCHANTVILLE BOROUGH
0946-00	MOUNTAIN LAKES BOROUGH
0947-00	MOUNTAINSIDE BOROUGH
0948-00	NEW MILFORD BOROUGH
0949-00	NEW PROVIDENCE BOROUGH

Plan Provisions (continued)

Employer Code	Employer Name
0951-00	NORTH PLAINFIELD BOROUGH
0952-00	OCEAN GATE BOROUGH
0955-00	PARK RIDGE BOROUGH
0956-00	POINT PLEASANT BOROUGH
0957-00	POINT PLEASANT BEACH BOROUGH
0960-00	RAMSEY BOROUGH
0963-00	RIVER EDGE BOROUGH
0964-00	ROCKAWAY BOROUGH
0966-00	ROSELLE PARK BOROUGH
0968-00	SAYREVILLE BOROUGH
0969-00	SEA GIRT BOROUGH
0970-00	SEASIDE HEIGHTS BOROUGH
0971-00	SEASIDE PARK BOROUGH
0972-00	SOMERVILLE BOROUGH
0973-00	SPRING LAKE BOROUGH
0974-00	SPRING LAKE HEIGHTS BOROUGH
0975-00	TENAFLY BOROUGH
0976-00	WASHINGTON BOROUGH
0977-00	WEST CALDWELL BOROUGH
0978-00	WESTWOOD BOROUGH
0979-00	WHARTON BOROUGH
0989-00	DENVILLE TOWNSHIP
0991-00	HADDON TOWNSHIP
0993-00	HARDING TOWNSHIP
0995-00	INDEPENDENCE TOWNSHIP
0996-00	LAKEWOOD TOWNSHIP
0997-00	LAWRENCE TOWNSHIP
0998-00	LIVINGSTON TOWNSHIP
1000-00	MAPLEWOOD TOWNSHIP
1002-00	MORRIS TOWNSHIP
1004-00	NORTH BERGEN TWP
1005-00	PARSIPPANY TROY HILLS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1008-00	EDISON TOWNSHIP
1011-00	SOUTH HACKENSACK TOWNSHIP
1012-00	SPRINGFIELD TOWNSHIP
1013-00	TEANECK TOWNSHIP

Plan Provisions (continued)

Employer Code	Employer Name
1015-00	WASHINGTON TOWNSHIP
1303-00	HAMILTON TOWNSHIP FIRE COMM DIST #4
1432-00	HAMILTON TOWNSHIP FIRE COMM DIST #2
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST 2
1556-00	HAMILTON TOWNSHIP FIRE COMM DIST #5
1702-00	CHERRY HILL TWP FIRE DIST 13
1717-00	BORDENTOWN TOWNSHIP FIRE DIST 1
1733-00	NJ TRANSIT CORPORATION
1734-00	HANOVER TWP FIRE DIST 2
1756-00	JACKSON TWP BD OF FIRE DIST 2
1757-00	HANOVER TWP FIRE COMM #3
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIST 1
1779-00	CINNAMINSON TWP FIRE DIST #1
1795-00	BORDENTOWN TOWNSHIP FIRE DIST #2
1804-00	MONROE TWP FIRE DISTRICT 2
1815-00	HAMILTON TOWNSHIP FIRE COMM DIST #8
1837-00	WINSLOW TOWNSHIP FIRE DIST #1
1838-00	MONROE TWP FIRE DISTRICT #3
8140-00	PRINCETON
9975-00	PENSIONERS GROUP