

## State Health Benefits Program

**PERCENTAGE OF PREMIUM CALCULATION CHARTS***For Health Benefit Contributions under P.L. 2011, c. 78*

State Employees Paid Biweekly through Centralized Payroll

Use this worksheet and the attached charts to calculate the percentage of the full cost premium for which you will be responsible.

Calculate Premium Percentages		Amount
1.	Use the <b>SHBP Premium Rate Chart</b> and enter the premium amount for your SHBP Medical Plan at your selected Level of Coverage.	\$
2.	Use the <b>Percentage of Premium Chart</b> for your Level of Coverage to find your Salary Range and Percentage of Premium amount.	%
3.	<b>Calculate your Medical Plan Contribution:</b> Multiply the Medical Plan Premium by the Premium Percentage ( <i>for example: If NJ DIRECT15, Family coverage is \$915.65 per pay period, and your premium percentage is 10.0%; the calculation is \$915.65 x 0.10 = \$91.56 per pay period.</i> )	\$
4.	Use the <b>SHBP Premium Rate Chart</b> and enter the premium amount for the SHBP Prescription Drug Plan associated with your Medical Plan at your selected Level of Coverage.	\$
5.	Use the <b>Percentage of Premium Chart</b> for your Level of Coverage to find your Salary Range and Percentage of Premium amount.	%
6.	<b>Calculate any Prescription Drug Plan Contribution:</b> Multiply the Prescription Drug Plan Premium by the Premium Percentage.	\$
7.	<b>Add</b> line #3 and Line #6. ( <i>Medical Plan Contribution + Prescription Drug Plan Contribution</i> )	\$
<b>Calculate Minimum Required Contribution</b> <i>Employees must pay a minimum of 1.5% of Annual Salary</i>		
8.	Enter your total Annual Salary.	\$
9.	<b>Multiply</b> your Annual Salary by 1.5% (Salary x 0.015).	x 0.015
10.	This is your 1.5 minimum <i>annual</i> percentage of salary.	\$
11.	<b>Divide</b> the annual amount on line #10 by 26 pay periods.	÷ 26
12.	This is the minimum biweekly amount you are required to contribute.	\$
<b>Your Health Contribution</b>		
13.	If the amount on Line #7 is larger than the amount on Line #12, enter it here. Otherwise, enter the amount on Line #12.	\$
		<b>This is your biweekly required contribution</b>

*The calculations from this worksheet are approximations and may differ from the actual amounts deducted from payroll.*



**State Biweekly Active Group**  
**Biweekly Rates**  
 Effective 12/22/2018 to 12/20/2019

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #203	
<b>AETNA FREEDOM15 #180 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$340.65
Member & Spouse/Partner	\$681.30
Family	\$974.26
Parent & Child	\$633.61
<b>NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$340.65
Member & Spouse/Partner	\$681.30
Family	\$974.26
Parent & Child	\$633.61
<b>AETNA HMO #005 — HMO Plan with \$15 Primary Care Copayment</b>	
Single	\$329.68
Member & Spouse/Partner	\$659.36
Family	\$942.89
Parent & Child	\$613.21
<b>HORIZON HMO #011 — HMO Plan with \$15 Primary Care Copayment</b>	
Single	\$326.38
Member & Spouse/Partner	\$652.76
Family	\$933.45
Parent & Child	\$607.07
<b>PRESCRIPTION DRUG PROGRAM #203</b>	
Single	\$65.31
Member & Spouse/Partner	\$130.62
Family	\$186.79
Parent & Child	\$121.48
Medical Plans Available with Prescription Drug Program #205	
<b>AETNA FREEDOM1525 #063 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment</b>	
Single	\$331.11
Member & Spouse/Partner	\$662.23
Family	\$946.99
Parent & Child	\$615.87
<b>NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment</b>	
Single	\$331.11
Member & Spouse/Partner	\$662.23
Family	\$946.99
Parent & Child	\$615.87
<b>PRESCRIPTION DRUG PROGRAM #205</b>	
Single	\$59.23
Member & Spouse/Partner	\$118.47
Family	\$169.41
Parent & Child	\$110.17



**State Biweekly Active Group  
Biweekly Rates**  
Effective 12/22/2018 to 12/20/2019

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #209	
<b>AETNA LIBERTY PLAN #067</b> — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1	
Single	\$248.95
Member & Spouse/Partner	\$497.91
Family	\$712.01
Parent & Child	\$463.06
<b>OMNIA HEALTH PLAN #057</b> — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1	
Single	\$248.95
Member & Spouse/Partner	\$497.91
Family	\$712.01
Parent & Child	\$463.06
<b>PRESCRIPTION DRUG PROGRAM #209</b>	
Single	\$62.79
Member & Spouse/Partner	\$125.60
Family	\$179.60
Parent & Child	\$116.80
Medical Plans Available with Prescription Drug Program #206	
<b>AETNA FREEDOM2030 #064</b> — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment	
Single	\$311.35
Member & Spouse/Partner	\$622.71
Family	\$890.47
Parent & Child	\$579.12
<b>NJ DIRECT2030 #052</b> — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment	
Single	\$311.35
Member & Spouse/Partner	\$622.71
Family	\$890.47
Parent & Child	\$579.12
<b>PRESCRIPTION DRUG PROGRAM #206</b>	
Single	\$60.28
Member & Spouse/Partner	\$120.57
Family	\$172.42
Parent & Child	\$112.13



**State Biweekly Active Group**  
**Biweekly Rates**  
 Effective 12/22/2018 to 12/20/2019

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #207	
<b>AETNA FREEDOM2035 #066 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment</b>	
Single	\$267.76
Member & Spouse/Partner	\$535.53
Family	\$765.80
Parent & Child	\$498.04
<b>NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment</b>	
Single	\$267.76
Member & Spouse/Partner	\$535.53
Family	\$765.80
Parent & Child	\$498.04
<b>PRESCRIPTION DRUG PROGRAM #207</b>	
Single	\$54.26
Member & Spouse/Partner	\$108.52
Family	\$155.19
Parent & Child	\$100.93
High Deductible Health Plans with Built In Prescription Drug	
<b>AETNA VALUE HD4000 #092 — High Deductible Health Plan with \$4,000 In-Network Deductible</b>	
Single	\$213.27
Member & Spouse/Partner	\$426.55
Family	\$609.98
Parent & Child	\$396.70
<b>NJ DIRECT HD4000 #090 — High Deductible Health Plan with \$4,000 In-Network Deductible</b>	
Single	\$213.27
Member & Spouse/Partner	\$426.55
Family	\$609.98
Parent & Child	\$396.70
<b>AETNA VALUE HD1500 #093 — High Deductible Health Plan with \$1,500 In-Network Deductible</b>	
Single	\$316.31
Member & Spouse/Partner	\$632.62
Family	\$904.65
Parent & Child	\$588.34
<b>NJ DIRECT HD1500 #091 — High Deductible Health Plan with \$1,500 In-Network Deductible</b>	
Single	\$316.31
Member & Spouse/Partner	\$632.62
Family	\$904.65
Parent & Child	\$588.34

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

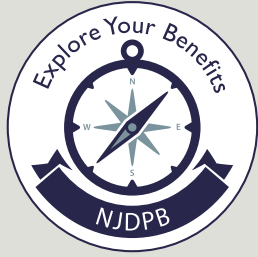


State Health Benefits Program • School Employees' Health Benefits Program  
**HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM**  
*For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)*  
**SINGLE COVERAGE**

**Note:** The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

Salary Range	Four Year Phase-In			
	Use dates indicated or as otherwise determined by contract.			
	Year 1 July 2011 to June 2012	Year 2 July 2012 to June 2013	Year 3 July 2013 to June 2014	Year 4 July 2014 and after
less than 20,000	1.13%	2.25%	3.38%	4.50%
20,000 — 24,999.99	1.38%	2.75%	4.13%	5.50%
25,000 — 29,999.99	1.88%	3.75%	5.63%	7.50%
30,000 — 34,999.99	2.50%	5.00%	7.50%	10.00%
35,000 — 39,999.99	2.75%	5.50%	8.25%	11.00%
40,000 — 44,999.99	3.00%	6.00%	9.00%	12.00%
45,000 — 49,999.99	3.50%	7.00%	10.50%	14.00%
50,000 — 54,999.99	5.00%	10.00%	15.00%	20.00%
55,000 — 59,999.99	5.75%	11.50%	17.25%	23.00%
60,000 — 64,999.99	6.75%	13.50%	20.25%	27.00%
65,000 — 69,999.99	7.25%	14.50%	21.75%	29.00%
70,000 — 74,999.99	8.00%	16.00%	24.00%	32.00%
75,000 — 79,999.99	8.25%	16.50%	24.75%	33.00%
80,000 — 94,999.99	8.50%	17.00%	25.50%	34.00%
95,000 and over	8.75%	17.50%	26.25%	35.00%
* Member contribution is a minimum of 1.5% of base salary towards Health Benefits				



State Health Benefits Program • School Employees' Health Benefits Program

**HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM**

*For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)*

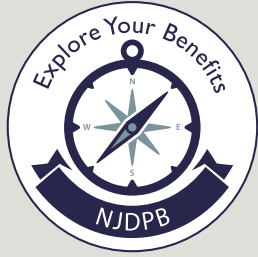
**FAMILY COVERAGE**

**Note:** The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

Salary Range	Four Year Phase-In			
	Use dates indicated or as otherwise determined by contract.			
	Year 1 July 2011 to June 2012	Year 2 July 2012 to June 2013	Year 3 July 2013 to June 2014	Year 4 July 2014 and after
less than 25,000	0.75%	1.50%	2.25%	3.00%
25,000 — 29,999.99	1.00%	2.00%	3.00%	4.00%
30,000 — 34,999.99	1.25%	2.50%	3.75%	5.00%
35,000 — 39,999.99	1.50%	3.00%	4.50%	6.00%
40,000 — 44,999.99	1.75%	3.50%	5.25%	7.00%
45,000 — 49,999.99	2.25%	4.50%	6.75%	9.00%
50,000 — 54,999.99	3.00%	6.00%	9.00%	12.00%
55,000 — 59,999.99	3.50%	7.00%	10.50%	14.00%
60,000 — 64,999.99	4.25%	8.50%	12.75%	17.00%
65,000 — 69,999.99	4.75%	9.50%	14.25%	19.00%
70,000 — 74,999.99	5.50%	11.00%	16.50%	22.00%
75,000 — 79,999.99	5.75%	11.50%	17.25%	23.00%
80,000 — 84,999.99	6.00%	12.00%	18.00%	24.00%
85,000 — 89,999.99	6.50%	13.00%	19.50%	26.00%
90,000 — 94,999.99	7.00%	14.00%	21.00%	28.00%
95,000 — 99,999.99	7.25%	14.50%	21.75%	29.00%
100,000 — 109,999.99	8.00%	16.00%	24.00%	32.00%
110,000 and over	8.75%	17.50%	26.25%	35.00%

\* Member contribution is a minimum of 1.5% of base salary towards Health Benefits



State Health Benefits Program • School Employees' Health Benefits Program  
**HEALTH BENEFITS CONTRIBUTION — PERCENTAGE OF PREMIUM**  
*For Health Benefit Contributions under P.L. 2011, c.78 (Chapter 78)*  
**MEMBER/SPOUSE/PARTNER OR  
 PARENT/CHILD COVERAGE**

**Note:** The following charts reflect the phase-in of contribution levels for employees employed on the contribution's effective date who will pay 1/4, 1/2, 3/4, and the full amount of the contribution rate during the phase-in years.

New employees hired on or after June 28, 2011, the effective date of Chapter 78, contribute at the highest percentage level (Year 4).

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less than 25,000	0.88%	1.75%	2.63%	3.50%
25,000 — 29,999.99	1.13%	2.25%	3.38%	4.50%
30,000 — 34,999.99	1.50%	3.00%	4.50%	6.00%
35,000 — 39,999.99	1.75%	3.50%	5.25%	7.00%
40,000 — 44,999.99	2.00%	4.00%	6.00%	8.00%
45,000 — 49,999.99	2.50%	5.00%	7.50%	10.00%
50,000 — 54,999.99	3.75%	7.50%	11.25%	15.00%
55,000 — 59,999.99	4.25%	8.50%	12.75%	17.00%
60,000 — 64,999.99	5.25%	10.50%	15.75%	21.00%
65,000 — 69,999.99	5.75%	11.50%	17.25%	23.00%
70,000 — 74,999.99	6.50%	13.00%	19.50%	26.00%
75,000 — 79,999.99	6.75%	13.50%	20.25%	27.00%
80,000 — 84,999.99	7.00%	14.00%	21.00%	28.00%
85,000 — 99,999.99	7.50%	15.00%	22.50%	30.00%
100,000 and over	8.75%	17.50%	26.25%	35.00%

\* Member contribution is a minimum of 1.5% of base salary towards Health Benefits