

Cost Comparison of 3 Health Benefits Plans
Governor Christie's 30% of premium vs. Sen. Sweeney S-2718 Premium Share vs. CWA Bargaining Proposal

If you earn \$30,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium min	% premium max	year 1	year 2	year 3	year 4
			30% premium	year 1 only	16% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 450	\$ 2,286.60	\$ 762.20	\$ 1,219.52	\$ 450.00	\$ 602.44	\$ 678.66	\$ 831.10
Family	\$ 19,057	\$ 450	\$ 5,717.10	\$ 762.28	\$ 3,049.12	\$ 450.00	\$ 831.14	\$ 900.00	\$ 900.00

Gov. Christie Proposal

Employees pay 30% of premium immediately

If you earn \$40,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium min	% premium max	year 1	year 2	year 3	year 4
			30% premium	year 1 only	16% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 600	\$ 2,286.60	\$ 762.20	\$ 1,219.52	\$ 600.00	\$ 752.44	\$ 828.66	\$ 981.10
Family	\$ 19,057	\$ 600	\$ 5,717.10	\$ 762.28	\$ 3,049.12	\$ 600.00	\$ 981.14	\$ 1,171.71	\$ 1,200.00

Sen. Sweeney S-2718 Proposal

Employees pay increasing %s of premium, escalating over 4-7 years. Maximum premium share ranges from 16% for lowest paid to 30% for higher paid workers.

If you earn \$50,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium MIN	% premium MAX	year 1	year 2	year 3	year 4
			30% premium	year 1 only	19% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 750	\$ 2,286.60	\$ 990.86	\$ 1,448.18	\$ 750.00	\$ 902.44	\$ 978.66	\$ 1,131.10
Family	\$ 19,057	\$ 750	\$ 5,717.10	\$ 1,333.99	\$ 3,620.83	\$ 750.00	\$ 1,131.14	\$ 1,321.71	\$ 1,500.00

CWA Bargaining Proposal

Employees continue 1.5% of salary plus a premium share, increasing from 2% of premium to 5% of premium over 4 years. Total contribution is capped at 3% of salary or 25% of premium.

If you earn \$60,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium MIN	% premium MAX	year 1	year 2	year 3	year 4
			30% premium	year 1 only	19% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 900	\$ 2,286.60	\$ 990.86	\$ 1,448.18	\$ 900.00	\$ 1,052.44	\$ 1,128.66	\$ 1,281.10
Family	\$ 19,057	\$ 900	\$ 5,717.10	\$ 1,333.99	\$ 3,620.83	\$ 900.00	\$ 1,281.14	\$ 1,471.71	\$ 1,800.00

If you earn \$75,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium MIN	% premium MAX	year 1	year 2	year 3	year 4
			30% premium	year 1 only	27% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 1,125	\$ 2,286.60	\$ 1,371.96	\$ 2,057.94	\$ 1,125.00	\$ 1,277.44	\$ 1,353.66	\$ 1,506.10
Family	\$ 19,057	\$ 1,125	\$ 5,717.10	\$ 1,715.13	\$ 5,145.39	\$ 1,125.00	\$ 1,506.14	\$ 1,696.71	\$ 1,905.50

If you earn \$85,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium MIN	% premium MAX	year 1	year 2	year 3	year 4
			30% premium	year 1 only	27% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 1,275	\$ 2,286.60	\$ 1,371.96	\$ 2,057.94	\$ 1,275.00	\$ 1,427.44	\$ 1,503.66	\$ 1,656.10
Family	\$ 19,057	\$ 1,275	\$ 5,717.10	\$ 1,715.13	\$ 5,145.39	\$ 1,275.00	\$ 1,656.14	\$ 1,846.71	\$ 1,905.50

If you earn \$100,000...	NJ Direct 15 + Rx	Current 1.5% salary	Gov. Christie's	Sweeney Plan	Sweeney Plan	CWA Proposal	CWA Proposal	CWA Proposal	CWA Proposal
			Proposal	% premium MIN	% premium MAX	year 1	year 2	year 3	year 4
			30% premium	year 1 only	30% premium	1.5% + \$20 copay	1.5% + 2% prem	1.5% + 3% prem	1.5% + 5% prem
Single	\$ 7,622	\$ 1,500	\$ 2,286.60	\$ 1,371.96	\$ 2,057.94	\$ 1,500.00	\$ 1,427.44	\$ 1,503.66	\$ 1,656.10
Family	\$ 19,057	\$ 1,500	\$ 5,717.10	\$ 1,715.13	\$ 5,145.39	\$ 1,500.00	\$ 1,656.14	\$ 1,846.71	\$ 1,905.50