

NJEHP SAMPLE SAVINGS CHART

NJ DIRECT 10

SALARY
35,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 10 Member pays	\$1,397	\$1,653	\$1,777	\$2,179
NJEHP Member pays	\$595	\$770	\$980	\$1,155
Member saves	\$802	\$883	\$797	\$1,024

SALARY
55,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 10 Member pays	\$2,920	\$4,014	\$4,316	\$5,083
NJEHP Member pays	\$1,210	\$1,540	\$2,145	\$2,420
Member saves	\$1,710	\$2,474	\$2,171	\$2,663

SALARY
75,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 10 Member pays	\$4,190	\$6,376	\$6,855	\$8,351
NJEHP Member pays	\$2,100	\$2,475	\$3,750	\$4,125
Member saves	\$2,090	\$3,901	\$3,105	\$4,226

SALARY
95,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 10 Member pays	\$4,444	\$7,084	\$7,617	\$10,530
NJEHP Member pays	\$3,135	\$3,705	\$5,700	\$6,270
Member saves	\$1,309	\$3,379	\$1,917	\$4,260

Comparison based on 2021 NJ Direct 10 w/ prescription card with the member contributing at Ch. 78 Tier 4 rates vs. NJEHP w/ prescription card, with the member contributing the statutory percentage of salary. Individual savings may vary where locals have negotiated different plans or contribution rates.

NJEHP SAMPLE SAVINGS CHART

NJ DIRECT 15

SALARY
35,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 15 Member pays	\$1,341	\$1,588	\$1,707	\$2,093
NJEHP Member pays	\$595	\$770	\$980	\$1,155
Member saves	\$746	\$818	\$727	\$938

SALARY
55,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 15 Member pays	\$2,805	\$3,856	\$4,146	\$4,883
NJEHP Member pays	\$1,210	\$1,540	\$2,145	\$2,420
Member saves	\$1,595	\$2,316	\$2,001	\$2,463

SALARY
75,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 15 Member pays	\$4,024	\$6,124	\$6,584	\$8,022
NJEHP Member pays	\$2,100	\$2,475	\$3,750	\$4,125
Member saves	\$1,924	\$3,649	\$2,834	\$3,897

SALARY
95,000

COVERAGE	SINGLE	PARENT/ CHILD(REN)	TWO ADULTS	FAMILY
Direct 15 Member pays	\$4,268	\$6,805	\$7,316	\$10,114
NJEHP Member pays	\$3,135	\$3,705	\$5,700	\$6,270
Member saves	\$1,133	\$3,100	\$1,616	\$3,844

Comparison based on 2021 NJ Direct 15 w/ prescription card with the member contributing at Ch. 78 Tier 4 rates vs. NJEHP w/ prescription card, with the member contributing the statutory percentage of salary. Individual savings may vary where locals have negotiated different plans or contribution rates.