



CLIFFSIDE PARK

PLANS:
 NJ DIRECT10/OPTUM RX
 NJ DIRECT15/OPTUM RX

Board of Education

NJHP Chapter 78 Contribution Calculator

LEVEL OF COVERAGE/PERCENTAGE OF SALARY

Base Salary	Single	Parent/Child(ren)	Two Adults	Family
Less than 20,000	4.5%			
Less than 25,000		3.5%	3.5%	3.0%
\$20,000 - \$24,999	5.5%			
\$25,000 - \$29,999	7.5%	4.5%	4.5%	4.0%
\$30,000 - \$34,999	10.0%	6.0%	6.0%	5.0%
\$35,000 - \$39,999	11.0%	7.0%	7.0%	6.0%
\$40,000 - \$44,999	12.0%	8.0%	8.0%	7.0%
\$45,000 - \$49,999	14.0%	10.0%	10.0%	9.0%
\$50,000 - \$54,999	20.0%	15.0%	15.0%	12.0%
\$55,000 - \$59,999	23.0%	17.0%	17.0%	14.0%
\$60,000 - \$64,999	27.0%	21.0%	21.0%	17.0%
\$65,000 - \$69,999	29.0%	23.0%	23.0%	19.0%
\$70,000 - \$74,999	32.0%	26.0%	26.0%	22.0%
\$75,000 - \$79,999	33.0%	27.0%	27.0%	23.0%
\$80,000 - \$84,999		28.0%	28.0%	24.0%
\$80,000 - \$94,999	34.0%			
\$85,000 - \$89,999				26.0%
\$85,000 - \$99,999		30.0%	30.0%	
\$90,000 - \$94,999				28.0%
\$95,000 - Over	35.0%			
\$95,000 - \$99,999				29.0%
\$100,000 - Over		35.0%	35.0%	
\$100,000 - \$109,999				32.0%
\$110,000 - Over				35.0%

Calculate Your Contribution:

	STEP
Step 1: Enter Annual Contracted Salary →	
	1
Step 2: Enter Contribution % (for your insurance coverage) from above chart →	
	2
Step 3: Enter Rate for Plan & coverage from chart on the left →	
	3
Step 4:	
Multiply Step 1 by Step 2 = Annual Contribution →	
	4
12-month employee divide by 24 Paycheck Contrib.	
10-month employee divide by 20 Paycheck Contrib.	

HEALTH PLANS/COVERAGE RATES:	NJ DIRECT10	NJ DIRECT15
Single:	\$12,696	\$12,195
Member/Spouse:	\$25,392	\$24,390
Parent/Child(ren):	\$23,614	\$22,682
Family:	\$36,310	\$34,878

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

Example #1 - Single Coverage, \$60,000 annual salary for 10-month employee - 27.0% (.270) NJ Direct 10 rate: \$12,696.
 (20 payroll deductions) - \$12,696 x 27.0% (.270) = \$3,427.92 / 20 = \$171.40 per paycheck.

Example #2 - Single Coverage, \$60,000 annual salary for 12-month employee - 27.0% (.270) NJ Direct 10 rate: \$12,696.
 (24 payroll deductions) - \$12,696 x 27.0% (.270) = \$3,427.92 / 24 = \$142.83 per paycheck.