UNION NEGOTIATED PLANS - NJ DIRECT
Member Contribution Rates

| ANNUAL SALARY | SINGLE |  | EMPLOYEE \& SPOUSE/PARTNER |  | FAMILY |  | PARENT/CHILD |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution |
| \$20,000 | 2.00\% | \$400 | 2.00\% | \$400 | 2.00\% | \$400 | 2.00\% | \$400 |
| \$21,000 | 2.00\% | \$420 | 2.00\% | \$420 | 2.00\% | \$420 | 2.00\% | \$420 |
| \$22,000 | 2.00\% | \$440 | 2.00\% | \$440 | 2.00\% | \$440 | 2.00\% | \$440 |
| \$23,000 | 2.00\% | \$460 | 2.00\% | \$460 | 2.00\% | \$460 | 2.00\% | \$460 |
| \$24,000 | 2.00\% | \$480 | 2.00\% | \$480 | 2.00\% | \$480 | 2.00\% | \$480 |
| \$25,000 | 2.00\% | \$500 | 2.00\% | \$500 | 2.00\% | \$500 | 2.00\% | \$500 |
| \$26,000 | 2.00\% | \$520 | 2.00\% | \$520 | 2.25\% | \$585 | 2.00\% | \$520 |
| \$27,000 | 2.00\% | \$540 | 2.00\% | \$540 | 2.25\% | \$608 | 2.00\% | \$540 |
| \$28,000 | 2.00\% | \$560 | 2.00\% | \$560 | 2.25\% | \$630 | 2.00\% | \$560 |
| \$29,000 | 2.00\% | \$580 | 2.00\% | \$580 | 2.25\% | \$653 | 2.00\% | \$580 |
| \$30,000 | 2.25\% | \$675 | 2.75\% | \$825 | 2.50\% | \$750 | 2.75\% | \$825 |
| \$31,000 | 2.25\% | \$698 | 2.75\% | \$853 | 2.50\% | \$775 | 2.75\% | \$853 |
| \$32,000 | 2.25\% | \$720 | 2.75\% | \$880 | 2.50\% | \$800 | 2.75\% | \$880 |
| \$33,000 | 2.25\% | \$743 | 2.75\% | \$908 | 2.50\% | \$825 | 2.75\% | \$908 |
| \$34,000 | 2.25\% | \$765 | 2.75\% | \$935 | 2.50\% | \$850 | 2.75\% | \$935 |
| \$35,000 | 2.25\% | \$788 | 2.75\% | \$963 | 3.00\% | \$1,050 | 2.75\% | \$963 |
| \$36,000 | 2.25\% | \$810 | 3.00\% | \$1,080 | 3.00\% | \$1,080 | 3.00\% | \$1,080 |
| \$37,000 | 2.25\% | \$833 | 3.00\% | \$1,110 | 3.00\% | \$1,110 | 3.00\% | \$1,110 |
| \$38,000 | 2.25\% | \$855 | 3.00\% | \$1,140 | 3.00\% | \$1,140 | 3.00\% | \$1,140 |
| \$39,000 | 2.25\% | \$878 | 3.00\% | \$1,170 | 3.00\% | \$1,170 | 3.00\% | \$1,170 |
| \$40,000 | 2.25\% | \$900 | 3.00\% | \$1,200 | 3.00\% | \$1,200 | 3.00\% | \$1,200 |
| \$41,000 | 2.25\% | \$923 | 3.00\% | \$1,230 | 3.00\% | \$1,230 | 3.00\% | \$1,230 |
| \$42,000 | 2.25\% | \$945 | 3.00\% | \$1,260 | 3.00\% | \$1,260 | 3.00\% | \$1,260 |
| \$43,000 | 2.25\% | \$968 | 3.00\% | \$1,290 | 3.00\% | \$1,290 | 3.00\% | \$1,290 |
| \$44,000 | 2.25\% | \$990 | 3.00\% | \$1,320 | 3.00\% | \$1,320 | 3.00\% | \$1,320 |
| \$45,000 | 2.40\% | \$1,080 | 3.00\% | \$1,350 | 3.50\% | \$1,575 | 3.25\% | \$1,463 |
| \$46,000 | 2.40\% | \$1,104 | 3.00\% | \$1,380 | 3.50\% | \$1,610 | 3.25\% | \$1,495 |
| \$47,000 | 2.40\% | \$1,128 | 3.00\% | \$1,410 | 3.50\% | \$1,645 | 3.25\% | \$1,528 |
| \$48,000 | 2.40\% | \$1,152 | 3.00\% | \$1,440 | 3.50\% | \$1,680 | 3.25\% | \$1,560 |
| \$49,000 | 2.40\% | \$1,176 | 3.00\% | \$1,470 | 3.50\% | \$1,715 | 3.25\% | \$1,593 |
| \$50,000 | 3.00\% | \$1,500 | 4.25\% | \$2,125 | 4.50\% | \$2,250 | 4.50\% | \$2,250 |
| \$51,000 | 3.00\% | \$1,530 | 4.25\% | \$2,168 | 4.50\% | \$2,295 | 4.50\% | \$2,295 |
| \$52,000 | 3.00\% | \$1,560 | 4.25\% | \$2,210 | 4.50\% | \$2,340 | 4.50\% | \$2,340 |
| \$53,000 | 3.00\% | \$1,590 | 4.25\% | \$2,253 | 4.50\% | \$2,385 | 4.50\% | \$2,385 |
| \$54,000 | 3.00\% | \$1,620 | 4.25\% | \$2,295 | 4.50\% | \$2,430 | 4.50\% | \$2,430 |
| \$55,000 | 3.40\% | \$1,870 | 4.50\% | \$2,475 | 5.00\% | \$2,750 | 4.50\% | \$2,475 |
| \$56,000 | 3.40\% | \$1,904 | 4.50\% | \$2,520 | 5.00\% | \$2,800 | 4.50\% | \$2,520 |
| \$57,000 | 3.40\% | \$1,938 | 4.50\% | \$2,565 | 5.00\% | \$2,850 | 4.50\% | \$2,565 |
| \$58,000 | 3.40\% | \$1,972 | 4.50\% | \$2,610 | 5.00\% | \$2,900 | 4.50\% | \$2,610 |
| \$59,000 | 3.40\% | \$2,006 | 4.50\% | \$2,655 | 5.00\% | \$2,950 | 4.50\% | \$2,655 |
| \$60,000 | 3.75\% | \$2,250 | 5.50\% | \$3,300 | 6.00\% | \$3,600 | 5.00\% | \$3,000 |
| \$61,000 | 3.75\% | \$2,288 | 5.50\% | \$3,355 | 6.00\% | \$3,660 | 5.00\% | \$3,050 |
| \$62,000 | 3.75\% | \$2,325 | 5.50\% | \$3,410 | 6.00\% | \$3,720 | 5.00\% | \$3,100 |
| \$63,000 | 3.75\% | \$2,363 | 5.50\% | \$3,465 | 6.00\% | \$3,780 | 5.00\% | \$3,150 |

UNION NEGOTIATED PLANS - NJ DIRECT
Member Contribution Rates

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

UNION NEGOTIATED PLANS - NJ DIRECT Member Contribution Rates

| ANNUAL SALARY | SINGLE |  | EMPLOYEE \& SPOUSE/PARTNER |  | FAMILY |  | PARENT/CHILD |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution |
| \$108,000 |  | \$3,190 |  | \$6,390 |  | \$8,213 |  | \$5,950 |
| \$109,000 |  | \$3,190 |  | \$6,390 |  | \$8,213 |  | \$5,950 |
| \$110,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$111,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$112,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$113,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$114,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$115,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$116,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$117,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$118,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$119,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$120,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$121,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$122,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$123,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$124,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$125,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$126,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$127,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$128,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$129,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$130,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$131,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$132,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$133,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$134,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$135,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$136,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$137,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$138,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$139,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$140,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$141,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$142,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$143,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$144,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$145,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$146,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$147,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$148,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$149,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |
| \$150,000 |  | \$3,190 |  | \$6,390 |  | \$9,122 |  | \$5,950 |

UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

| ANNUAL SALARY | SINGLE |  | EMPLOYEE \& SPOUSE/PARTNER |  | FAMILY |  | PARENT/CHILD |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution |
| \$20,000 | 1.50\% | \$300 | 1.50\% | \$300 | 1.50\% | \$300 | 1.50\% | \$300 |
| \$21,000 | 1.50\% | \$315 | 1.50\% | \$315 | 1.50\% | \$315 | 1.50\% | \$315 |
| \$22,000 | 1.50\% | \$330 | 1.50\% | \$330 | 1.50\% | \$330 | 1.50\% | \$330 |
| \$23,000 | 1.50\% | \$345 | 1.50\% | \$345 | 1.50\% | \$345 | 1.50\% | \$345 |
| \$24,000 | 1.50\% | \$360 | 1.50\% | \$360 | 1.50\% | \$360 | 1.50\% | \$360 |
| \$25,000 | 1.50\% | \$375 | 1.50\% | \$375 | 1.50\% | \$375 | 1.50\% | \$375 |
| \$26,000 | 1.50\% | \$390 | 1.50\% | \$390 | 1.69\% | \$439 | 1.50\% | \$390 |
| \$27,000 | 1.50\% | \$405 | 1.50\% | \$405 | 1.69\% | \$456 | 1.50\% | \$405 |
| \$28,000 | 1.50\% | \$420 | 1.50\% | \$420 | 1.69\% | \$473 | 1.50\% | \$420 |
| \$29,000 | 1.50\% | \$435 | 1.50\% | \$435 | 1.69\% | \$489 | 1.50\% | \$435 |
| \$30,000 | 1.69\% | \$506 | 2.06\% | \$619 | 1.88\% | \$563 | 2.06\% | \$619 |
| \$31,000 | 1.69\% | \$523 | 2.06\% | \$639 | 1.88\% | \$581 | 2.06\% | \$639 |
| \$32,000 | 1.69\% | \$540 | 2.06\% | \$660 | 1.88\% | \$600 | 2.06\% | \$660 |
| \$33,000 | 1.69\% | \$557 | 2.06\% | \$681 | 1.88\% | \$619 | 2.06\% | \$681 |
| \$34,000 | 1.69\% | \$574 | 2.06\% | \$701 | 1.88\% | \$638 | 2.06\% | \$701 |
| \$35,000 | 1.69\% | \$591 | 2.06\% | \$722 | 2.25\% | \$788 | 2.06\% | \$722 |
| \$36,000 | 1.69\% | \$608 | 2.25\% | \$810 | 2.25\% | \$810 | 2.25\% | \$810 |
| \$37,000 | 1.69\% | \$624 | 2.25\% | \$833 | 2.25\% | \$833 | 2.25\% | \$833 |
| \$38,000 | 1.69\% | \$641 | 2.25\% | \$855 | 2.25\% | \$855 | 2.25\% | \$855 |
| \$39,000 | 1.69\% | \$658 | 2.25\% | \$878 | 2.25\% | \$878 | 2.25\% | \$878 |
| \$40,000 | 1.69\% | \$675 | 2.25\% | \$900 | 2.25\% | \$900 | 2.25\% | \$900 |
| \$41,000 | 1.69\% | \$692 | 2.25\% | \$923 | 2.25\% | \$923 | 2.25\% | \$923 |
| \$42,000 | 1.69\% | \$709 | 2.25\% | \$945 | 2.25\% | \$945 | 2.25\% | \$945 |
| \$43,000 | 1.69\% | \$726 | 2.25\% | \$968 | 2.25\% | \$968 | 2.25\% | \$968 |
| \$44,000 | 1.69\% | \$743 | 2.25\% | \$990 | 2.25\% | \$990 | 2.25\% | \$990 |
| \$45,000 | 1.80\% | \$810 | 2.25\% | \$1,013 | 2.63\% | \$1,181 | 2.44\% | \$1,097 |
| \$46,000 | 1.80\% | \$828 | 2.25\% | \$1,035 | 2.63\% | \$1,208 | 2.44\% | \$1,121 |
| \$47,000 | 1.80\% | \$846 | 2.25\% | \$1,058 | 2.63\% | \$1,234 | 2.44\% | \$1,146 |
| \$48,000 | 1.80\% | \$864 | 2.25\% | \$1,080 | 2.63\% | \$1,260 | 2.44\% | \$1,170 |
| \$49,000 | 1.80\% | \$882 | 2.25\% | \$1,103 | 2.63\% | \$1,286 | 2.44\% | \$1,194 |
| \$50,000 | 2.25\% | \$1,125 | 3.19\% | \$1,594 | 3.38\% | \$1,688 | 3.38\% | \$1,688 |
| \$51,000 | 2.25\% | \$1,148 | 3.19\% | \$1,626 | 3.38\% | \$1,721 | 3.38\% | \$1,721 |
| \$52,000 | 2.25\% | \$1,170 | 3.19\% | \$1,658 | 3.38\% | \$1,755 | 3.38\% | \$1,755 |
| \$53,000 | 2.25\% | \$1,193 | 3.19\% | \$1,689 | 3.38\% | \$1,789 | 3.38\% | \$1,789 |
| \$54,000 | 2.25\% | \$1,215 | 3.19\% | \$1,721 | 3.38\% | \$1,823 | 3.38\% | \$1,823 |
| \$55,000 | 2.55\% | \$1,403 | 3.38\% | \$1,856 | 3.75\% | \$2,063 | 3.38\% | \$1,856 |
| \$56,000 | 2.55\% | \$1,428 | 3.38\% | \$1,890 | 3.75\% | \$2,100 | 3.38\% | \$1,890 |
| \$57,000 | 2.55\% | \$1,454 | 3.38\% | \$1,924 | 3.75\% | \$2,138 | 3.38\% | \$1,924 |
| \$58,000 | 2.55\% | \$1,479 | 3.38\% | \$1,958 | 3.75\% | \$2,175 | 3.38\% | \$1,958 |
| \$59,000 | 2.55\% | \$1,505 | 3.38\% | \$1,991 | 3.75\% | \$2,213 | 3.38\% | \$1,991 |
| \$60,000 | 2.81\% | \$1,688 | 4.13\% | \$2,475 | 4.50\% | \$2,700 | 3.75\% | \$2,250 |
| \$61,000 | 2.81\% | \$1,716 | 4.13\% | \$2,516 | 4.50\% | \$2,745 | 3.75\% | \$2,288 |

UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

| ANNUAL SALARY | SINGLE |  | EMPLOYEE \& SPOUSE/PARTNER |  | FAMILY |  | PARENT/CHILD |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution | \% pay contribution | \$ of pay employee contribution |
| \$62,000 | 2.81\% | \$1,744 | 4.13\% | \$2,558 | 4.50\% | \$2,790 | 3.75\% | \$2,325 |
| \$63,000 | 2.81\% | \$1,772 | 4.13\% | \$2,599 | 4.50\% | \$2,835 | 3.75\% | \$2,363 |
| \$64,000 | 2.81\% | \$1,800 | 4.13\% | \$2,640 | 4.50\% | \$2,880 | 3.75\% | \$2,400 |
| \$65,000 | 2.81\% | \$1,828 | 4.31\% | \$2,803 | 4.88\% | \$3,169 | 3.94\% | \$2,559 |
| \$66,000 | 2.81\% | \$1,856 | 4.31\% | \$2,846 | 4.88\% | \$3,218 | 3.94\% | \$2,559 |
| \$67,000 | 2.81\% | \$1,884 | 4.31\% | \$2,889 | 4.88\% | \$3,266 | 3.94\% | \$2,638 |
| \$68,000 | 2.81\% | \$1,913 | 4.31\% | \$2,933 | 4.88\% | \$3,315 | 3.94\% | \$2,678 |
| \$69,000 | 2.81\% | \$1,941 | 4.31\% | \$2,976 | 4.88\% | \$3,364 | 3.94\% | \$2,717 |
| \$70,000 | 3.00\% | \$2,100 | 4.65\% | \$3,255 | 5.44\% | \$3,806 | 4.31\% | \$3,019 |
| \$71,000 | 3.00\% | \$2,130 | 4.65\% | \$3,302 | 5.44\% | \$3,861 | 4.31\% | \$3,062 |
| \$72,000 | 3.00\% | \$2,160 | 4.65\% | \$3,348 | 5.44\% | \$3,915 | 4.31\% | \$3,105 |
| \$73,000 | 3.00\% | \$2,190 | 4.65\% | \$3,395 | 5.44\% | \$3,969 | 4.31\% | \$3,148 |
| \$74,000 | 3.00\% | \$2,220 | 4.65\% | \$4,588 | 5.44\% | \$4,024 | 4.31\% | \$3,191 |
| \$75,000 |  | \$2,233 |  | \$3,509 | 5.44\% | \$4,078 |  | \$3,300 |
| \$76,000 |  | \$2,233 |  | \$3,509 | 5.44\% | \$4,133 |  | \$3,300 |
| \$77,000 |  | \$2,233 |  | \$3,509 | 5.44\% | \$4,187 |  | \$3,300 |
| \$78,000 |  | \$2,233 |  | \$3,509 | 5.44\% | \$4,241 |  | \$3,300 |
| \$79,000 |  | \$2,233 |  | \$3,509 | 5.44\% | \$4,296 |  | \$3,300 |
| \$80,000 |  | \$2,312 |  | \$3,668 | 5.44\% | \$4,350 |  | \$3,413 |
| \$81,000 |  | \$2,312 |  | \$3,668 | 5.44\% | \$4,404 |  | \$3,413 |
| \$82,000 |  | \$2,312 |  | \$3,668 | 5.44\% | \$4,459 |  | \$3,413 |
| \$83,000 |  | \$2,312 |  | \$3,668 | 5.44\% | \$4,513 |  | \$3,413 |
| \$84,000 |  | \$2,312 |  | \$3,668 | 5.44\% | \$4,568 |  | \$3,413 |
| \$85,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$4,781 |  | \$3,713 |
| \$86,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$4,838 |  | \$3,713 |
| \$87,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$4,894 |  | \$3,713 |
| \$88,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$4,950 |  | \$3,713 |
| \$89,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,006 |  | \$3,713 |
| \$90,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,063 |  | \$3,713 |
| \$91,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,119 |  | \$3,713 |
| \$92,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,175 |  | \$3,713 |
| \$93,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,231 |  | \$3,713 |
| \$94,000 |  | \$2,312 |  | \$3,987 | 5.63\% | \$5,288 |  | \$3,713 |
| \$95,000 |  | \$2,393 |  | \$3,987 | 5.63\% | \$5,344 |  | \$3,713 |
| \$96,000 |  | \$2,393 |  | \$3,987 | 5.63\% | \$5,400 |  | \$3,713 |
| \$97,000 |  | \$2,393 |  | \$3,987 | 5.63\% | \$5,456 |  | \$3,713 |
| \$98,000 |  | \$2,393 |  | \$3,987 | 5.63\% | \$5,513 |  | \$3,713 |
| \$99,000 |  | \$2,393 |  | \$3,987 | 5.63\% | \$5,569 |  | \$3,713 |
| \$100,000 |  | \$2,393 |  | \$4,793 |  | \$6,160 |  | \$4,463 |
| \$101,000 |  | \$2,393 |  | \$4,793 |  | \$6,160 |  | \$4,463 |
| \$102,000 |  | \$2,393 |  | \$4,793 |  | \$6,160 |  | \$4,463 |
| \$103,000 |  | \$2,393 |  | \$4,793 |  | \$6,160 |  | \$4,463 |

UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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

UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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


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

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

| PLAN/COVERAGE DESCRIPTION | TOTAL |
| :---: | :---: |
| Medical Plans Available with Prescription Drug Program \#204 |  |
| NJ DIRECT* \#027* - PPO Plan with \$15 Primary Care Copayment |  |
| Single | \$693.09 |
| Member \& Spouse/Partner | \$1,386.18 |
| Family | \$1,982.24 |
| Parent \& Child | \$1,289.15 |
| NJ DIRECT 2019* 030 - PPO Plan with \$15 Primary Care Copayment |  |
| Single | \$689.44 |
| Member \& Spouse/Partner | \$1,378.88 |
| Family | \$1,971.80 |
| Parent \& Child | \$1,282.36 |
| PRESCRIPTION DRUG PROGRAM \#204 |  |
| Single | \$119.88 |
| Member \& Spouse/Partner | \$239.76 |
| Family | \$342.86 |
| Parent \& Child | \$222.98 |
| Medical Plans Available with Prescription Drug Program \#203 |  |
| HORIZON HMO \#011 - HMO Plan with \$15 Primary Care Copayment |  |
| Single | \$710.88 |
| Member \& Spouse/Partner | \$1,421.76 |
| Family | \$2,033.12 |
| Parent \& Child | \$1,322.24 |
| PRESCRIPTION DRUG PROGRAM \#203 |  |
| Single | \$134.75 |
| Member \& Spouse/Partner | \$269.50 |
| Family | \$385.39 |
| Parent \& Child | \$250.64 |
| Medical Plans Available with Prescription Drug Program \#209 |  |
| OMNIA HEALTH PLAN \#057 - Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1 |  |
| Single | \$539.59 |
| Member \& Spouse/Partner | \$1,079.18 |
| Family | \$1,543.23 |
| Parent \& Child | \$1,003.64 |
| PRESCRIPTION DRUG PROGRAM \#209 |  |
| Single | \$127.54 |
| Member \& Spouse/Partner | \$229.35 |
| Family | \$327.97 |
| Parent \& Child | \$213.30 |

[^0]UNION NEGOTIATED PLANS
State Monthly Active Group
Monthly Rates
Effective 1/1/2021 to 12/31/2021

| PLAN/COVERAGE DESCRIPTION | TOTAL |
| :--- | :---: |
| High Deductible Health Plans with Built-In Prescription Drug |  |
| NJ DIRECT HD4000 \#090 — High Deductible Health Plan with \$4,000 In-Network Deductible |  |
| Single | $\$ 459.96$ |
| Member \& Spouse/Partner | $\$ 919.92$ |
| Family | $\$ 1,315.48$ |
| Parent \& Child | $\$ 855.52$ |
| NJ DIRECT HD1500 \#091 — High Deductible Health Plan with \$1,500 In-Network Deductible |  |
| Single | $\$ 682.16$ |
| Member \& Spouse/Partner | $\$ 1,364.32$ |
| Family | $\$ 1,950.98$ |
| Parent \& Child | $\$ 1,268.82$ |

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


[^0]:    * Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

