

# CHAPTER 44: Contribution Calculation Instructions

## Calculating Aetna Educator's or Garden State Plan Contribution with Dental

1. Find your base salary and level of coverage on chart below and write in the corresponding percentage.
2. To determine your contribution per pay, multiply your salary by the applicable percentage and divide by # of pay periods for the year (ex. 10-month Employees = 20 pay periods; 12-month Employees = 24 pay periods).
3. For Garden State Plan divide amount calculated for Educators Plan in half.

BASE SALARY	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	Single	Parent/child(ren)	Two Adults	Family
Up to - \$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%

*For any employee earning a base salary above \$125,000, the maximum contribution will be based on a salary of \$125,000.*

## Calculating all other plans and Dental Only Contribution—Chapter 78 (% of Premium)

1. First, decide what plan you'd like to elect for the upcoming year then choose your level of coverage. Find the monthly premium amount for your selected plan at your chosen level of coverage.
2. Please refer to below for your Chapter 78 % of Premium Grids. Find your level of coverage at the top and where your salary falls on the level and write in the corresponding percentage.
3. Multiply the monthly premium by the applicable percentage to determine your monthly contribution amount. To determine your per pay contribution, take the monthly contribution amount, multiply it by 12 months, then divide by # of pay periods for the year (ex. 10-month Employees = 20 pay periods; 12-month Employees = 24 pay periods).

### Chapter 78 Health Benefits Contributions (% of premium)

Single Coverage		2 Adults or Parent/Child		Family Coverage	
Salary Range	Year 4	Salary Range	Year 4	Salary Range	Year 4
less than 20,000	4.50%	less than 25,000	3.50%	less than 25,000	3.00%
20,000- 24,999.99	5.50%	25,000- 29,999.99	4.50%	25,000- 29,999.99	4.00%
25,000- 29,999.99	7.50%	30,000- 34,999.99	6.00%	30,000- 34,999.99	5.00%
30,000- 34,999.99	10.00%	35,000- 39,999.99	7.00%	35,000- 39,999.99	6.00%
35,000- 39,999.99	11.00%	40,000- 44,999.99	8.00%	40,000- 44,999.99	7.00%
40,000- 44,999.99	12.00%	45,000- 49,999.99	10.00%	45,000- 49,999.99	9.00%
45,000- 49,999.99	14.00%	50,000- 54,999.99	15.00%	50,000- 54,999.99	12.00%
50,000- 54,999.99	20.00%	55,000- 59,999.99	17.00%	55,000- 59,999.99	14.00%
55,000- 59,999.99	23.00%	60,000- 64,999.99	21.00%	60,000- 64,999.99	17.00%
60,000- 64,999.99	27.00%	65,000- 69,999.99	23.00%	65,000- 69,999.99	19.00%
65,000- 69,999.99	29.00%	70,000- 74,999.99	26.00%	70,000- 74,999.99	22.00%
70,000- 74,999.99	32.00%	75,000- 79,999.99	27.00%	75,000- 79,999.99	23.00%
75,000- 79,999.99	33.00%	80,000- 84,999.99	28.00%	80,000- 84,999.99	24.00%
80,000- 94,999.99	34.00%	85,000- 99,999.99	30.00%	85,000- 89,999.99	26.00%
95,000 and over	35.00%	100,000 and over	35.00%	90,000- 94,999.99	28.00%
				95,000- 99,999.99	29.00%
				100,000- 109,999.99	32.00%
				110,000 and over	35.00%

*Please note: In accordance with Chapter 78, P.L. 2011, employees enrolled in health benefits are required to contribute towards the cost of their coverage. The contribution is determined by a specific percentage of health benefits premiums for a salary range, but not less than 1.5% of base contractual salary.*