

Chapter 78 Percentage of Premium Schedule

Pursuant to P.L. Chapter 78, all employees have a contribution arrangement for health benefits that is consistent with NJ State statute. Eligible employees and their eligible dependents share in the cost of healthcare premiums in accordance with the following schedule. The schedule is based upon employees' annual wages and coverage tier (Employee, Employee & Spouse/Child or Family coverage) and represents Year 4 of P.L. Chapter 78 contributions.

Please Note: Employees enrolled in the NJEHP or GSP for medical and prescription benefits will follow a new salary-based contribution schedule. Please refer to the specific NJEHP & GSP Ch. 44 Contribution Schedules for information regarding this contribution schedule.

Salary Range (Annual)	Employee Only
<\$20,000	4.5%
20,000—24,999.99	5.5%
25,000—29,999.99	7.5%
30,000—34,999.99	10%
35,000—39,999.99	11%
40,000—44,999.99	12%
45,000—49,999.99	14%
50,000—54,999.99	20%
55,000—59,999.99	23%
60,000—64,999.99	27%
65,000—69,999.99	29%
70,000—74,999.99	32%
75,000—79,999.99	33%
80,000—94,999.99	34%
95,000 and over	35%

Salary Range (Annual)	Employee & Spouse OR Employee & Child(ren)
<\$25,000	3.5%
25,000—29,999.99	4.5%
30,000—34,999.99	6%
35,000—39,999.99	7%
40,000—44,999.99	8%
45,000—49,999.99	10%
50,000—54,999.99	15%
55,000—59,999.99	17%
60,000—64,999.99	21%
65,000—69,999.99	23%
70,000—74,999.99	26%
75,000—79,999.99	27%
80,000—84,999.99	28%
85,000—99,999.99	30%
100,000 and over	35%

Salary Range (Annual)	Employee & Family
<\$25,000	3%
25,000—29,999.99	4%
30,000—34,999.99	5%
35,000—39,999.99	6%
40,000—44,999.99	7%
45,000—49,999.99	9%
50,000—54,999.99	12%
55,000—59,999.99	14%
60,000—64,999.99	17%
65,000—69,999.99	19%
70,000—74,999.99	22%
75,000—79,999.99	23%
80,000—84,999.99	24%
85,000—89,999.99	26%
90,000—94,999.99	28%
95,000—99,999.99	29%
100,000—109,999.99	32%
110,000 and over	35%