



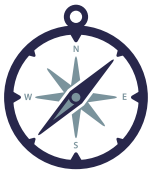
UNION NEGOTIATED PLANS - NJ DIRECT
Member Contribution Rates

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



UNION NEGOTIATED PLANS - NJ DIRECT
Member Contribution Rates

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



UNION NEGOTIATED PLANS - NJ DIRECT
Member Contribution Rates

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



UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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



UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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



UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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



UNION NEGOTIATED PLANS - Tiered Network Plan Member Contribution Rates

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



HMO and HDHP Member Contribution Rates

ANNUAL BASE SALARY	SINGLE	EMPLOYEE & SPOUSE/PARTNER	FAMILY	PARENT/CHILD
	% 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 Biweekly Active Group
Biweekly Rates
 Effective 12/19/2020 to 12/17/2021

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #204	
NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment	
Single	\$319.02
Member & Spouse/Partner	\$638.05
Family	\$912.42
Parent & Child	\$593.39
NJ DIRECT 2019* #030 — PPO Plan with \$15 Primary Care Copayment	
Single	\$317.34
Member & Spouse/Partner	\$634.69
Family	\$907.61
Parent & Child	\$590.26
PRESCRIPTION DRUG PROGRAM #204	
Single	\$55.18
Member & Spouse/Partner	\$110.36
Family	\$157.81
Parent & Child	\$102.63
Medical Plans Available with Prescription Drug Program #203	
HORIZON HMO #011 — HMO Plan with \$15 Primary Care Copayment	
Single	\$327.21
Member & Spouse/Partner	\$654.43
Family	\$935.84
Parent & Child	\$608.62
PRESCRIPTION DRUG PROGRAM #203	
Single	\$62.02
Member & Spouse/Partner	\$124.05
Family	\$177.39
Parent & Child	\$115.36
Medical Plans Available with Prescription Drug Program #209	
OMNIA HEALTH PLAN #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1	
Single	\$248.37
Member & Spouse/Partner	\$496.74
Family	\$710.34
Parent & Child	\$461.97
PRESCRIPTION DRUG PROGRAM #209	
Single	\$58.70
Member & Spouse/Partner	\$117.42
Family	\$167.89
Parent & Child	\$109.19

* 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 Biweekly Active Group
Biweekly Rates
 Effective 12/19/2020 to 12/17/2021

PLAN/COVERAGE DESCRIPTION	TOTAL
High Deductible Health Plans with Built In Prescription Drug	
NJ DIRECT HD4000 #090 — <i>High Deductible Health Plan with \$4,000 In-Network Deductible</i>	
Single	\$211.71
Member & Spouse/Partner	\$423.43
Family	\$605.51
Parent & Child	\$393.79
NJ DIRECT HD1500 #091 — <i>High Deductible Health Plan with \$1,500 In-Network Deductible</i>	
Single	\$313.99
Member & Spouse/Partner	\$627.99
Family	\$898.03
Parent & Child	\$584.03

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