



CLIFFSIDE PARK

Board of Education

NJEHP Chapter 44 Contribution Calculator

LEVEL OF COVERAGE/PERCENTAGE OF SALARY

Base Salary	Single	Parent/Child(ren)	Two Adults	Family
\$0-40,000	1.7%	2.2%	2.8%	3.3%
\$40,001-\$50,000	1.9%	2.5%	3.3%	3.9%
\$50,001-\$60,000	2.2%	2.8%	3.9%	4.4%
\$60,001-\$70,000	2.5%	3.0%	4.4%	5.0%
\$70,001-\$80,000	2.8%	3.3%	5.0%	5.5%
\$80,001-\$90,000	3.0%	3.6%	5.5%	6.0%
\$90,001-\$100,000	3.3%	3.9%	6.0%	6.6%
\$100,001-\$125,000	3.6%	4.4%	6.6%	7.2%

Calculate Your Contribution

Step 1: Enter Annual Contracted Salary →	<input type="text"/>	STEP 1
Step 2: Enter Contribution % (for your insurance coverage) from above chart →	<input type="text"/>	2
Step 3: Multiply Step 1 by Step 2 to equal Your Annual Contribution →	<input type="text"/>	3
For 12-month employee divide by 24 to equal Paychecks Contribution	<input type="text"/>	
For 10-month employee divide by 20 to equal Paychecks Contribution	<input type="text"/>	

1 This contribution cannot exceed the previous Ch. 78 contribution. In every case, the lower contribution applies.

2 When the base salary is more than \$125,000, the percent to be contributed shall be the same as for a base salary of \$125,000.

Example #1 - Single Coverage, \$60,000 annual salary for 10-month employee
(20 payroll deductions) - $\$60,000 \times 2.2\% (.022) = \$1,320 / 20 = \$66$ per paycheck.

Example #2 - Single Coverage, \$60,000 annual salary for 12-month employee
(24 payroll deductions) - $\$60,000 \times 2.2\% (.022) = \$1,320 / 24 = \$55$ per paycheck.