

Chapter 44

P.L. 2020 c.44 (C.52:14- 17.46.14)

Savings Analysis

State of New Jersey

July 2023



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Executive Summary

The purpose of this report is to provide an analysis of estimated savings attributable to changes made to the State Educators Health Benefit Plan (SEHBP) under Chapter 44 [P.L.2020, c.44 (C.52:14- 17.46.14)] over the three-year period from January 1, 2020, to December 31, 2022, pursuant to Aon’s interpretation of the law. This analysis is required under Chapter 44 to determine any further actions necessary by the SEHBP Plan Design Committee. Please refer to the Legislative Overview section of this report for further detail.

The results of this analysis are provided below. However, the reader should note that the available data provided for this analysis was limited, requiring numerous assumptions and projections in several areas to estimate savings. In addition, in some areas available data was not sufficient to produce any estimate of savings. The conclusions in this report include only the areas where estimated savings calculations were performed. Data limitations, assumptions made to resolve those limitations, and areas where calculations were not performed are described in detail in the Data Sources and Limitations section of this report and are essential to understanding the conclusions of this analysis.

Based on the methodology and assumptions contained in this report, the table below presents the estimated net savings resulting from the implementation of Chapter 44:

\$Millions	2020	2021	2022	3-Year Total
Actives				
Estimated Actual Gross Cost	\$2,512.1	\$2,586.9	\$3,785.6	\$8,884.6
Estimated Actual Contributions	(\$395.7)	(\$377.9)	(\$644.7)	(\$1,418.3)
Estimated Actual Net Cost	\$2,116.4	\$2,209.0	\$3,140.9	\$7,466.3
Estimated Baseline Gross Cost	\$2,592.8	\$2,802.8	\$4,055.1	\$9,450.7
Estimated Baseline Contributions	(\$405.6)	(\$465.2)	(\$773.1)	(\$1,643.9)
Estimated Baseline Net Cost	\$2,187.2	\$2,337.6	\$3,282.0	\$7,806.8
Estimated Chapter 44 Impact	(\$70.8)	(\$128.6)	(\$141.1)	(\$340.5)
Early Retirees				
Actual Gross Cost	\$381.8	\$382.7	\$378.5	\$1,143.0
Actual Contributions	Not available	Not available	Not available	Not available
Net Cost	\$381.8	\$382.7	\$378.5	\$1,143.0
Estimated Baseline Gross Cost	\$399.1	\$435.4	\$430.7	\$1,265.2
Estimated Baseline Contributions	Not available	Not available	Not available	Not available
Estimated Baseline Net Cost	\$399.1	\$435.4	\$430.7	\$1,265.2
Estimated Chapter 44 Impact	(\$17.3)	(\$52.7)	(\$52.2)	(\$122.2)
Total				
Estimated Chapter 44 Impact	(\$88.1)	(\$181.3)	(\$193.3)	(\$462.7)

In the above table, “Gross Cost” refers to the cost of the Benefits Plan, after participant cost sharing has been adjudicated. “Contributions” refers to member contributions (employees or retirees), paid to participate in the Plan. “Net Cost” is Gross Cost less Contributions, that is the amount the plan sponsor(s) paid for the Benefits Plan.



Legislative Overview

P.L.2020, c.44 (C.52:14- 17.46.14) (“Chapter 44”), approved on July 1, 2020, and amended on July 7, 2021, altered the benefits landscape of the School Employees’ Health Benefits Program (“SEHBP”) and for school districts which do not participate in the SEHBP. Chapter 44 impacted Actives and Retirees who are not yet eligible for Medicare (“Early Retirees”) and included changes to plan designs offered through the SEHBP, two additional plans which must be offered by all school districts, and changes to participant contributions for individuals who enroll in certain plan design options. Chapter 44 does not impact Retirees who are eligible for Medicare (“Medicare Retirees”). This analysis reflects Aon’s interpretation of the law as outlined below.

Plan Designs

Effective January 1, 2021, the SEHBP offers only the following four PPO plan designs for Actives and Early Retirees:

- SEHBP NJ DIRECT 10 (“DIRECT 10”)
- SEHBP NJ DIRECT 15 (“DIRECT 15”)
- New Jersey Educator’s Health Plan (“NJEHP”)
- Garden State Health Plan (“GSHP”)

Chapter 44 prescribes the plan designs for two new plans, the NJEHP and GSHP. Active employees hired on or after the effective date of Chapter 44 (assumed to be July 1, 2020) are required to enroll in either the NJEHP or GSHP from January 1, 2021, through December 31, 2027. All Early Retirees are required to enroll in the NJEHP or GSHP from January 1, 2021, through December 31, 2027. Beginning January 1, 2028, all participants at SEHBP and non-SEHBP employers may enroll in any available plan design. Components of the plan designs offered by the SEHBP are summarized in the Appendix.

All other Active and Early Retiree plan designs which were available in the SEHBP prior to January 1, 2021, were eliminated as a result of Chapter 44. School districts which do not participate in the SEHBP are permitted to continue offering plan designs offered prior to January 1, 2021, but must also offer the NJEHP and GSHP and, with limited exceptions, may not offer any new health care benefit plans until January 1, 2028. No changes may be made to the plan designs offered to eligible participants in either the SEHBP or outside the SEHBP until January 1, 2028, except to satisfy the savings requirement described in the legislation; or if collective bargaining agreements were negotiated prior to the effective date of Chapter 44 and result in additional premium cost reductions. Any plan design changes made to achieve the Chapter 44 savings requirement must be effective January 1, 2024.



Chapter 44 amended all plan designs offered by the SEHBP to reflect out-of-network reimbursements for physical therapy, chiropractor and acupuncture services equivalent to reimbursements provided under the State Health Benefits Program (“SHBP”) effective beginning August 1, 2020. This requirement does not impact health plans operated by non-SEHBP employers.

Participant Contributions

Chapter 44 prescribes the participant contributions for the NJEHP and GSHP. Participant contributions for plan designs offered by the SEHBP are summarized in the Appendix.

Participants who enroll in either the NJEHP or GSHP are eligible to contribute a percentage of their salary (retirement allowance if retired, including any cost-of-living increases) or a percentage of premium as determined under Chapter 78, P.L. 2011 (“Chapter 78”), whichever is less. Chapter 44 makes no changes to participant contributions for participants enrolling in the DIRECT 10 or DIRECT 15 plan designs offered through the SEHBP. Participants enrolling in the GSHP pay contributions equal to half of the contributions required for the NJEHP, subject to a minimum contribution of 1.5% of salary (retirement allowance if retired, including any cost-of-living increases) as required by law.

There exist certain SEHBP participants who were not required to contribute towards the cost of their health care coverage prior to the adoption of Chapter 44. Similarly, some non-SEHBP employers may have engaged in collective bargaining with their employees that may include provisions for participant contributions different than what is required under Chapter 78. Chapter 44 does not create a new contribution requirement for individuals who are not otherwise required to pay participant contributions prior to the adoption of Chapter 44. Participants who currently pay the full cost of coverage are required to continue contributing the full cost of coverage regardless of their plan election.

From January 1, 2021, through December 31, 2027, SEHBP and non-SEHBP employers may not make any changes to the participant contributions for the NJEHP and GSHP unless in order to satisfy the Chapter 44 savings requirement. Any participant contribution changes made to achieve the Chapter 44 savings requirement must be effective January 1, 2024.

Chapter 44 Savings Requirement

To avoid changes to the plan designs or participant contributions described by Chapter 44, the legislation requires at least \$300 million of cumulative net savings by comparing Plan Years 2020, 2021 and 2022 (January 1, 2020, through December 31, 2022) for all school districts and county colleges both that do participate and do not participate in the SEHBP, including Early Retirees. School districts which realize savings as a result of the implementation of Chapter 44 are required to use those cost savings to directly reduce the amount that is required to be raised by local property taxes, with some exceptions.

Per Chapter 44, the savings is determined by measuring the implementation of the NJEHP and GSHP; changes made to the DIRECT 10 and DIRECT 15 plans offered through the SEHBP; and also includes the value of early plan design changes implemented in Fiscal Year 2020 (July 1, 2019, through June 30, 2020). Per Chapter 44, no monies from the claims stabilization reserve (“CSR”) fund or equivalent fund established or maintained for the SEHBP to pay incurred claims that have not yet been settled shall be



used for calculations of the Chapter 44 savings requirement. Any employers who have collective bargaining agreements in place which provide for greater savings than would be achieved by adopting the NJEHP or GSHP into their programs are expected to engage in collective negotiations to address the financial impact of the difference, which is not addressed in this analysis.

In the event savings resulting from the implementation of Chapter 44 are less than \$300 million, plan design and / or participant contribution changes may be made in order to achieve \$300 million in cumulative net savings by December 31, 2027. Chapter 44 does not specify any required action if the savings target is achieved initially but is subsequently eroded.

To support the determination of the Chapter 44 savings, school districts are required to submit the following data to the Department of Education, the Division of Pensions and Benefits, and the Legislature; separately by coverage category (Single, Employee + Spouse, Parent + Child(ren), Family):

- Total Annual Cost of Health Benefits for Active Employees
- Total Employee Cost-Sharing Contribution
- Net Cost to the School District for Health Benefits
- Number of Covered Employees
- Annual Cost Estimate Per Employee

Methodology

For purposes of this analysis, the estimated financial impact is calculated by comparing actual premiums/costs and participant contributions with a baseline cost estimate actuarially adjusted to exclude benefit and participant contribution change impacts. Baseline gross cost estimates are calculated using actual premiums and enrollment projections for Actives and separately using actual costs for Early Retirees. This analysis does not include any potential financial impact related to financial accounting liabilities or expenses which may arise due to the implementation of Chapter 44.

The determination of the Chapter 44 financial impact includes Active and Early Retirees of public school districts and county colleges in New Jersey. Private schools and charter schools which operate in New Jersey are excluded from consideration in this analysis. Medicare Retirees are also excluded from consideration in this analysis.

Plan Changes

This analysis reflects the following:

- Resolution of the School Employees' Health Benefits Plan Design Committee ("SEHBP PDC") creating a new plan – "New Jersey Educators Health Plan" – and terminating all plans other than SEHBP NJ DIRECT 10, SEHBP NJ DIRECT 15, and the New Jersey Educators Health Plan (NJEHP) for Employees and Retirees that are not Medicare eligible. Gross cost savings in the new plans was estimated using Aon's Actuarial Value model and also included a medical savings estimate provided by Horizon for OON reimbursement changes and a prescription drug savings estimate provided by Optum for mandatory generic, formulary, and corresponding rebate changes.
- Resolution 2020-02 of the SEHBP PDC limiting out of network coverage for certain services. This resolution changed reimbursement for out of network physical therapy, chiropractic, and acupuncture services effective August 1, 2020. This change affects Actives and Early Retirees. Estimated annual medical savings of 7% for Actives and 5.4% for Early Retirees were provided by Horizon.
- Additional financial impacts resulting from administrative changes in the reimbursement policy of the SEHBP affecting out-of-network costs in 2020. Effective March 1, 2020, Out-of-Network medical claims for plans that reimburse based on FAIR Health database are reimbursed based on the National Database of associated charges, rather than based on charges grouped by three-digit zip code. This reimbursement methodology is estimated to reduce projected Local Education Active and Early Retiree PPO medical claims by 5.1% and 3.8% annually, respectively.

Participant Contribution Changes

Prior to Chapter 44, participant contributions were determined as a percent of premium under Chapter 78. Participants who enroll in the NJEHP created by Chapter 44 are eligible to contribute a percentage of their salary (retirement allowance if retired, including any cost-of-living increases) or a percentage of premium as determined under Chapter 78, whichever is less. Chapter 44 makes no changes to



participant contributions for participants enrolling in the DIRECT 10 or DIRECT 15 plan designs offered through the SEHBP. Participants enrolling in the GSHP pay contributions equal to half of the contributions required for the NJEHP, subject to a minimum contribution of 1.5% of salary (retirement allowance if retired, including any cost-of-living increases) as required by law. Additional costs due to contributions which were lowered under Chapter 44 are included in this analysis as a reduction to estimated savings, except as outlined in the Data Sources and Limitations section of this report. A detailed description of the contributions under Chapter 44 are provided in the Appendix section of this report.

Other Considerations

There were shifts in enrollment between available plan options due to the implementation of Chapter 44. To account for how these shifts have influenced potential savings, baseline cost estimates are adjusted to reflect enrollment for each period in plan designs which were available prior to the implementation of Chapter 44 for both Actives and Early Retirees, based on historical enrollment.

A premium holiday was extended to SEHBP participating employers for active employees for the month of January 2022 in recognition of balances in the claims stabilization reserve (“CSR”) which exceeded targets. Per Chapter 44, no monies from the CSR maintained for SEHBP Actives or other funds used to pay incurred claims are included in the calculation of the Chapter 44 financial impact. Actual costs and estimated baseline costs have been adjusted to remove any impact of the contribution holiday from the calculation of the Chapter 44 impact. Aon is not aware of other funds used to pay incurred claims and no other adjustments are reflected in the financial impacts resulting from the implementation of Chapter 44.

Active Methodology

The State of New Jersey provides coverage through the SEHBP to active employees of school districts and other Local Education employers who elect to participate. The SEHBP allows these employers to purchase medical and/or prescription drug coverage on behalf of their employees for premium rates which are set in advance of each plan year. Alternatively, employers who are eligible to enroll in the SEHBP have the option to obtain health insurance coverage on behalf of their employees outside the SEHBP, either through obtaining fully-insured coverage from an insurance provider or through self-insuring the costs of their own benefits program. This analysis includes both employers that participate in the SEHBP and eligible employers that chose not to participate in the SEHBP during the covered time period.

Chapter 44 requires that the estimated financial impact includes county colleges which cover Active employees in the State of New Jersey. Actual and baseline county college costs and participant contributions are estimated based on census data, plan elections, participant contributions and premium costs provided to Aon by the Division of Pensions and Benefits from January 1, 2020, through December 31, 2022.

The estimated Chapter 44 financial impact attributable to Actives is equal to the difference between actual costs / premiums (including projected actual costs) and estimated baseline costs, both net of participant contributions.

Early Retiree Methodology

The State of New Jersey provides coverage to eligible Early Retirees of school districts and other Local Education employers and enrolls these individuals and their covered dependents in the SEHBP, which pays medical and prescription drug claims as they are incurred as well as other costs incurred to administer health care benefits provided through the SEHBP. Actual and estimated baseline costs attributed to Early Retirees are based on aggregated and actuarially adjusted medical and prescription drug costs incurred from January 1, 2020, through December 31, 2022, inclusive of other costs and credits paid and received by the SEHBP.

Early Retiree medical and prescription drug costs include the following components for Plan Years 2020, 2021 and 2022 (January 1, 2020, through December 31, 2022):

- Medical and prescription drug claims incurred through December 31, 2022, with run-out through March 31, 2023.
- Payments made to capitated providers.
- Prescription drug rebates received by the SEHBP for prescription drugs administered through both the medical and prescription drug plans.
- SEHBP surcharge offset, which functions as a credit funded by non-participating Active employers to reduce gross premium rates for SEHBP Early Retirees.
- Administrative fees paid by the SEHBP.
- Investment income and overhead charges.

As of January 1, 2020, Early Retirees had the option to enroll in one of nine medical and prescription drug plan designs offered by the SEHBP. Effective January 1, 2021, Early Retirees were permitted to enroll in the newly introduced NJEHP. Effective July 1, 2022, they could choose between the NJEHP and the GSHP. Actual costs for this analysis reflect actual plan enrollments during this period. Baseline cost estimates for Plan Years 2021 and 2022 are adjusted to presume enrollment in plans offered by the SEHBP prior to the adoption of Chapter 44, based on historical enrollment in available plan options.

Any potential financial impact associated with changes in Early Retiree participant contributions due to Chapter 44 is excluded from this analysis due to limitations as described in the Data Sources and Limitations section of this report.

The estimated Chapter 44 financial impact attributable to Early Retirees is equal to the difference between actual gross costs and estimated baseline gross costs.

Data Sources and Limitations

Active Employees

Active employees may be in the Plan administered by the State, or a variety of other plans run by other administrators. While the Department of Education (DOE) collects actual health care costs and participant contributions for active employees of each school district, by coverage tier and by plan, gaps in that data prevented an adequate comparison for the entire study period. Additional details are described below.

Aon received data from the following sources for the active employee analysis:

- Monthly enrollment files for SEHBP participating employers; provided by the State.
- Working premium rates (gross plan cost) by year, by plan, and by enrollment tier; as listed in the publicly available annual Rate Setting Analysis documents.
- As of the date of this report, the DOE data has been provided for the period January 1, 2020, through June 30, 2022, and projected data has been provided for the period July 1, 2022, through June 30, 2023. This data includes information for both SEHBP-participating and non-participating employers.
 - Not all known employers were included in the DOE data and specific employers included in each year varied.
 - In addition, some other aspects of the data in these files were adjusted where deemed unreasonable, as specified below.
 - Please see the Appendix for a list of employers included in DOE data files in each year.
- County college cost data, by coverage tier and by plan, for the period January 1, 2020, through December 31, 2022: provided by the State.

Limitations on the available data influenced the calculation methods used in this analysis as discussed below:

SEHBP-participating Employers: Monthly enrollment files and working premium rates were used to determine calculated costs for SEHBP-participating employers.

If these employers also appeared on the DOE file and employee contribution information was included, then a total employee cost sharing percentage was calculated for that employer as the ratio of employee contributions to total costs as reported on that file. This percentage was calculated separately for non-SEHBP plans, SEHBP plans that are not NJEHP/GSHP, and for NJEHP/GSHP. To estimate baseline contributions, these percentages were applied to estimated baseline costs for non-SEHBP plans and SEHBP plans that are not NJEHP/GSHP. For NJEHP/GSHP, the average contribution percentage under the baseline non-NJEHP/GSHP groups is applied to the estimated baseline cost for the NJEHP/GSHP. If SEHBP-participating employers were included in one year of the DOE data but not in later years, then the estimated employee cost sharing percentage was carried forward to future years

where DOE data was missing. If SEHBP-participating employers were not included in any year of the DOE data, then any potential Chapter 44 impact on employee contributions was excluded from the analysis. No contribution data was provided for any county colleges and no contribution-related additional costs or savings were estimated for these employers. Please note that contribution changes under Chapter 44 generally reduced cost for employees and increased plan costs; as such where contribution data is not available and contribution impacts have been excluded from the analysis, overall savings estimates may be overstated.

For employers participating in the SEHBP for medical benefits only, no Chapter 44 savings was estimated attributable to carved out Rx benefits.

Non-participating Employers: If non-participating employers appeared on the DOE data, that data was used to estimate calculated gross costs and employee contributions. Savings were estimated for only the years in which each employer appeared in the DOE data. Many individual employers were not included in the DOE data for one or more years, especially for Plan Year 2021, and no savings were estimated for years in which non-participating employers did not appear in the data. Please note that actual plan changes under Chapter 44 for non-SEHBP participating employers for which no data is available may have in fact resulted in overall savings; as such where gross cost data is not available and impacts have been excluded from the analysis, overall savings estimates may be understated. Where the plan name data field for non-participating employers did not match the plan type field (type O = pre-Chapter 44 plan, type A = post-Chapter 44 PPO10/15, type B = NJEHP/GSHP), the plan name field was assumed to be accurate.

Early Retirees

Sourcing data on early retirees is significantly less challenging, as all retirees are in the State run plan. Cost data from that plan was available for the entirety of the study period. Aon was not provided with a reasonable source of data on actual contributions paid by early retirees and any consideration of a potential Chapter 44 impact on early retiree contributions is excluded from this analysis.

Aon received data from the following sources for the early retiree analysis:

- Monthly enrollment files were received from the State for all early retirees.
- Actual claims and administrative cost data were provided by Horizon and Optum
- Additional cost data provided by the State.

Monthly enrollment files and actual cost data were used to determine actual costs for early retirees.

Appendices

SEHBP Plan Designs

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New Jersey Educators Health Plan

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Chapter 78 Contributions

DOE Employer List



SEHBP Plan Designs

Active Plan Designs

The following table summarizes the key plan design components and Actuarial Values of Active plan designs offered under the SEHBP after the implementation Chapter 44:

	DIRECT 10	DIRECT 15	NJEHP	GSHP
In-Network				
Deductible	\$0	\$0	\$0	\$0
Coinsurance OOP Max	\$0	\$400 / \$1,000	\$0	\$0
Total OOP Max	\$400 / \$1,000	\$6,960 / \$13,920	\$500 / \$1,000	\$500 / \$1,000
Coinsurance	10%	10%	10%	10%
Primary Care	\$10	\$15	\$10	\$10
Specialist Care	\$10	\$15	\$15	\$15
Emergency Room	\$25	\$50	\$125	\$125
Inpatient Hospital	\$0	\$0	\$0	\$0
Out-of-Network				
Deductible	\$100 / \$250	\$100 / \$250	\$350 / \$700	\$350 / \$700
Total OOP Max	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000
Coinsurance	20%	30%	30%	30%
Reimbursement Basis	FAIR Health	FAIR Health	200% CMS	200% CMS



	DIRECT 10	DIRECT 15	NJEHP	GSHP
Prescription Drugs				
OOP Max	\$1,740 / \$3,480	\$1,740 / \$3,480	\$1,600 / \$3,200	\$1,600 / \$3,200
Retail Generic	\$3	\$3	\$5	\$5
Retail Preferred Brand	\$10	\$10	\$10	\$10
Retail Non-Preferred Brand	\$10	\$10	Cost Over Gen.	Cost Over Gen.
Mail Generic	\$5	\$5	\$10	\$10
Mail Preferred Brand	\$15	\$15	\$20	\$20
Mail Non-Preferred Brand	\$15	\$15	Cost Over Gen.	Cost Over Gen.
Formulary	Open	Open	Closed	Closed
Actuarial Value				
Medical	98%	97%	97%	97%
Rx	97%	97%	97%	97%
Medical + Rx	98%	97%	97%	97%

Prescription drug plan design components and Actuarial Values for the DIRECT 10 and DIRECT 15 plans are shown for the prescription drug copay plan option.

Deductibles, coinsurances and out-of-pocket maximums are provided for single and family coverages.

In-network coinsurance payments are required only on select services.

Consistent with the SHBP: out-of-network chiropractor reimbursements are equal to the lesser of \$35 per visit or 75% of the in-network cost per visit; out-of-network acupuncture reimbursements are equal to the lesser of \$60 per visit or 75% of the in-network cost per visit; and out-of-network physical therapy reimbursements are equal to 75% of the in-network cost per visit.

For participants who enroll in either the NJEHP or GSHP: under a patient centered medical home model, there is no office visit copay for primary care for participants who select and commit to a patient centered medical home for primary care in accordance with plan rules and regulations.



Early Retiree Plan Designs

The following table summarizes the key plan design components and Actuarial Values of Early Retiree plan designs offered under the SEHBP after the implementation of Chapter 44:

	DIRECT 10	DIRECT 15	NJEHP	GSHP
In-Network				
Deductible	\$0	\$0	\$0	\$0
Coinsurance OOP Max	\$0	\$400 / \$1,000	\$0	\$0
Total OOP Max	\$400 / \$1,000	\$7,349 / \$14,698	\$500 / \$1,000	\$500 / \$1,000
Coinsurance	0%	0%	10%	10%
Primary Care	\$10	\$15	\$10	\$10
Specialist Care	\$10	\$15	\$15	\$15
Emergency Room	\$25	\$50	\$125	\$125
Inpatient Hospital	\$0	\$0	\$0	\$0
Out-of-Network				
Deductible	\$100 / \$250	\$100 / \$250	\$350 / \$700	\$350 / \$700
Total OOP Max	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000
Coinsurance	20%	30%	30%	30%
Reimbursement Basis	FAIR Health	FAIR Health	200% CMS	200% CMS



	DIRECT 10	DIRECT 15	NJEHP	GSHP
Prescription Drugs				
OOP Max	\$1,411 / \$2,822	\$1,411 / \$2,822	\$1,600 / \$3,200	\$1,600 / \$3,200
Retail Generic	\$10	\$10	\$5	\$5
Retail Preferred Brand	\$21	\$21	\$10	\$10
Retail Non-Preferred Brand	\$42	\$42	Cost Over Gen.	Cost Over Gen.
Mail Generic	\$5	\$5	\$10	\$10
Mail Preferred Brand	\$31	\$31	\$20	\$20
Mail Non-Preferred Brand	\$52	\$52	Cost Over Gen.	Cost Over Gen.
Formulary	Open	Open	Closed	Closed
Actuarial Value				
Medical	98%	98%	98%	98%
Rx	93%	93%	96%	96%
Medical + Rx	97%	97%	98%	98%

As of January 1, 2021, all Early Retirees are required to enroll in the NJEHP until January 1, 2028.

Deductibles, coinsurances, and out-of-pocket maximums are provided for single and family coverages.

In-network coinsurance payments are required only on select services.

Consistent with the SHBP: out-of-network chiropractor reimbursements are equal to the lesser of \$35 per visit or 75% of the in-network cost per visit; out-of-network acupuncture reimbursements are equal to the lesser of \$60 per visit or 75% of the in-network cost per visit; and out-of-network physical therapy reimbursements are equal to 75% of the in-network cost per visit.

For participants who enroll in either the NJEHP or GSHP: under a patient centered medical home model, there is no office visit copay for primary care for participants who select and commit to a patient centered medical home for primary care in accordance with plan rules and regulations.



Chapter 44 Participant Contributions

Participants who enroll in either the NJEHP or GSHP are eligible to contribute a percentage of their salary (retirement allowance if retired, including any cost-of-living increases) or a percentage of premium as determined under Chapter 78, whichever is less. Chapter 44 makes no changes to participant contributions for participants enrolling in the DIRECT 10 or DIRECT 15 plan designs offered through the SEHBP.

New Jersey Educator's Health Plan

The following table summarizes the percentage of annual income participant contributions prescribed under Chapter 44 for Actives and Early Retirees who enroll in the NJEHP:

Annual Income	Single	Parent + Child(ren)	Employee + Spouse	Family
Percentage of Annual Income Contributed (Salary if Active, Retirement Allowance if Retired)				
\$40,000 or Less	1.70%	2.20%	2.80%	3.30%
\$40,001 to \$50,000	1.90%	2.50%	3.30%	3.90%
\$50,001 to \$60,000	2.20%	2.80%	3.90%	4.40%
\$60,001 to \$70,000	2.50%	3.00%	4.40%	5.00%
\$70,001 to \$80,000	2.80%	3.30%	5.00%	5.50%
\$80,001 to \$90,000	3.00%	3.60%	5.50%	6.00%
\$90,001 to \$100,000	3.30%	3.90%	6.00%	6.60%
\$100,001 or More	3.60%	4.40%	6.60%	7.20%

Participants who currently pay the full cost of coverage are required to continue contributing the full cost of coverage.



Garden State Health Plan

Participants enrolling in the GSHP pay contributions equal to half of the contributions required for the NJEHP, subject to a minimum contribution of 1.5% of salary (retirement allowance if retired, including any cost-of-living increases) as required by law.

The following table summarizes the percentage of annual income participant contributions prescribed under Chapter 44 for Actives and Early Retirees who enroll in the GSHP:

Annual Income	Single	Parent + Child(ren)	Employee + Spouse	Family
Percentage of Annual Income Contributed (Salary if Active, Retirement Allowance if Retired)				
\$40,000 or Less	1.50%	1.50%	1.50%	1.65%
\$40,001 to \$50,000	1.50%	1.50%	1.65%	1.95%
\$50,001 to \$60,000	1.50%	1.50%	1.95%	2.20%
\$60,001 to \$70,000	1.50%	1.50%	2.20%	2.50%
\$70,001 to \$80,000	1.50%	1.65%	2.50%	2.75%
\$80,001 to \$90,000	1.50%	1.80%	2.75%	3.00%
\$90,001 to \$100,000	1.65%	1.95%	3.00%	3.30%
\$100,001 or More	1.80%	2.20%	3.30%	3.60%

Participants who currently pay the full cost of coverage are required to continue contributing the full cost of coverage.



Chapter 78 Contributions

The following table summarizes the maximum contribution prescribed under Chapter 44 for Actives and Early Retirees who do not currently contribute the full cost of coverage, determined as a percentage of the cost of coverage (the premium or periodic charges for medical and prescription drug coverage)

Annual Income	Single	Parent + Child(ren)	Employee + Spouse	Family
Percentage of the Cost of Coverage Contributed				
Less Than \$20,000	4.50%	3.50%	3.50%	3.00%
\$20,000 to \$24,999	5.50%	3.50%	3.50%	4.00%
\$25,000 to \$29,999	7.50%	4.50%	4.50%	4.00%
\$30,000 to \$34,999	10.00%	6.00%	6.00%	5.00%
\$35,000 to \$39,999	11.00%	7.00%	7.00%	6.00%
\$40,000 to \$44,999	12.00%	8.00%	8.00%	7.00%
\$45,000 to \$49,999	14.00%	10.00%	10.00%	9.00%
\$50,000 to \$54,999	20.00%	15.00%	15.00%	12.00%
\$55,000 to \$59,999	23.00%	17.00%	17.00%	14.00%
\$60,000 to \$64,999	27.00%	21.00%	21.00%	17.00%
\$65,000 to \$69,999	29.00%	23.00%	23.00%	19.00%
\$70,000 to \$74,999	32.00%	26.00%	26.00%	22.00%
\$75,000 to \$79,999	33.00%	27.00%	27.00%	23.00%
\$80,000 to \$84,999	34.00%	28.00%	28.00%	24.00%
\$85,000 to \$89,999	34.00%	30.00%	30.00%	26.00%
\$90,000 to \$94,999	34.00%	30.00%	30.00%	28.00%
\$95,000 to \$99,999	35.00%	30.00%	30.00%	29.00%
\$100,000 to \$109,999	35.00%	35.00%	35.00%	32.00%
\$110,000 or More	35.00%	35.00%	35.00%	35.00%



DOE Employer List

The following table summarizes the employers with data provided by the Department of Education for each Fiscal Year. Note that data may not have been provided for every month during the fiscal year period.

District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
0010	1017	Absecon Public Schools District	Y		Y	Y
0020	0684	Alexandria Township School District	Y		Y	Y
0030	0813	Allamuchy Township School District	Y		Y	Y
0040	0578	Allendale Public School District	Y		Y	Y
0060	0772	Alloway Twp School District	Y	Y	Y	Y
0070	0814	Alpha Borough School District	Y		Y	Y
0080	0298	Alpine School District	Y		Y	Y
0090	1419	Andover Regional School District	Y	Y	Y	Y
0100	1098	Asbury Park School District	Y	Y	Y	Y
0110	1018	Atlantic City School District	Y	Y	Y	Y
0120	1023	Atlantic County Vocational School District	Y	Y	Y	Y
0125	1829	Atlantic County Special Services School District	Y	Y	Y	Y
0130	0199	Atlantic Highlands School District	Y	Y	Y	Y
0150	0196	Audubon Public School District	Y	Y	Y	Y
0170	0148	Avalon School District		Y	Y	Y
0180	1099	Avon Boro School District	Y	Y	Y	Y
0185	0766	Barnegat Township School District			Y	Y
0190	0179	Barrington School District	Y		Y	Y
0210	0754	Bay Head Borough School District	Y		Y	Y
0220	1081	Bayonne School District	Y	Y	Y	Y
0225	8009	Bayshore Jointure Commission School District	Y		Y	Y
0230	0755	Beach Haven School District	Y	Y	Y	Y
0240	0782	Bedminster Township Public School District		Y	Y	Y
0250	1066	Belleville Public School District	Y	Y	Y	Y
0260	0834	Bellmawr Public School District	Y		Y	Y
0270	1100	Belmar Elementary School District		Y	Y	Y
0280	0120	Belvidere School District		Y	Y	Y
0285	1611	Bergen County Special Services School District	Y		Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
0290	1052	Bergen County Vocational Technical School District	Y		Y	Y
0300	1024	Bergenfield Borough School District	Y		Y	Y
0310	1148	Berkeley Heights School District		Y	Y	Y
0320	0111	Berkeley Township School District	Y		Y	Y
0330	0272	Berlin Borough School District		Y	Y	Y
0340	0627	Berlin Township School District		Y	Y	Y
0350	0783	Bernards Township School District		Y	Y	Y
0370	0685	Bethlehem Township School District		Y	Y	Y
0380	1168	Beverly City School District	Y		Y	Y
0390	1298	Black Horse Pike Regional School District	Y		Y	Y
0400	0815	Blairstown Elementary Township School District	Y		Y	Y
0410	1067	Bloomfield Township School District	Y		Y	Y
0420	0243	Bloomington School District			Y	Y
0430	0686	Bloomsbury Borough School District	Y		Y	Y
0440	1025	Bogota Public School District	Y		Y	Y
0450	1116	Boonton Town Public School District	Y		Y	Y
0460	0739	Boonton Township School District	Y		Y	Y
0475	1431	Bordentown Regional School District		Y	Y	Y
0490	0273	Bound Brook School District		Y	Y	Y
0500	1101	Bradley Beach School District		Y	Y	Y
0510	0784	Branchburg Township School District	Y		Y	Y
0530	0193	Brick Township Public School District	Y		Y	Y
0540	1064	Bridgeton City School District	Y	Y	Y	Y
0555	0324	Bridgewater-Raritan Regional School District	Y	Y	Y	Y
0560	1102	Brielle Boro School District		Y		Y
0570	1019	Brigantine Public School District	Y	Y	Y	Y
0580	0628	Brooklawn Public School District	Y	Y	Y	Y
0590	1406	Buena Regional School District	Y		Y	Y
0600	1053	Burlington City Public School District	Y		Y	Y
0605	1624	Burlington County Special Services School District	Y	Y	Y	Y
0610	1411	Burlington County Institute of Technology School District	Y	Y	Y	Y
0620	0603	Burlington Township School District	Y		Y	Y
0630	1117	Butler Public School District	Y	Y	Y	Y
0640	0797	Byram Township School District		Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
0660	1068	Caldwell-West School District	Y		Y	Y
0670	0687	Califon Borough School District	Y		Y	Y
0680	0299	Camden City School District	Y	Y	Y	Y
0695	1726	Camden County Educational Services Commission	Y		Y	Y
0700	1059	Camden County Technical School District	Y		Y	Y
0710	0647	Cape May City School District	Y	Y	Y	Y
0715	1643	Cape May County Special Services School District	Y		Y	Y
0720	1063	Cape May County Technical High School District	Y		Y	Y
0740	0579	Carlstadt Public School District		Y	Y	Y
0745	1515	Carlstadt-East Rutherford Regional High School District		Y	Y	Y
0750	1091	Carteret Public School District			Y	Y
0760	0664	Cedar Grove Township School District			Y	Y
0770	1281	Central Regional School District	Y	Y	Y	Y
0785	1792	School District of the Chathams	Y		Y	Y
0800	0269	Cherry Hill School District	Y		Y	Y
0820	0741	Chester Township School District		Y	Y	Y
0830	0604	Chesterfield Township School District	Y		Y	Y
0840	0605	Cinnaminson Township School District	Y		Y	Y
0850	1149	Clark Township Public School District	Y		Y	Y
0860	0326	Clayton Public School District	Y	Y	Y	Y
0870	1343	Clearview Regional High School District		Y	Y	Y
0880	0630	Clementon Elementary School District		Y	Y	Y
0890	0334	Cliffside Park School District	Y			
0900	1289	Clifton Public School District		Y	Y	Y
0910	0688	Clinton-Glen Gardner School District	Y		Y	Y
0920	0689	Clinton Township School District	Y		Y	Y
0930	0580	Closter Public School District	Y		Y	Y
0940	1055	Collingswood Public School District		Y	Y	Y
0945	0722	Colts Neck Township School District	Y		Y	Y
0950	0656	Commercial Township School District	Y		Y	Y
0970	0710	Cranbury Township School District	Y		Y	Y
0980	1150	Cranford Public School District	Y		Y	Y
0990	0305	Cresskill Public School District	Y		Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
0995	1533	Cumberland County Board of Vocational Education	Y	Y	Y	Y
0997	1668	Cumberland Regional School District		Y	Y	Y
1000	1103	Deal Boro School District	Y	Y	Y	Y
1020	0147	Deerfield Township School District	Y		Y	Y
1030	0163	Delanco Township School District	Y		Y	Y
1040	0690	Delaware Township School District	Y		Y	Y
1050	1321	Delaware Valley Regional High School District	Y		Y	Y
1060	0606	Delran Township School District	Y		Y	Y
1070	0581	Demarest School District	Y		Y	Y
1080	0648	Dennis Township School District		Y	Y	Y
1090	1119	Denville Township K-8 School District	Y	Y	Y	Y
1100	0668	Deptford Township Public School District		Y	Y	Y
1110	1120	Dover Public School District	Y		Y	Y
1120	0657	Downe Township School District	Y		Y	Y
1130	1026	Dumont Public School District	Y	Y	Y	Y
1140	0310	Dunellen Public School District	Y	Y	Y	Y
1150	0756	Eagleswood Township School District	Y	Y	Y	Y
1160	0691	East Amwell Township School District	Y	Y	Y	Y
1170	0711	East Brunswick Township School District	Y		Y	Y
1180	0669	East Greenwich Township School District		Y	Y	Y
1190	0742	East Hanover Township School District	Y		Y	Y
1200	0681	East Newark School District	Y	Y	Y	Y
1210	1069	East Orange School District		Y	Y	Y
1230	0185	East Rutherford School District	Y		Y	Y
1245	0306	East Windsor Regional School District	Y		Y	Y
1250	0607	Eastampton Township School District	Y		Y	Y
1255	1447	Eastern Camden County Regional School District	Y	Y	Y	Y
1260	1104	Eatontown Public School District	Y	Y	Y	Y
1270	0316	Edgewater School District	Y	Y	Y	Y
1280	0608	Edgewater Park Township School District		Y	Y	Y
1290	1094	Edison Township School District		Y	Y	
1300	1020	Egg Harbor City School District	Y		Y	Y
1310	0569	Egg Harbor Township School District	Y		Y	Y
1320	1287	Elizabeth Public Schools	Y		Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
1330	0293	Elk Township School District	Y	Y	Y	Y
1345	1027	Elmwood Park School District	Y		Y	Y
1350	0774	Elsinboro Township School District	Y		Y	Y
1360	0582	Emerson Public School District	Y		Y	Y
1370	1028	Englewood Public School District	Y	Y	Y	Y
1376	1317	South Hunterdon Regional School District	Y		Y	Y
1380	0583	Englewood Cliffs School District	Y		Y	Y
1387	1725	Essex Regional Educational Services Commission			Y	Y
1390	0667	Essex County Schools of Technology			Y	Y
1400	1070	Essex Fells School District		Y		Y
1410	0570	Estell Manor School District	Y	Y	Y	Y
1420	0165	Evesham Township School District	Y	Y		Y
1430	1086	Ewing Township School District			Y	Y
1440	0723	Fair Haven School District		Y	Y	Y
1450	1029	Fair Lawn Public School District	Y		Y	Y
1460	0658	Fairfield Township School District (Cumberland County)	Y	Y	Y	Y
1465	1169	Fairfield Public School District (Essex County)	Y		Y	Y
1470	1030	Fairview Public School District	Y		Y	Y
1490	0724	Farmingdale Public School District	Y	Y	Y	Y
1510	0149	Flemington-Raritan Regional School District	Y		Y	Y
1520	0335	Florence Township School District	Y		Y	Y
1530	1121	Florham Park School District	Y	Y	Y	Y
1540	0571	Folsom Borough School District	Y		Y	Y
1550	1031	Fort Lee School District	Y		Y	Y
1560	0798	Frankford Township Consolidated School District		Y	Y	Y
1570	0173	Franklin Borough School District	Y	Y	Y	Y
1580	0584	Franklin Lakes School District	Y		Y	Y
1590	0670	Township of Franklin School District (Gloucester County)		Y	Y	Y
1600	0692	Franklin Township School District (Hunterdon County)	Y		Y	Y
1610	0110	Franklin Township Public School District (Somerset County)			Y	Y
1620	0816	Franklin Township School District (Warren County)	Y		Y	Y
1630	0799	Fredon Township School District		Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
1640	1105	Freehold Borough School District	Y	Y	Y	Y
1650	1106	Freehold Regional High School District	Y		Y	Y
1660	0725	Freehold Township School District		Y	Y	Y
1670	0817	Frelinghuysen Township School District	Y		Y	Y
1680	0693	Frenchtown Borough School District	Y		Y	Y
1690	0572	Galloway Township Public School District	Y		Y	Y
1700	1032	Garfield Public School District	Y	Y	Y	Y
1710	1151	Garwood Boro		Y	Y	Y
1715	1423	Gateway Regional High School District	Y		Y	Y
1720	0631	Gibbsboro Elementary School District	Y		Y	Y
1730	0224	Glassboro School District		Y	Y	Y
1750	1071	Glen Ridge Public School District	Y		Y	Y
1760	0295	Glen Rock Public School District	Y		Y	Y
1770	1056	Gloucester City Public School District		Y	Y	Y
1774	1721	Gloucester County Special Services School District	Y		Y	Y
1775	1592	Gloucester County Vocational-Technical School District	Y		Y	Y
1780	0632	Gloucester Township Public Schools	Y		Y	Y
1785	1854	Great Meadows Regional School District		Y	Y	Y
1790	1318	Greater Egg Harbor Regional High School District	Y	Y	Y	Y
1800	0800	Green Township School District		Y	Y	
1801	8200	Camden Prep, Inc.		Y		
1810	0786	Green Brook Township Public School District	Y	Y	Y	Y
1820	0659	Greenwich Township School District (Cumberland County)	Y	Y	Y	Y
1830	0671	Greenwich Township School District (Gloucester County)		Y	Y	Y
1840	0818	Greenwich Township School District (Warren County)	Y			Y
1850	0682	Guttenberg School District	Y	Y	Y	Y
1860	1033	Hackensack School District	Y	Y	Y	Y
1870	1164	Hackettstown Public School District		Y	Y	Y
1880	0633	HADDON HEIGHTS School District		Y	Y	Y
1890	1057	Haddon Township School District		Y	Y	Y
1900	0181	Haddonfield School District	Y		Y	Y
1910	0610	Hainesport Township School District	Y		Y	
1920	0155	Haledon Public School District	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
1930	0285	Hamburg School District	Y		Y	Y
1940	0573	Hamilton Township School District (Atlantic)	Y		Y	Y
1950	1087	Hamilton Township Public School District (Mercer)	Y		Y	Y
1960	0112	Hammonton School District	Y		Y	Y
1970	0695	Hampton Borough School District		Y	Y	
1980	0801	Hampton Township School District	Y		Y	Y
1990	0832	Hanover Park Regional High School District	Y		Y	Y
2000	0743	Hanover Township School District	Y	Y	Y	Y
2010	1122	Harding Township School District	Y		Y	Y
2030	0802	Hardyston Township School District	Y		Y	Y
2040	0820	Harmony Township School District	Y	Y	Y	Y
2050	0585	Harrington Park School District	Y		Y	Y
2060	1082	Harrison Public Schools	Y		Y	Y
2070	0341	Harrison Township School District	Y		Y	Y
2080	0307	Hasbrouck Heights School District	Y	Y	Y	Y
2090	0586	Haworth Public School District	Y	Y	Y	Y
2100	0114	Hawthorne Public School District	Y	Y	Y	Y
2105	0732	Hazlet Township Public School District	Y		Y	Y
2120	1390	Henry Hudson Regional School District	Y		Y	Y
2140	0696	High Bridge Borough School District	Y		Y	Y
2150	0291	Highland Park Boro School District	Y	Y	Y	Y
2160	1107	Highlands Borough School District	Y		Y	Y
2165	1433	High Point Regional High School District				Y
2170	0787	Hillsborough Township Public School District	Y	Y	Y	Y
2180	1034	Hillsdale School District	Y		Y	Y
2190	1152	Hillside Public School District			Y	Y
2200	0230	Ho-Ho-Kus School District	Y	Y	Y	Y
2210	1083	Hoboken Public School District	Y	Y	Y	Y
2220	0152	Holland Township School District	Y		Y	Y
2230	0229	Holmdel Township School District	Y		Y	Y
2240	0803	Hopatcong Borough School District			Y	Y
2250	0821	Hope Township School District	Y		Y	Y
2270	0297	Hopewell Township School District	Y	Y	Y	Y
2280	1461	Hopewell Valley Regional School District	Y		Y	Y
2290	0159	Howell Township Public School District	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
2295	1584	Hudson County Schools of Technology School District	Y	Y	Y	Y
2300	0831	Hunterdon Central Regional High School District	Y		Y	Y
2305	1738	Hunterdon County Educational Services Commission	Y	Y	Y	Y
2308	1852	Hunterdon County Vocational School District	Y	Y	Y	Y
2330	1072	Irvington Public School District				Y
2350	0758	Island Heights School District	Y		Y	Y
2360	0292	Jackson Township School District	Y	Y	Y	Y
2370	0130	Jamesburg Public School District	Y			Y
2380	0240	Jefferson Township Public School District	Y	Y	Y	Y
2390	0683	Jersey City Public Schools	Y		Y	Y
2400	1170	Keansburg School District			Y	Y
2410	1292	Kearny		Y	Y	Y
2420	1153	Kenilworth School District		Y	Y	Y
2430	1108	Keyport School District	Y		Y	Y
2440	1395	Kingsway Regional School District		Y	Y	Y
2450	0697	Kingwood Township School District		Y	Y	Y
2460	0744	Kinnelon School District	Y	Y	Y	Y
2465	1605	Kittatinny Regional School District	Y		Y	Y
2470	0822	Knowlton Township School District	Y		Y	Y
2480	0759	Lacey Township School District	Y	Y	Y	Y
2490	0804	Lafayette Township School District	Y		Y	Y
2500	0760	Lakehurst School District	Y	Y	Y	Y
2510	1300	Lakeland Regional High School District	Y	Y	Y	Y
2520	1133	Lakewood Township School District	Y		Y	Y
2540	0635	Laurel Springs School District	Y	Y	Y	Y
2550	1134	Lavallette Borough School District		Y	Y	Y
2560	0636	Lawnside School District		Y		Y
2570	0660	Lawrence Township School District (Cumberland)	Y	Y	Y	Y
2580	1088	Lawrence Township Public School District (Mercer)	Y		Y	Y
2590	0699	Lebanon Borough School District	Y		Y	Y
2600	0706	Lebanon Township School District	Y		Y	Y
2610	1299	Lenape Regional High School District	Y		Y	Y
2615	1586	Lenape Valley Regional High School District			Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
2620	0223	Leonia Public School District	Y		Y	Y
2650	0232	Lincoln Park School District	Y		Y	Y
2660	1154	Linden Public School District		Y	Y	Y
2670	0268	Lindenwold Public School District	Y		Y	Y
2680	0574	Linwood City School District	Y		Y	Y
2690	0761	Little Egg Harbor Township School District	Y			Y
2700	0767	Little Falls Township Public School District	Y		Y	Y
2710	0156	Little Ferry Public School District	Y		Y	Y
2720	0727	Little Silver Boro School District		Y	Y	Y
2730	1073	Livingston Board of Education School District	Y	Y	Y	Y
2740	1035	Lodi School District		Y	Y	Y
2750	0672	Logan Township School District		Y	Y	Y
2760	0330	Long Beach Island Consolidated School District	Y		Y	Y
2770	1109	LONG BRANCH PUBLIC SCHOOL District	Y		Y	Y
2790	0824	Lopatcong Township School District	Y		Y	Y
2800	0775	The Lower Alloways Creek School District	Y		Y	Y
2820	1314	Lower Cape May Regional School District	Y		Y	Y
2840	0649	Lower Township Elementary School District	Y		Y	Y
2850	0611	Lumberton Township Board of Education	Y		Y	Y
2860	1294	Lyndhurst Public School District	Y	Y	Y	Y
2870	1123	Madison Public School District	Y		Y	Y
2890	0637	Magnolia School District		Y	Y	Y
2900	0587	Mahwah Township Public School District	Y		Y	Y
2910	1330	Mainland Regional High School	Y	Y	Y	Y
2920	1435	Manalapan-Englishtown Regional School District	Y		Y	Y
2930	1110	Manasquan School District	Y		Y	Y
2940	0762	Manchester Township School District	Y		Y	Y
2950	0776	Mannington Township School District	Y		Y	Y
2960	0157	Mansfield Township School District (Burlington)	Y		Y	Y
2970	0825	Mansfield Township Elementary School District (Warren County)		Y		Y
2990	0271	Mantua Township School District	Y		Y	Y
3000	1144	Manville School District		Y	Y	Y
3010	0267	Maple Shade School District		Y	Y	Y
3020	0225	Margate City School District		Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
3030	0729	Marlboro Township School District	Y	Y	Y	Y
3040	1438	Matawan-Aberdeen Regional School District	Y	Y	Y	Y
3050	0661	Maurice River Township School District	Y	Y	Y	Y
3060	0186	Maywood School District	Y		Y	Y
3070	0613	Medford Lakes School District		Y	Y	Y
3080	0612	Medford Township School District	Y		Y	Y
3090	0115	Mendham Borough School District	Y		Y	Y
3100	0745	Mendham Township School District	Y	Y		Y
3103	1708	Mercer County Special Services School District	Y		Y	Y
3105	1512	Area Vocational Technical School District of Mercer County	Y	Y	Y	Y
3110	0233	Merchantville School District	Y	Y	Y	Y
3120	0190	Metuchen Public School District	Y		Y	Y
3130	0154	Middle Township Public School District	Y		Y	Y
3140	1092	Middlesex Borough School District	Y		Y	Y
3145	1699	Educational Services Commission of New Jersey	Y		Y	Y
3150	1096	Middlesex County Vocational and Technical School District	Y	Y	Y	Y
3160	0127	Middletown Township Public School District	Y		Y	Y
3170	0237	Midland Park School District	Y	Y	Y	Y
3180	0700	Milford Borough School District	Y	Y	Y	Y
3190	1074	Millburn Township School District	Y		Y	Y
3200	0730	Millstone Township School District	Y	Y	Y	Y
3220	0714	Milltown School District	Y			Y
3230	1065	Millville School District	Y		Y	Y
3240	0746	Mine Hill Township School District	Y	Y	Y	Y
3250	1171	Monmouth Beach School District	Y		Y	Y
3255	1736	Monmouth-Ocean Educational Services Commission School District	Y		Y	Y
3260	1360	Monmouth County Vocational School District	Y		Y	Y
3270	1333	Monmouth Regional High School	Y	Y	Y	Y
3280	0317	Monroe Township Public School District (Gloucester County)	Y	Y	Y	Y
3290	0715	Monroe Township School District (Middlesex County)			Y	Y
3300	0805	Montague Township School District	Y		Y	Y
3310	1075	Montclair Public School District				Y
3320	0789	Montgomery Township School District	Y		Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
3330	0588	Montvale Board of Education School District	Y		Y	Y
3340	0747	Montville Township School District	Y		Y	Y
3350	0589	Moonachie School District	Y		Y	Y
3360	0264	Moorestown Township Public School District		Y	Y	Y
3364	1626	Educational Services Commission of Morris County		Y	Y	Y
3365	1541	Morris County Vocational School District	Y	Y	Y	Y
3370	1132	Morris Hills Regional School District	Y		Y	Y
3380	0303	Morris Plains School District	Y		Y	Y
3385	1602	Morris School District	Y		Y	Y
3395	1806	Morris-Union Jointure Commission School District	Y		Y	Y
3410	0748	Mount Arlington Public School District	Y		Y	Y
3420	0638	Mt. Ephraim School District		Y	Y	Y
3430	0170	Mount Holly Township Public School District	Y		Y	Y
3440	0614	Mount Laurel Township School District		Y	Y	Y
3450	0123	Mount Olive Township School District	Y		Y	Y
3460	1126	Mountain Lakes Public School District	Y	Y	Y	Y
3470	1155	Mountainside School District	Y			Y
3480	0575	Mullica Township School District	Y		Y	Y
3490	0673	National Park Boro School District	Y		Y	Y
3500	0731	Neptune City School District	Y		Y	Y
3510	1111	Neptune Township School District	Y	Y	Y	Y
3520	0270	Netcong School District	Y		Y	Y
3530	1093	New Brunswick School District	Y		Y	Y
3540	0615	New Hanover Township	Y	Y	Y	Y
3550	1036	New Milford Public School District	Y		Y	Y
3560	1156	New Providence School District	Y		Y	Y
3570	0197	Newark Public School District	Y		Y	Y
3590	0129	Newton Public School District			Y	Y
3600	1037	North Arlington School District	Y		Y	Y
3610	1084	North Bergen School District	Y	Y	Y	Y
3620	0716	North Brunswick Township School District	Y		Y	Y
3630	0234	North Caldwell School District	Y		Y	Y
3640	0308	North Haledon School District		Y	Y	Y
3650	0616	North Hanover Township School District	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
3660	0701	North Hunterdon-Voorhees Regional High School District	Y		Y	Y
3670	1145	North Plainfield School District		Y	Y	Y
3675	1531	North Warren Regional School District	Y	Y	Y	Y
3680	1060	North Wildwood School District	Y	Y	Y	Y
3690	1341	Northern Burlington County Regional School District	Y		Y	Y
3700	1399	Northern Highlands Regional High School District	Y		Y	Y
3710	0590	Northern Valley Regional High School District	Y		Y	Y
3720	1021	Northfield City School District		Y	Y	Y
3730	0591	Northvale Public School District	Y	Y	Y	Y
3740	0592	Norwood Public School District	Y	Y	Y	Y
3750	1076	Nutley Public School District	Y		Y	Y
3760	0289	Oakland Public School District	Y	Y	Y	Y
3770	0228	Oaklyn Public School District		Y	Y	Y
3780	0238	Ocean City School District	Y		Y	Y
3790	1357	Ocean County Vocational Technical School District	Y	Y	Y	Y
3800	1136	Ocean Gate School District	Y	Y	Y	Y
3810	0315	Township of Ocean School District (Monmouth County)	Y		Y	Y
3820	0763	Ocean Township School District (Ocean County)			Y	Y
3830	1112	Oceanport School District	Y	Y	Y	Y
3840	0311	Ogdensburg Borough School District	Y	Y	Y	Y
3845	0713	Old Bridge Township School District	Y		Y	Y
3850	0593	Old Tappan Public School District	Y		Y	Y
3860	0777	Oldmans Township School District	Y	Y	Y	Y
3870	1038	Oradell Public School District	Y		Y	Y
3880	1077	ORANGE BOARD OF EDUCATION School District	Y	Y	Y	Y
3890	0826	Oxford Township School District	Y		Y	Y
3910	1039	Palisades Park School District	Y		Y	Y
3920	1054	Palmyra Public School District	Y		Y	Y
3930	0124	Paramus Public School District	Y		Y	Y
3940	1040	Park Ridge School District	Y		Y	Y
3950	1127	Parsippany-Troy Hills Township School District	Y		Y	Y
3960	0594	Pascack Valley Regional High School District	Y	Y	Y	Y
3970	1290	Passaic City School District	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
3975	1848	Northern Region Educational Services Commission			Y	Y
3980	1331	Passaic County Manchester Regional High School District	Y	Y	Y	Y
3990	0158	Passaic Valley Regional High School District #1	Y	Y	Y	Y
3995	1420	Passaic County Technical-Vocational School District	Y	Y	Y	Y
4000	0338	Long Hill Township School District	Y		Y	Y
4010	0151	Paterson Public School District	Y		Y	Y
4020	0675	Paulsboro School District	Y		Y	Y
4050	0265	Pemberton Township School District	Y	Y	Y	Y
4060	0639	Pennsauken Township Board of Education School District		Y	Y	Y
4070	0778	Penns Grove-Carneys Point Regional School District	Y	Y	Y	Y
4075	0327	Pennsville School District		Y	Y	Y
4080	0749	Pequannock Township School District	Y		Y	Y
4090	0275	Perth Amboy Public School District	Y		Y	Y
4100	1166	Phillipsburg School District		Y	Y	Y
4105	1672	Pinelands Regional School District			Y	Y
4110	0640	Pine Hill School District	Y		Y	Y
4130	0717	Piscataway Township School District	Y		Y	Y
4140	0676	Pitman Boro School District	Y		Y	Y
4150	0779	Pittsgrove Township School District	Y		Y	Y
4160	1157	Plainfield Public School District		Y	Y	Y
4180	0145	Pleasantville Public School District	Y		Y	Y
4190	0764	Plumsted Township School District	Y		Y	Y
4200	0828	Pohatcong Township School District	Y		Y	Y
4210	1137	Point Pleasant Borough School District	Y		Y	Y
4220	1138	Point Pleasant Beach School District	Y	Y	Y	Y
4230	1141	Pompton Lakes School District	Y		Y	Y
4240	0576	Port Republic School District		Y	Y	Y
4255	1487	Princeton Public School District	Y	Y	Y	Y
4270	0189	Prospect Park Public School District	Y		Y	Y
4280	0780	Quinton Township School District			Y	Y
4290	0239	Rahway Public School District	Y		Y	Y
4300	0833	Ramapo Indian Hills Regional High School District	Y		Y	Y
4310	1041	Ramsey School District	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
4320	0169	Rancocas Valley Regional High School District	Y		Y	Y
4330	0750	Randolph Township School District	Y		Y	Y
4350	0702	Readington Township School District	Y		Y	Y
4360	1293	Red Bank Borough Public School District	Y		Y	Y
4365	1543	Red Bank Regional School District		Y	Y	Y
4370	1042	Ridgefield School District	Y		Y	Y
4380	1295	Ridgefield Park Public School District	Y		Y	Y
4390	1043	Ridgewood Public School District	Y	Y	Y	Y
4400	0768	Ringwood School District	Y	Y	Y	Y
4405	1301	River Dell Regional School District	Y		Y	Y
4410	1044	River Edge School District	Y		Y	Y
4430	0313	River Vale Public School District	Y	Y	Y	Y
4440	0751	Riverdale School District	Y		Y	Y
4450	0198	Riverside Township School District		Y	Y	Y
4460	0252	Riverton School District	Y		Y	Y
4470	1045	Rochelle Park School District	Y		Y	Y
4480	1128	Rockaway Borough School District	Y		Y	Y
4490	1129	Rockaway Township School District	Y		Y	Y
4520	0733	Roosevelt Borough Public School District	Y	Y	Y	Y
4530	0665	Roseland School District	Y		Y	Y
4540	1158	Roselle Public School District		Y	Y	Y
4550	1159	Roselle Park Public School District	Y		Y	Y
4560	0752	Roxbury Township School District	Y		Y	Y
4570	1113	Rumson Borough School District	Y		Y	Y
4580	1283	Rumson-Fair Haven Regional High School District	Y		Y	Y
4590	0226	Runnemede Public School District	Y	Y	Y	Y
4600	1046	Rutherford School District	Y		Y	Y
4610	0597	Saddle Brook School District	Y		Y	Y
4620	0596	Saddle River School District	Y	Y	Y	Y
4630	1142	Salem City School District		Y	Y	Y
4635	1840	Salem County Special Services School District		Y		Y
4640	1342	Salem County Vocational Technical School District		Y		Y
4650	0806	Sandyston-Walpack Consolidated School District		Y	Y	Y
4660	1095	Sayreville School District	Y		Y	Y

District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
4670	0241	Scotch Plains-Fanwood School District	Y		Y	Y
4690	1114	Sea Girt Borough School District	Y		Y	Y
4710	1139	Seaside Heights School District	Y	Y	Y	Y
4730	1085	Secaucus School District	Y	Y	Y	Y
4740	0618	Shamong Township School District	Y		Y	Y
4760	1386	Shore Regional High School District	Y		Y	Y
4770	0735	Shrewsbury Borough School District	Y	Y	Y	Y
4790	0642	Somerdale School District		Y	Y	Y
4800	0126	Somers Point School District		Y	Y	Y
4805	1722	Somerset County Educational Services Commission School District			Y	Y
4810	1374	Somerset County Vocational and Technical School District	Y		Y	Y
4815	1143	Somerset Hills Regional School District	Y		Y	Y
4820	1146	Somerville Public School District	Y		Y	Y
4830	0719	South Amboy School District	Y	Y	Y	Y
4845	8017	South Bergen Jointure Commission School District	Y	Y	Y	Y
4850	0792	South Bound Brook Public School District	Y	Y	Y	Y
4860	0113	South Brunswick School District	Y	Y	Y	Y
4870	1047	South Hackensack School District	Y	Y	Y	Y
4880	0677	South Harrison Township School District		Y	Y	Y
4900	1078	South Orange-Maplewood School District	Y	Y		Y
4910	0720	South Plainfield School District	Y	Y		Y
4920	0318	South River Public School District	Y	Y	Y	Y
4930	0619	Southampton Township School District				Y
4940	1340	Delsea Regional High School District	Y		Y	Y
4950	1312	Southern Regional School District	Y	Y	Y	Y
4960	0807	Sparta Township Public School District	Y		Y	Y
4970	0325	Spotswood Public School District	Y		Y	Y
4980	1115	Spring Lake Borough	Y		Y	Y
4990	1172	Spring Lake Heights School District	Y	Y	Y	Y
5000	1160	Springfield Public School District (Union County)	Y		Y	Y
5010	0620	Springfield Township School District (Burlington County)		Y	Y	Y
5020	0191	Stafford Township School District	Y	Y	Y	Y
5030	0808	Stanhope School District	Y		Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
5035	1332	Sterling Regional School District		Y		Y
5040	0809	Stillwater Township School District	Y		Y	Y
5060	0651	Stone Harbor School District		Y	Y	Y
5070	0663	Stow Creek Township School District	Y		Y	Y
5080	0643	Stratford School District	Y		Y	Y
5090	1288	Summit Public School District	Y		Y	Y
5100	1445	Sussex-Wantage Regional School District			Y	Y
5105	1724	Northern Hills Academy School District	Y		Y	Y
5110	1147	Sussex County Technical School District	Y	Y	Y	Y
5120	0678	Swedesboro-Woolwich School District		Y		Y
5130	0621	Tabernacle Township School District		Y	Y	Y
5150	1048	Teaneck School District	Y	Y	Y	Y
5160	1049	Tenaflly Public School District	Y		Y	Y
5180	0227	Tewksbury Township School District		Y	Y	Y
5185	1417	Tinton Falls School District	Y		Y	Y
5190	1517	Toms River Regional School District	Y		Y	Y
5200	0769	Totowa Public School District	Y	Y	Y	Y
5210	1291	Trenton Public School District			Y	Y
5220	0765	Tuckerton Borough School District			Y	Y
5230	0738	Union Beach Public School District	Y	Y	Y	Y
5240	0236	Union City School District			Y	Y
5245	1537	Union County Educational Services Commission	Y	Y	Y	Y
5260	1362	Union County Vocational-Technical School District	Y		Y	Y
5270	0704	Union Township School District (Hunterdon County)		Y	Y	Y
5290	1161	Township of Union School District (Union County)	Y		Y	Y
5300	0332	Upper Deerfield Township School District	Y	Y	Y	Y
5310	1427	Upper Freehold Regional School District	Y		Y	Y
5320	0781	UPPER PITTSBORO TWP School District	Y		Y	Y
5330	0599	Upper Saddle River School District	Y		Y	Y
5340	0652	Upper Township School District		Y	Y	Y
5350	1022	Ventnor City School District	Y		Y	Y
5360	0347	Vernon Township School District	Y		Y	Y
5370	0666	Verona Public School District	Y		Y	Y
5390	0231	Vineland Public School District	Y		Y	Y

District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
5400	0645	Voorhees Township School District	Y	Y	Y	Y
5410	0600	Waldwick School District	Y		Y	Y
5420	0146	Wall Township Public School District	Y		Y	Y
5430	0266	Wallington Boro School District		Y	Y	Y
5435	1622	Walkill Valley Regional High School			Y	Y
5440	0192	Wanaque School District	Y	Y	Y	Y
5450	1839	Warren County Special Services School District	Y	Y	Y	Y
5460	1371	Warren County Vocational Technical School	Y	Y	Y	Y
5465	1477	Warren Hills Regional School District	Y		Y	Y
5470	0793	Warren Township School District	Y		Y	Y
5480	1167	Washington Borough School District	Y		Y	Y
5500	0842	Washington Township School District (Gloucester County)	Y			Y
5510	0708	Robbinsville Public Schools		Y	Y	Y
5520	0242	Washington Township School District (Morris County)	Y		Y	Y
5530	0829	Washington Township School District (Warren County)	Y		Y	Y
5540	0794	Watchung Borough School District	Y		Y	Y
5550	1282	Watchung Hills Regional High School District	Y		Y	Y
5560	0646	Waterford Township School District		Y	Y	Y
5570	0203	Wayne Township Public School District	Y		Y	Y
5580	0244	Weehawken Public School District		Y	Y	Y
5590	0679	Wenonah Boro School District	Y		Y	Y
5610	0653	West Cape May School District			Y	Y
5620	0117	West Deptford Township School District	Y		Y	Y
5630	1334	West Essex Regional School District			Y	Y
5640	0202	West Long Branch School District	Y		Y	Y
5650	0770	West Milford Township Public School District	Y		Y	Y
5660	1313	West Morris Regional High School District	Y		Y	Y
5670	0235	West New York School District	Y	Y	Y	Y
5680	1079	West Orange Public Schools	Y		Y	Y
5690	0771	Woodland Park School District	Y	Y	Y	Y
5715	1529	West Windsor-Plainsboro Regional School District			Y	Y
5720	0623	Westampton Township Public School District	Y		Y	Y
5730	1163	Westfield Public School District		Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
5740	0312	Westville Boro Public School District	Y		Y	Y
5755	1521	Westwood Regional School District	Y		Y	Y
5760	0577	Weymouth Township School District	Y		Y	Y
5770	1131	Wharton Borough School District	Y		Y	Y
5780	0830	White Township Consolidated School District	Y		Y	Y
5790	1061	Wildwood City School District	Y		Y	Y
5800	1062	Wildwood Crest Borough School District				Y
5805	0624	Willingboro Public School District	Y		Y	Y
5810	0812	Winfield Township	Y	Y	Y	Y
5820	0153	Winslow Township School District	Y	Y	Y	Y
5830	1050	Wood-Ridge School District	Y		Y	Y
5840	0655	Woodbine School District	Y	Y	Y	Y
5850	0721	Woodbridge Township School District	Y	Y		Y
5860	1080	Woodbury City Public School District	Y		Y	Y
5870	0680	Woodbury Heights Public School District	Y		Y	Y
5880	0601	Woodcliff Lake School District	Y		Y	Y
5890	0625	Woodland Township School District	Y		Y	Y
5900	1058	Woodlynne School District		Y	Y	Y
5910	1418	Woodstown-Piles Grove Regional School District	Y		Y	Y
5920	0304	Wyckoff Township Public School District	Y		Y	Y
6013	8091	Bergen Arts and Science Charter School		Y		
6017	8086	Foundation Academy Charter School	Y			
6018	8083	Central Jersey College Prep Charter School		Y		
6022	8161	Burch Charter School of Excellence		Y	Y	
6025	8101	Paul Robeson Charter School for the Humanities	Y			
6026	8106	Riverbank Charter School of Excellence		Y	Y	
6028	8107	Vineland Public Charter School		Y		
6030	8102	The Ethical Community Charter School	Y	Y		
6041	8115	Hatikvah International Academy Charter School	Y	Y		
6060	8177	Atlantic Community Charter School	Y			
6069	8126	Millville Public Charter School		Y		
6080	8129	Passaic Arts and Science Charter School	Y	Y		
6093	8168	Jersey City Global Charter School		Y	Y	
6094	8162	Phillip's Academy Charter School	Y			
6096	8163	Paterson Arts and Science Charter School	Y	Y		

District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
6100	8183	Bridgeton Public Charter School		Y		
6101	8181	College Achieve Central Charter School	Y			
6102	8186	Cresthaven Academy Charter School		Y		
6105	8187	Hudson Arts and Science Charter School	Y	Y		
6110	8195	Achieve Community Charter School		Y		
6183	8173	Trenton Stem-to-Civics Charter School	Y	Y		
6320	2011	Discovery Charter School	Y	Y		
6410	1905	East Orange Community Charter School	Y	Y		
6420	1882	Elysian Charter School	Y	Y		
6430	2005	Englewood on the Palisades Charter School			Y	
6810	1892	International Charter School of Trenton	Y			
6910	1922	Jersey City Community Charter School	Y	Y		
6915	1913	Jersey City Golden Door Charter School	Y	Y		
7109	1873	LEAP Academy University Charter School	Y			
7210	2015	Marion P. Thomas Charter School		Y		
7325	8075	TEAM Academy Charter School		Y		
7410	1898	Chartertech High School for the Performing Arts	Y	Y		
7500	1926	Pace Charter School of Hamilton	Y	Y		
7503	8066	Paterson Charter School for Science and Technology	Y	Y		
7727	8070	Ridge and Valley Charter School	Y			
7730	1881	Robert Treat Academy Charter School		Y	Y	
7735	8004	Maria L. Varisco-Rogers Charter School	Y			
7850	1889	Sussex County Technology Charter School	Y	Y		
7890	1917	Teaneck Community Charter School	Y			
7891	8193	College Achieve Greater Asbury Park Charter School	Y			
7892	8191	College Achieve Paterson Charter School	Y			
7896	8203	Middlesex County STEM Charter School		Y		
	1441	Atlantic Cape Community College	Y	Y	Y	Y
	1444	Ocean County College	Y	Y	Y	Y
	1454	Middlesex College	Y	Y	Y	Y
	1468	Cumberland County College (Rowan College of South Jersey)	Y	Y	Y	Y
	1478	Mercer County Community College	Y	Y	Y	Y
	1481	County College of Morris	Y	Y	Y	Y
	1482	Raritan Valley Community College	Y	Y	Y	Y



District Code	Employer ID	Name	FY20	FY21	FY22	Projected FY23
	1486	Bergen Community College	Y	Y	Y	Y
	1490	Camden County College	Y	Y	Y	Y
	1495	Essex County College	Y	Y	Y	Y
	1496	Rowan College at Burlington County	Y	Y	Y	Y
	1497	Rowan College at Gloucester County (Rowan College of South Jersey)	Y	Y	Y	Y
	1509	Brookdale Community College	Y	Y	Y	Y
	1548	Passaic County Community College	Y	Y	Y	Y
	1613	Salem Community College	Y	Y	Y	Y
	1656	Hudson County Community College	Y	Y	Y	Y
	1751	Warren County Community College	Y	Y	Y	Y
	1754	Sussex County Community College	Y	Y	Y	Y
	1761	Union County College	Y	Y	Y	Y