

UNION NEGOTIATED PLANS - NJ DIRECT Member Contribution Rates

	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	MILY	PAREN	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$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



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	SINC	GLE	EMPLOYEE	& SPOUSE/PARTNER	FAN	/ILY	PAREN'	T/CHILD
ANNUAL SALARY	% pay contribution	\$ of pay employee contribution						
\$64,000	3.75%	\$2,400	5.50%	\$3,520	6.00%	\$3,840	5.00%	\$3,200
\$65,000	3.75%	\$2,438	5.75%	\$3,738	6.50%	\$4,225	5.25%	\$3,413
\$66,000	3.75%	\$2,475	5.75%	\$3,795	6.50%	\$4,290	5.25%	\$3,465
\$67,000	3.75%	\$2,513	5.75%	\$3,853	6.50%	\$4,355	5.25%	\$3,518
\$68,000	3.75%	\$2,550	5.75%	\$3,910	6.50%	\$4,420	5.25%	\$3,570
\$69,000	3.75%	\$2,588	5.75%	\$3,968	6.50%	\$4,485	5.25%	\$3,623
\$70,000	4.00%	\$2,800	6.20%	\$4,340	7.25%	\$5,075	5.75%	\$4,025
\$71,000	4.00%	\$2,840	6.20%	\$4,402	7.25%	\$5,148	5.75%	\$4,083
\$72,000	4.00%	\$2,880	6.20%	\$4,464	7.25%	\$5,220	5.75%	\$4,140
\$73,000	4.00%	\$2,920	6.20%	\$4,526	7.25%	\$5,293	5.75%	\$4,198
\$74,000	4.00%	\$2,960	6.20%	\$4,588	7.25%	\$5,365	5.75%	\$4,255
\$75,000		\$2,977		\$4,678	7.25%	\$5,438		\$4,400
\$76,000		\$2,977		\$4,678	7.25%	\$5,510		\$4,400
\$77,000		\$2,977		\$4,678	7.25%	\$5,583		\$4,400
\$78,000		\$2,977		\$4,678	7.25%	\$5,655		\$4,400
\$79,000		\$2,977		\$4,678	7.25%	\$5,728		\$4,400
\$80,000		\$3,083		\$4,890	7.25%	\$5,800		\$4,550
\$81,000		\$3,083		\$4,890	7.25%	\$5,873		\$4,550
\$82,000		\$3,083		\$4,890	7.25%	\$5,945		\$4,550
\$83,000		\$3,083		\$4,890	7.25%	\$6,018		\$4,550
\$84,000		\$3,083		\$4,890	7.25%	\$6,090		\$4,550
\$85,000		\$3,083		\$5,316	7.50%	\$6,375		\$4,950
\$86,000		\$3,083		\$5,316	7.50%	\$6,450		\$4,950
\$87,000		\$3,083		\$5,316	7.50%	\$6,525		\$4,950
\$88,000		\$3,083		\$5,316	7.50%	\$6,600		\$4,950
\$89,000		\$3,083		\$5,316	7.50%	\$6,675		\$4,950
\$90,000		\$3,083		\$5,316	7.50%	\$6,750		\$4,950
\$91,000		\$3,083		\$5,316	7.50%	\$6,825		\$4,950
\$92,000		\$3,083		\$5,316	7.50%	\$6,900		\$4,950
\$93,000		\$3,083		\$5,316	7.50%	\$6,975		\$4,950
\$94,000		\$3,083		\$5,316	7.50%	\$7,050		\$4,950
\$95,000		\$3,190		\$5,316	7.50%	\$7,125		\$4,950
\$96,000		\$3,190		\$5,316	7.50%	\$7,200		\$4,950
\$97,000		\$3,190		\$5,316	7.50%	\$7,275		\$4,950
\$98,000		\$3,190		\$5,316	7.50%	\$7,350		\$4,950
\$99,000		\$3,190		\$5,316	7.50%	\$7,425		\$4,950
\$100,000		\$3,190		\$6,390		\$8,213		\$5,950
\$101,000		\$3,190		\$6,390		\$8,213		\$5,950
\$102,000		\$3,190		\$6,390		\$8,213		\$5,950
\$103,000		\$3,190		\$6,390		\$8,213		\$5,950
\$104,000		\$3,190		\$6,390		\$8,213		\$5,950
\$105,000		\$3,190		\$6,390		\$8,213		\$5,950
\$106,000		\$3,190		\$6,390		\$8,213		\$5,950
\$107,000		\$3,190		\$6,390		\$8,213		\$5,950



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



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



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



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



	SINGLE		EMPLOYEE & SPOUSE/PARTNER		FAMILY		PARENT/CHILD	
ANNUAL SALARY	% 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



HMO and HDHP Member Contribution Rates

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

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



UNION NEGOTIATED PLANS State Monthly Active Group Monthly Rates

Effective 1/1/2021 to 12/31/2021

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 Copa	ayment 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

^{*} Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.



UNION NEGOTIATED PLANS State Monthly Active Group Monthly Rates

Effective 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