

# Perth Amboy Board of Education

ADMINISTRATION HEADQUARTERS BUILDING

178 Barracks Street

Perth Amboy, New Jersey 08861

Tel: (732) 376-6200 Fax: (732) 638-1004



**Michael LoBrace**

School Business Administrator/

Board Secretary

## HEALTH BENEFITS COVERAGE: 2022-2023 SCHOOL YEAR

Your health insurance coverage will begin on the first day of your contractual employment. Employees are eligible for Medical and Prescription (*Aetna*), Dental (*Delta Dental*) and Vision (*VSP*) coverage. All enrollment forms must be submitted within thirty-one (31) days of your contractual start date.

### NJEHP MED AND RX CONTRIBUTION

<u>Base Salary</u>	<u>Single</u>	<u>Family</u>
Less than \$20,000	1.7%	3.3%
\$20,001 - \$30,000	1.7%	3.3%
\$30,001 - \$40,000	1.7%	3.3%
\$40,001 - \$50,000	1.9%	3.9%
\$50,001 - \$60,000	2.2%	4.4%
\$60,001 - \$70,000	2.5%	5.0%
\$70,001 - \$80,000	2.8%	5.5%
\$80,001 - \$90,000	3.0%	6.0%
\$90,001 - \$100,000	3.3%	6.6%
More than \$101,000	3.6%	7.2%

### DENTAL AND VISION CONTRIBUTION

<u>Base Salary</u>	<u>Single</u>	<u>Family</u>
Less than \$20,000	1.5%	1.5%
\$20,000 - \$29,999	2.3%	3.5%
\$30,000 - \$39,999	2.9%	4.0%
\$40,000 - \$49,999	2.6%	4.3%
\$50,000 - \$59,999	3.7%	6.4%
\$60,000 - \$69,999	4.2%	7.9%
\$70,000 - \$79,999	4.3%	8.9%
\$80,000 - \$89,999	3.9%	8.4%
\$90,000 - \$99,999	3.7%	8.6%
More than \$100,000	3.7%	8.6%

To estimate your required contribution for medical and prescription benefits, (1) multiply your base salary by the percentage corresponding to your salary threshold; that is your yearly contribution. (2) divide your yearly contribution by 20 (10 month employee) or 24 (12 month employee) to calculate your per paycheck cost. **If you are a 10 month employee starting on or after September 1st, please divide by 24.**

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} & \div & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} \\ & \text{Your Annual Salary} & & \% \text{ Contribution} & & \text{Yearly Cost} & & 20 \text{ or } 24 & & \text{Per Paycheck Cost} \end{array}$$

To estimate your required contribution for dental and vision benefits, (1) multiply the premium (below) by the percentage corresponding to your salary threshold under the "Dental and Vision Contribution" chart; that is your yearly contribution. (2) divide your yearly contribution by 20 (10 month employee) or 24 (12 month employee) to calculate your per paycheck cost. **If you are a 10 month employee starting on or after September 1st, please divide by 24.**

Dental and Vision Premium  
**Single: \$538 or Family: \$1,561**

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} & \div & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} \\ & \text{Single or Family Premium} & & \% \text{ Contribution} & & \text{Yearly Cost} & & 20 \text{ or } 24 & & \text{Per Paycheck Cost} \end{array}$$

Please indicate the coverage you wish to receive:

Single Coverage

Family Coverage

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Print Name