

CHAPTER 78: Contribution Calculation Instructions

Calculating Plan Contributions

1. First, decide what plan you would like to elect for the upcoming year then choose your level of coverage. Find the monthly premium amount for your selected plan (medical/prescription and dental) at your chosen level of coverage.
2. Refer to the Chapter 78% Premium Grids below. Find your level of coverage at the top and where your salary falls on the left and note the corresponding percentage.
3. Multiply the monthly premium (found on the Health Benefits Rates sheet) by the applicable Chapter 78 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 (i.e. 10-month Employees = 20 pay periods; 12-month Employees = 24 pay periods).

Chapter 78 Health Benefit Contribution Grid (% of premium)

SINGLE COVERAGE

Salary Range	Year 4
Less than \$20,000	4.50%
20,000-24,999.99	5.50%
25,000-29,999.999	7.50%
30,000-34,999.99	10.00%
35,000-39,999.99	11.00%
40,000-44,999.99	12.00%
45,000-49,999.99	14.00%
50,000-54,999.99	20.00%
55,000-59,999.99	23.00%
60,000-64,999.99	27.00%
65,000-69,999.99	29.00%
70,000-74,999.99	32.00%
75,000-79,999.99	33.00%
80,000-94,999.99	34.00%
95,000 and over	35.00%

2 ADULTS OR PARENT/CHILD

Salary Range	Year 4
Less than \$25,000	3.50%
25,000-29,999.999	4.50%
30,000-34,999.99	6.00%
35,000-39,999.99	7.00%
40,000-44,999.99	8.00%
45,000-49,999.99	10.00%
50,000-54,999.99	15.00%
55,000-59,999.99	17.00%
60,000-64,999.99	21.00%
65,000-69,999.99	23.00%
70,000-74,999.99	26.00%
75,000-79,999.99	27.00%
80,000-84,999.99	28.00%
85,000-99,999.99	30.00%
100,000 and over	35.00%

FAMILY COVERAGE

Salary Range	Year 4
Less than \$25,000	3.00%
25,000-29,999.999	4.00%
30,000-34,999.99	5.00%
35,000-39,999.99	6.00%
40,000-44,999.99	7.00%
45,000-49,999.99	9.00%
50,000-54,999.99	12.00%
55,000-59,999.99	14.00%
60,000-64,999.99	17.00%
65,000-69,999.99	19.00%
70,000-74,999.99	22.00%
75,000-79,999.99	23.00%
80,000-84,999.99	24.00%
85,000-89,999.99	26.00%
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 medical, prescription and/or dental plans 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.