



# State of New Jersey

State Health Benefits Program

For the Fiscal Year Ending June 30, 2017

Measurement Date June 30, 2017

GASB 74 Accounting Results – Local Government

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# Executive Summary

## Executive Summary

The Program provides medical and prescription drug benefits to retirees and their covered dependents. All active employees who retire from the State of New Jersey and meet the eligibility criteria will receive these benefits.

The State of New Jersey also offers dental care to retirees. Since these benefits are completely paid for by the retirees, there is no GASB 74 liability for these benefits.

Results are shown for both Governmental Activities and Business-Type Activities. The Division of Pensions and Benefits, in consultation with Aon, has determined that the Program is a Cost-Sharing plan for its Business-Type Activities participants. The Local Government Employer's Postretirement Medical Benefits Program meets the definition of a qualified trust under GASB 74.

The following table summarizes key valuation results:

<b>Liability Summary - Local Government</b>	<b>GASB 74 Results (\$ millions)</b>	
	<b>June 30, 2016</b>	<b>June 30, 2017</b>
<b>Total OPEB Liability (Ending)</b>	\$ 15,738.3	\$ 14,558.2
<b>Plan Fiduciary Net Position (Ending)*</b>	\$ 150.4	\$ 213.3
<b>Net OPEB Liability (Ending)</b>	\$ 15,587.9	\$ 14,344.9
<b>Net Position as a Percentage of OPEB Liability</b>	1.0%	1.5%

\* Data for Fiscal Years Ending June 30, 2016 and June 30, 2017 were provided by the State.

The results displayed above were calculated based upon plan provisions and census data provided by the State, along with certain demographic and other actuarial assumptions as recommended by Aon, in conjunction with the State and guidance from the GASB statement. The Fiscal Year Ending June 30, 2016 GASB 74 results have been shown for comparison purposes.

The GASB 74 valuation results were determined using the Entry Age Normal (Level Percentage of Payroll) actuarial costing method. Previously under GASB 43, the valuation results were determined using the Projected Unit Credit actuarial costing method. The discount rate has also been updated to 3.58% for the GASB 74 valuation results, as compared to 4.50% in the Fiscal Year Ending June 30, 2017 GASB 43 valuations.

Mortality rate assumptions and trend rate assumptions have been updated from the previous valuation to be consistent with industry standards. Active decrement assumptions (disability, retirement, termination) and salary scale assumptions were updated to be consistent with the most recent pension valuation assumptions. Additionally, the valuation reflects the impact of Chapter 330, P.L. 1997 and Local Government employer special agreements under Chapter 48, P.L. 1999.

The balance of this report provides greater detail regarding the above results.

## Actuarial Certification

This report documents the results of the actuarial valuation for the fiscal year ending June 30, 2017 of the Local Government Employer's Public Employees' Postretirement Medical Plan for the New Jersey State Health Benefits Program ("SHBP"). These results are based on a Measurement Date of June 30, 2017. The information provided in this report is intended strictly for documenting information relating to plan disclosure and reporting requirements.

Determinations for purposes other than the financial accounting requirements may be significantly different from the results in this report. Thus, the use of this report for purposes other than those expressed here may not be appropriate.

This valuation has been conducted in accordance with generally accepted actuarial principles and practices, including the applicable Actuarial Standards of Practice as issued by the Actuarial Standards Board. In addition, the valuation results are based on our understanding of the financial accounting and reporting requirements under U.S. Generally Accepted Accounting Principles as set forth in Government Accounting Standards Board Statement 74 (GASB 74) including any guidance or interpretations provided by the State and/or its audit partners prior to the issuance of this report. The information in this report is not intended to supersede or supplant the advice and interpretations of the Plan Sponsor's auditors. Additional disclosures may be required under GASB 74.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to (but not limited to) such factors as the following:

- Plan experience differing from that anticipated by the economic or demographic assumptions;
- Changes in actuarial methods or in economic or demographic assumptions;
- Increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and
- Changes in plan provisions or applicable law.

Due to the limited scope of our assignment, we did not perform an analysis of the potential range of such future measurements.

Funded status measurements shown in this report are determined based on various measures of plan assets and liabilities. For entity and plan disclosure and reporting purposes, funded status is determined using plan assets measured at market value. Plan liabilities are measured based on the interest rates and other assumptions summarized in the Actuarial Assumptions and Methods section of this report.

These funded status measurements may not be appropriate for assessing the sufficiency of plan assets to cover the estimated cost of settling the plan's benefit obligations, and funded status measurements for plan sponsor and plan disclosure and reporting purposes may not be appropriate for assessing the need for or the amount of future contributions. In conducting the valuation, we have relied on personnel, plan design, health care claim cost, and asset information supplied by the Plan Sponsor as of the valuation date. While we cannot verify the accuracy of all the information, the supplied information was reviewed for consistency and reasonableness. As a result of this review, we have no reason to doubt the substantial accuracy or completeness of the information and believe that it has produced appropriate results.

## Actuarial Certification (continued)

The actuarial assumptions and methods used in this valuation are described in the Actuarial Assumptions and Methods section of this report. The Plan Sponsor selected the economic and demographic assumptions and prescribed them for use for purposes of compliance with GASB 74. Aon provided guidance with respect to these assumptions, and it is our belief that the assumptions represent reasonable expectations of anticipated plan experience.

The undersigned are familiar with the near-term and long-term aspects of OPEB valuations and collectively meet the Qualification Standards of the American Academy of Actuaries necessary to render the actuarial opinions contained herein. The information provided in this report is dependent upon various factors as documented throughout this report, which may be subject to change. Each section of this report is considered to be an integral part of the actuarial opinions.

Further, we certify that this report is in compliance with Actuarial Standard of Practice Number 41, "Actuarial Communications".

Aon's relationship with the Program and the State is strictly professional. There are no aspects of the relationship that may impair or appear to impair the objectivity of our work.



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March 28, 2018

# Accounting Requirements

## Accounting Requirements

### Net OPEB Liability

The components of the Net OPEB Liability as of June 30, 2016 and June 30, 2017 are as follows:

<b>Liability Summary - Local Government</b>	<b>GASB 74 Results (\$ millions)</b>	
	<b>June 30, 2016</b>	<b>June 30, 2017</b>
<b>Total OPEB Liability (Ending)</b>	\$ 15,738.3	\$ 14,558.2
<b>Plan Fiduciary Net Position (Ending)*</b>	\$ 150.4	\$ 213.3
<b>Net OPEB Liability (Ending)</b>	\$ 15,587.9	\$ 14,344.9
<b>Net Position as a Percentage of OPEB Liability</b>	1.0%	1.5%

### Sensitivity of Net OPEB Liability to Changes in the Discount Rate

The following table illustrates the impact of discount rate sensitivity on the Net OPEB Liability for the fiscal year ending June 30, 2017:

<b>Local Government</b>	<b>1% Decrease 2.58%</b>	<b>Current Rate 3.58%</b>	<b>1% Increase 4.58%</b>
<b>Total OPEB Liability (Ending)</b>	\$ 16,958,254,933	\$ 14,558,177,389	\$ 12,637,087,881
<b>Plan Fiduciary Net Position (Ending)*</b>	\$ 213,255,917	\$ 213,255,917	\$ 213,255,917
<b>Net OPEB Liability (Ending)</b>	\$ 16,744,999,016	\$ 14,344,921,472	\$ 12,423,831,964

### Sensitivity of Net OPEB Liability to Changes in the Healthcare Cost Trend Rates

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability for the fiscal year ending June 30, 2017:

<b>Local Government</b>	<b>1% Decrease</b>	<b>Trend Rate</b>	<b>1% Increase</b>
<b>Total OPEB Liability (Ending)</b>	\$ 12,327,356,356	\$ 14,558,177,389	\$ 17,418,485,244
<b>Plan Fiduciary Net Position (Ending)*</b>	\$ 213,255,917	\$ 213,255,917	\$ 213,255,917
<b>Net OPEB Liability (Ending)</b>	\$ 12,114,100,439	\$ 14,344,921,472	\$ 17,205,229,327

### Plan Membership

At July 1, 2016, the Program membership consisted of the following:

<b>Local Government</b>	<b>July 1, 2016</b>
Active Plan Members	36,712
Inactive Plan Members or Beneficiaries Currently Receiving Benefits	37,967
Inactive Plan Members Entitled to but Not Yet Receiving Benefit Payments	-
<b>Total Plan Members</b>	<b>74,679</b>

\* Data for Fiscal Years Ending June 30, 2016 and June 30, 2017 were provided by the State.



# Accounting Requirements

## Disclosure—Changes in the Net OPEB Liability and Related Ratios

### Local Government

	<u>Fiscal Year Ending June 30,</u>	
	2016	2017
<b>Total OPEB Liability</b>		
Service Cost	\$ 393,076,449	\$ 533,776,726
Interest Cost	502,921,525	458,485,628
Changes of Benefit Terms	-	-
Differences Between Expected and Actual Experiences	-	-
Changes of Assumptions	2,195,275,266	(1,800,090,007)
Contributions: Member*	50,097,187	53,585,505
Benefit Payments*	(435,934,501)	(425,836,854)
<b>Net Change in Total OPEB Liability</b>	\$ 2,705,435,926	\$ (1,180,079,002)
<b>Total OPEB Liability (Beginning)</b>	\$ 13,032,820,465	\$ 15,738,256,391
<b>Total OPEB Liability (Ending)</b>	\$ 15,738,256,391	\$ 14,558,177,389
<b>Plan Fiduciary Net Position</b>		
Contributions: Employer*	\$ 397,482,072	\$ 434,877,635
Contributions: Member*	50,097,187	53,585,505
Net Investment Income*	310,043	791,049
Benefit Payments*	(435,934,501)	(425,836,854)
Administrative Expenses*	(528,244)	(546,570)
Other	-	-
<b>Net Change in Plan Fiduciary Net Position</b>	\$ 11,426,557	\$ 62,870,765
<b>Plan Fiduciary Net Position (Beginning)*</b>	\$ 138,958,595	\$ 150,385,152
<b>Plan Fiduciary Net Position (Ending)*</b>	\$ 150,385,152	\$ 213,255,917
<b>Net OPEB Liability (Ending)</b>	\$ 15,587,871,239	\$ 14,344,921,472
<b>Net Position as a Percentage of OPEB Liability</b>	1.0%	1.5%
<b>Covered Employee Payroll**</b>	\$ 2,609,923,735	\$ 2,609,923,735
<b>Net OPEB Liability as a Percentage of Payroll</b>	597%	550%

\* Data for Fiscal Years Ending June 30, 2016 and June 30, 2017 were provided by the State.

\*\* Covered payroll for the fiscal year ending June 30, 2016 and June 30, 2017 is based on the payroll on the July 1, 2016 census data.

Notes to Schedule:

Benefit Changes: None

Changes in Assumptions: The \$2,195,275,266 increase in the liability from June 30, 2015 to June 30, 2016 is due to the decrease in the assumed discount rate from 3.80% as of June 30, 2015 to 2.85% as of June 30, 2016. The \$1,800,090,007 decrease in the liability from June 30, 2016 to June 30, 2017 is due to the increase in the assumed discount rate from 2.85% as of June 30, 2016 to 3.58% as of June 30, 2017.

All Total OPEB Liability numbers reflect the plan provisions that are currently in effect as disclosed in this report. The Total OPEB Liabilities prior to June 30, 2017 are shown for illustrative purposes and differ solely due to the discount rate in effect at each date.

## Accounting Requirements (continued)

### Disclosure – Contribution Schedule

#### Local Government

	<u>Fiscal Year Ending June 30,</u>	
	<u>2016</u>	<u>2017</u>
Actuarially Determined Contribution	N/A	N/A
Contributions Made in Relation to the Actuarially Determined Contribution	N/A	N/A
Contribution Deficiency (Excess)	N/A	N/A
Covered Employee Payroll*	\$ 2,609,923,735	\$ 2,609,923,735
Contributions as a Percentage of Payroll	N/A	N/A

\* Covered payroll for the fiscal year ending June 30, 2016 and June 30, 2017 is based on the payroll on the July 1, 2016 census data.

#### Notes to Schedule:

Valuation Date July 1, 2016

#### Methods and assumptions used to determine contribution rates:

Actuarial Cost Method Entry Age Normal – Level % of Salary

Asset Valuation Method Market Value of Assets

Retirement Age\* 61

Mortality RP-2006 headcount-weighted mortality table for healthy and disabled lives with fully generational mortality improvement projections from the central year using Scale MP-2017

\*Weighted average retirement age based on July 1, 2016 census data and retirement rates provided in the “Actuarial Assumptions and Methods” section.

## Accounting Requirements (continued)

### Actuarial Valuation Date

The actuarial valuation date is the date on which the Total OPEB liability is determined. The actuarial valuation date for the GASB 74 valuation is July 1, 2016. GASB 74 Total OPEB liability results at July 1, 2015, June 30, 2016, and June 30, 2017 were all initially determined as of the actuarial valuation date and adjusted to the applicable date. The Total OPEB liability was adjusted by using roll-forward procedures to determine the liability at the measurement date. The actuarial valuation date is required to be a date at most 24 months prior to the fiscal year ending date.

### Measurement Date

The measurement date under GASB 74 is the date on which the discount rate, the balance sheet liabilities and income statement entries are reported. The GASB 74 statement requires that the measurement date is equal to the last day of the Fiscal Year. The measurement date for the Fiscal Year Ending June 30, 2017 GASB 74 valuation is June 30, 2017.

The Total OPEB Liabilities for each fiscal year are based on valuation results as of the actuarial valuation date (July 1, 2016) and are adjusted to the measurement date using actual benefit payments (provided by the State). They reflect changes in the discount rate as of the end of each fiscal year.

### Fiscal Year Ending June 30, 2016 GASB 74 Results

Fiscal Year Ending June 30, 2016 GASB 74 results have been calculated and shown for comparison purposes. The actuarial valuation date is July 1, 2016 and the measurement date is June 30, 2016 for the Fiscal Year Ending June 30, 2016 results. All Total OPEB Liability numbers reflect the plan provisions that are currently in effect as disclosed in this report. The Total OPEB Liabilities prior to June 30, 2017 are shown for illustrative purposes and differ solely due to the discount rates in effect at each date.

### Plan Provisions

Results are based on plan provisions effective for Plan Year 2018 and reflect all benefit changes adopted as of the measurement date, June 30, 2017. Effective for Plan Year 2017, the SHBP Plan Design Committee adopted changes to medical and Rx benefits. Additionally, all Medicare eligible SHBP members currently enrolled in the PPO10 or PPO15 plans through Horizon are now enrolled in fully insured Medicare Advantage plans beginning in Plan Year 2017. The impact of these plan design changes have been reflected in the liabilities as of July 1, 2016. Further detail is provided in the "Plan Provisions" section of this report.

Effective January 1, 2018, prescription drug benefits for Actives and Retirees will be administered by Optum (previously administered by Express Scripts through December 31, 2017). Savings associated with the change in vendor has been reflected.

### Health Care Reform – Excise Tax

Certain provisions of health care legislation that are effective in future years have the potential to impact the GASB 74 liabilities. As a result of the Affordable Care Act of 2010, there will be a 40% excise tax on per capita medical benefit costs that exceed certain thresholds. On December 18, 2015, the

## Accounting Requirements (continued)

implementation of the excise tax was delayed from 2018 to 2020. As a result of the excise tax, we estimate that the Program's Net OPEB Liability and Service Cost as of June 30, 2016 and June 30, 2017 will increase approximately 12.3% and 13.0% respectively.

## Actuarial Assumptions

The results contained herein are consistent with the following actuarial assumptions as of July 1, 2016. Further detail is provided in the "Actuarial Assumptions and Methods" section of this report.

## Economic Assumptions

### Discount Rate

The discount rate basis under GASB 74 is required to be consistent with a 20-Year Municipal Bond Index. The Bond Buyer General Obligation 20-Bond Municipal Bond Index is used for the determination of the discount rate. The discount rate will be based on this index rate that is reported on the last Friday prior to the measurement date.

Based on guidance provided by the State, the Plan Fiduciary Net Position consists of assets in the general fund. As a result, the expected investment rate of return on these asset amounts is less than the 20-Year Municipal Bond Index. Since the expected investment rate of return is less than the 20-Year Municipal Bond Index, it is assumed that the expected investment rate of return is equal to the 20-Year Municipal Bond Index rate (i.e. – the discount rate). Additionally, the assets in the trust as of June 30, 2017 are less than the expected benefit payments in the first year; therefore, the crossover period is assumed to be in the first year, which provides additional support for continuing the discount rate at the 20-Year Municipal Bond Index rate.

The discount rates used for fiscal years ending June 30, 2015, June 30, 2016, and June 30, 2017 are 3.80%, 2.85%, and 3.58% respectively. Additional detail regarding the discount rates as of June 30, 2015, June 30, 2016, and June 30, 2017 are provided in the "Actuarial Assumptions and Methods" section of this report.

### Health Care Trend

The health care trend assumption is used to project the growth of the expected claims over the lifetime of the health care recipients. The GASB statement does not require a particular source for information to determine health care trends, but it does recommend selecting a source that is "publicly available, objective, and unbiased".

Aon developed the trend assumption utilizing the short term rates expected on the State of New Jersey plan along with the information in published papers from other industry experts (actuaries, health economists, etc.). For pre-Medicare PPO medical benefits, this amount initially is 5.9% and decreases to a 5.0% long-term trend rate after nine years. For self-insured post-65 PPO medical benefits, the trend rate is 4.5%. For HMO medical benefits, the trend rate is initially 5.9% and decreases to a 5.0% long-term trend rate after nine years. For prescription drug benefits, the initial trend rate is 10.5% decreasing to a 5.0% long-term trend rate after eight years.

Medicare Advantage trends were developed using Aon's proprietary trend model in conjunction with Aon's internal trend guidance and industry standards. In setting the trend rate assumptions for the Medicare Advantage plans, Aon considered gross trend assumptions, vendor STAR ratings and the return of the 2018 Health Insurer Fee. Gross medical costs are assumed to grow at 4.5% per year and CMS revenue is projected using data from the 2016 Medicare Trustees Report. Future SHBP Medicare

## Accounting Requirements (continued)

Advantage savings realized by the State may vary based on the State's ability to secure favorable pricing terms and negotiate competitive offers, actual CMS revenue, the STAR ratings of the insurers, and whether or not the Health Insurer fee is reinstated. The assumed Medicare Advantage trend rate is 4.5% in all future years.

### Salary Scale

The salary scale assumptions in the calculation of the Entry Age Normal (Level Percent) liability and normal cost results will be consistent with the salary scale assumptions used in the pension plans and the calculation of the retiree health contributions for current and future retirees who are subject to Chapter 78. The following pension actuarial valuation reports for the fiscal year ending June 30, 2017 are used:

- Public Employees' Retirement System (PERS)
- Police and Firemen's Retirement System (PFRS)

### Funding Policy

The Local Government Employers fund the postretirement healthcare benefits on a pay-as-you-go basis. The State provides funding for postretirement healthcare benefits to certain eligible retired local police officers and firefighters under Chapter 330, P.L. 1997 and such benefits are also funded on a pay-as-you-go basis.

### Plan Fiduciary Net Position

The Local Government Employers do not pre-fund the liability and the funding policy is pay-as-you-go as disclosed in the section above. The asset information was provided by the State.

### Demographic Assumptions

Demographic assumptions used to project the data are consistent with the assumptions used in the pension plan valuations. There is no assumption for future new hires.

The Society of Actuaries (SOA) released an updated set of life expectancy assumptions, Scale MP-2017. These new assumptions reflect recent mortality data for the U.S. population, and show a lower degree of longevity improvement than projected based on the previous SOA assumptions. As of July 1, 2016, the mortality improvement projection scale assumption was updated from Scale MP-2015 to Scale MP-2017.

Active decrement rates (e.g. – retirement, withdrawal, disability) for the plans are based on the actuarial assumptions used in the pension valuations. The GASB 74 valuation reflects the experience study results and recommended assumptions outlined in the following experience study reports:

- Public Employees' Retirement System (PERS) – prepared as of June 30, 2014
- Police and Firemen's Retirement System (PFRS) – prepared as of June 30, 2013

Further detail regarding demographic assumptions used in this valuation is provided in the "Actuarial Assumptions and Methods" section of this report.

# Projection Results

## Projected Cash Flows

The following table summarizes the annual expected payments for benefits provided by the State based on assumptions and contributions described in the “Plan Provisions” and “Actuarial Assumptions and Methods” sections:

<b>Local Government</b>	
<b>Year Ending</b>	<b>(\$ millions)</b>
6/30/2017*	\$372.3
6/30/2018	\$418.1
6/30/2019	\$444.9
6/30/2020	\$472.5
6/30/2021	\$503.3
6/30/2022	\$533.9
6/30/2023	\$561.4
6/30/2024	\$591.0
6/30/2025	\$618.5
6/30/2026	\$644.9
6/30/2027	\$673.6

\*Actual health and prescription drug benefit payments and employee contributions for fiscal year ending June 30, 2017 were provided by the State.

## Ten-Year Projection of Total OPEB Liability

Projections assume an annual discount rate of 3.58% and a level active population. Please note that the discount rate will change each year based on the Bond Buyer General Obligation 20-Bond Municipal Bond Index rate each year. Actual results will vary from the projected liability projections below.

### Local Government (\$ millions)

Year Ending	Total OPEB Liability (Beginning)	Service Cost + Interest Cost <sup>1</sup>	Changes in Assumptions	Benefit Payments <sup>2</sup>	Total OPEB Liability (End)
6/30/2018	\$ 14,558.2	\$ 973.2	\$ -	\$ 418.1	\$ 15,113.3
6/30/2019	\$ 15,113.3	\$ 1,006.6	\$ -	\$ 444.9	\$ 15,675.0
6/30/2020	\$ 15,675.0	\$ 1,039.4	\$ -	\$ 472.5	\$ 16,241.9
6/30/2021	\$ 16,241.9	\$ 1,072.6	\$ -	\$ 503.3	\$ 16,811.2
6/30/2022	\$ 16,811.2	\$ 1,106.1	\$ -	\$ 533.9	\$ 17,383.4
6/30/2023	\$ 17,383.4	\$ 1,140.1	\$ -	\$ 561.4	\$ 17,962.1
6/30/2024	\$ 17,962.1	\$ 1,174.5	\$ -	\$ 591.0	\$ 18,545.6
6/30/2025	\$ 18,545.6	\$ 1,209.0	\$ -	\$ 618.5	\$ 19,136.1
6/30/2026	\$ 19,136.1	\$ 1,243.9	\$ -	\$ 644.9	\$ 19,735.1
6/30/2027	\$ 19,735.1	\$ 1,285.1	\$ -	\$ 673.6	\$ 20,346.6

1. Projection assumes an annual discount rate of 3.58%. Service Cost is assumed to increase each year with the average salary scale by pension group.
2. Based on expected benefit payments.



# Appendix

## Participant Data

The actuarial valuation was based on personnel information provided by the State as of July 1, 2016. Below are some of the pertinent characteristics from the personnel data as of that date. Both age and service have been determined using years and months as of the valuation date.

### Local Government

#### Participant Counts as of July 1, 2016

<u>Actives</u>	
<i>PERS General</i>	24,680
<i>PERS Law Enforcement</i>	24
<i>PERS Prosecutors</i>	1
<i>PFRS</i>	12,007
<b>Active Total</b>	<b>36,712</b>

<u>Retirees</u>	
Single Coverage	
<i>HMO</i>	1,269
<i>PPO</i>	8,971
Family Coverage	
<i>HMO</i>	1,821
<i>PPO</i>	12,027
<i>No Coverage</i>	168
<b>Retiree Total</b>	<b>24,256</b>
<b>Spouses of Retirees Total</b>	<b>13,879</b>
<b>Grand Total</b>	<b>74,847</b>

#### Male / Female Ratio as of July 1, 2016

<u>Actives</u>	
<i>% Female</i>	33%
<i>% Male</i>	67%
<u>Retirees</u>	
<i>% Female</i>	29%
<i>% Male</i>	71%

#### Average Age as of July 1, 2016

Actives	46.53
Retirees	66.99

#### Average Service as of July 1, 2016

Actives	14.35
Retirees	N/A

## Age / Service Scatter

The following table summarizes the distribution of the future retiree population by age and service as of July 1, 2016.

### Local Government

Age	Service							Total
	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30+	
15-19	7							7
20-24	367	5						372
25-29	2,025	507	42					2,574
30-34	1,462	1,479	929	33				3,903
35-39	736	909	1,814	780	16			4,255
40-44	520	536	1,181	1,615	556	41		4,449
45-49	506	567	963	1,371	1,567	836	50	5,860
50-54	529	479	850	877	1,027	1,184	558	5,504
55-59	382	457	752	738	716	675	841	4,561
60-64	217	282	582	561	483	400	580	3,105
65-69	67	123	306	242	256	195	193	1,382
70+	12	40	151	157	142	117	121	740
<b>Total</b>	<b>6,830</b>	<b>5,384</b>	<b>7,570</b>	<b>6,374</b>	<b>4,763</b>	<b>3,448</b>	<b>2,343</b>	<b>36,712</b>

## Health Care Claims Development

### Applicability of Health Care Reforms to Valuation

#### Background

On March 23, 2010, the “Patient Protection and Affordable Care Act” was signed into law, followed by the passage of the “Health Care and Education Affordability Reconciliation Act of 2010” on March 30, 2010 (“Acts”). The health care reforms contained in these Acts have wide-spread impact on corporate health care programs, including those covering retirees. This valuation reflects Aon’s interpretation of the Acts based on information currently available. Future regulations on each aspect of the Acts may be different than Aon’s initial interpretations.

Key issues in Health Care Reform that have an effect on the Plan Sponsor valuation include:

- Excise tax on high-cost health plans
- Group market reforms
- Early Retiree Reimbursement Program
- Taxation of Retiree Drug Subsidy for Post-65 Coverage

The valuation issues related to each of these topics are discussed below.

#### Excise Tax on High-Cost Health Plans

The excise tax on high cost plans becomes effective in 2020. However, the expected additional cost needs to be reflected in OPEB valuations and disclosures. Key features of the law include:

- Imposes a non-deductible excise tax of 40% on plans with an aggregate value of health insurance coverage exceeding specified dollar thresholds beginning in 2020
  - Aggregate value includes medical, pharmacy, and employer HSA/HRA contributions (excludes standalone dental and vision plans)
- 2018 thresholds for high-risk professions are:
  - \$11,850 for single coverage and \$30,950 for family coverage for age 55 to 64 retirees
  - \$10,200 for single coverage and \$27,500 for family coverage for Medicare retirees.
- Thresholds will be increased if the increase in the cost of the Federal Employees Health Benefit Plan (FEHBP) increases by more than 55% from 2010 to 2018
  - Thresholds indexed at general inflation (CPI-U) plus 1 % from 2018 to 2019, and to CPI-U only thereafter
- Excise tax applies only to portion of cost that exceeds threshold amount
- The law provides for blending of pre-65 and post-65 retirees.

The pre-65 and the post-65 retirees were blended together to determine the overall value of the benefit relative to the excise tax threshold. The values of the benefits were assumed to increase with the valuation trend and the excise tax thresholds were assumed to increase by 2.5% per year.

## Health Care Claims Development (continued)

### Group Market Reforms

- **Requirement to Cover Children to Age 26**—The Acts requires that a group health plan that provides dependent coverage of children shall continue to make such coverage available for an adult child until the child turns 26 years of age. Current and future dependent children are valued implicitly in the valuation. Per capita claims costs were developed using claims information for all covered lives and adult headcounts. As such, the impact of child coverage is built into the per capita claims for retirees and spouses.
- **Elimination of Benefit Limitations**—The Acts include a number of other provisions that may increase the cost of retiree health care including the elimination of lifetime maximum benefits and “restrictive” annual benefit limitations. We have made no adjustment for these additional benefits because there are no material limits in the plans.

Medicare Part D reimbursements and the Early Retiree Reinsurance program do not fall under GASB 74.

### Claims Cost Development

PPO and HMO medical, prescription drug, and EGWP incurred claims were developed based on actual claims experience through September 2016 (October 2016 for prescription drugs) and projected EGWP subsidy amounts for Plan Year 2017. Projected incurred claims used to develop projected claims amounts include claims that are assumed to be incurred but not reported. Claims were trended and adjusted for plan design changes in effect for Plan Year 2017.

Effective January 1, 2018, prescription drug benefits for Actives and Retirees will be administered by Optum (previously administered by Express Scripts through December 31, 2017). Claim costs for future retirees are based on a blend of the claim costs for current retirees. This blend consists of 85% of the current retiree PPO costs and 15% of the current retiree HMO costs.

## Health Care Claims Development (continued)

### Claims Cost for Current Retirees as of July 1, 2016

Age	Local Government Retirees					
	PPO			HMO		
	Medical & Admin	Rx Claims	Retiree EGWP	Medical & Admin	Rx Claims	Retiree EGWP
25	\$4,972	\$816	\$0	\$4,292	\$905	\$0
30	\$5,731	\$1,031	\$0	\$4,920	\$1,143	\$0
35	\$6,612	\$1,303	\$0	\$5,647	\$1,444	\$0
40	\$7,632	\$1,649	\$0	\$6,492	\$1,826	\$0
45	\$8,817	\$2,084	\$0	\$7,470	\$2,309	\$0
50	\$10,535	\$2,622	\$0	\$8,888	\$2,906	\$0
55	\$12,895	\$3,298	\$0	\$10,839	\$3,657	\$0
60	\$15,945	\$4,131	\$0	\$13,359	\$4,579	\$0
65	\$1,824	\$4,362	(\$1,234)	\$2,256	\$5,420	(\$1,253)
70	\$2,065	\$5,256	(\$1,487)	\$2,558	\$6,531	(\$1,509)
75	\$2,245	\$5,947	(\$1,682)	\$2,783	\$7,389	(\$1,709)
80	\$2,486	\$6,189	(\$1,751)	\$3,086	\$7,690	(\$1,779)
85	\$2,834	\$6,249	(\$1,771)	\$3,522	\$7,766	(\$1,799)
90	\$3,028	\$6,279	(\$1,781)	\$3,765	\$7,806	(\$1,809)

### Claims Cost for Future Retirees as of July 1, 2016

Age	Local Government Actives		
	Medical & Admin	Rx Claims	Retiree EGWP
25	\$4,870	\$829	\$0
30	\$5,609	\$1,048	\$0
35	\$6,467	\$1,324	\$0
40	\$7,461	\$1,676	\$0
45	\$8,615	\$2,118	\$0
50	\$10,288	\$2,665	\$0
55	\$12,587	\$3,352	\$0
60	\$15,557	\$4,198	\$0
65	\$1,889	\$4,521	(\$1,237)
70	\$2,139	\$5,447	(\$1,490)
75	\$2,326	\$6,163	(\$1,686)
80	\$2,576	\$6,414	(\$1,755)
85	\$2,937	\$6,477	(\$1,775)
90	\$3,139	\$6,508	(\$1,785)

# Health Care Claims Development (continued)

## Trends

Medical Trend (all programs in these categories)

To Fiscal Year Ending	Annual Rate of Increase			
	PPO %		HMO %	
	Pre - 65	Post - 65	Pre - 65	Post - 65
2017	5.90%	4.50%	5.90%	4.50%
2018	5.80%	4.50%	5.80%	4.50%
2019	5.70%	4.50%	5.70%	4.50%
2020	5.60%	4.50%	5.60%	4.50%
2021	5.50%	4.50%	5.50%	4.50%
2022	5.40%	4.50%	5.40%	4.50%
2023	5.30%	4.50%	5.30%	4.50%
2024	5.20%	4.50%	5.20%	4.50%
2025	5.10%	4.50%	5.10%	4.50%
2026 and Later	5.00%	4.50%	5.00%	4.50%

Medicare Advantage Trends

Annual Rate of Increase	
To Fiscal Year Ending	%
2017 and Later	4.50%

Prescription Drug Trend (all programs in these categories)  
EGWP revenue assumed to increase with prescription drug trend

Annual Rate of Increase	
To Fiscal Year Ending	%
2017	10.50%
2018	10.00%
2019	9.50%
2020	9.00%
2021	8.50%
2022	8.00%
2023	7.00%
2024	6.00%
2025 and Later	5.00%

## Health Care Claims Development (continued)

### Morbidity

Medical

Expected medical claims are assumed to increase as participants age as follows:

Annual rate of increase	
Age	%
20 - 24	3.00%
25 - 29	3.00%
30 - 34	3.00%
35 - 39	3.00%
40 - 44	3.00%
45 - 49	3.70%
50 - 54	4.20%
55 - 59	4.40%
60 - 64	3.70%
65 - 69	2.70%
70 - 74	1.80%
75 - 79	2.20%
80 - 84	2.80%
85 - 89	1.40%
90+	0.00%

Prescription Drug

Expected prescription drug claims are assumed to increase as participants age as follows:

Annual rate of increase	
Age	%
20 - 24	4.80%
25 - 29	4.80%
30 - 34	4.80%
35 - 39	4.80%
40 - 44	4.80%
45 - 49	4.70%
50 - 54	4.70%
55 - 59	4.60%
60 - 64	4.60%
65 - 69	3.80%
70 - 74	2.50%
75 - 79	0.80%
80 - 84	0.20%
85 - 89	0.10%
90+	0.00%



## Actuarial Assumptions and Methods

Actuarial Cost Method	Entry Age Normal cost method.
Measurement Date	Last day of the fiscal year (i.e. - June 30, 2017)
Measurement Period	July 1, 2016 to June 30, 2017
Valuation Date	First day of the fiscal year (i.e. - July 1, 2016)
Census Data	As of July 1, 2016
Service Cost	The Actuarial Present Value of benefits is allocated as a level percentage over the earnings of an individual between entry age (i.e. – age at hire) and assumed retirement age(s).
Discount Rate	For the Fiscal Year Ending June 30, 2017: 3.58% For the Fiscal Year Ending June 30, 2016: 2.85% For the Fiscal Year Ending June 30, 2015: 3.80%
Expected Rate of Return	For the Fiscal Year Ending June 30, 2017: 3.58% For the Fiscal Year Ending June 30, 2016: 2.85%
Municipal Bond Rate Basis	Bond Buyer General Obligation 20-Bond Municipal Bond Index
Salary Increases	Active salaries used to determine retirement allowance in the future are assumed to increase as follows:

### Public Employees' Retirement System (PERS)

Age	Annual Rate of Increase (%)	
	FYE 2016 to FYE 2026	FYE 2026 and Later
25	3.90	4.90
30	3.65	4.65
35	3.40	4.40
40	3.15	4.15
45	2.90	3.90
50	2.65	3.65
55	2.40	3.40
60	2.15	3.15
65	1.65	2.65

## Actuarial Assumptions and Methods (continued)

Police and Firemen's Retirement System (PFRS)

Age	Annual Rate of Increase (%)	
	FYE 2016 to FYE 2026	FYE 2026 and Later
25	8.98	9.98
30	5.97	6.97
35	4.17	5.17
40	3.33	4.33
45	2.90	3.90
50	2.75	3.75
55	2.60	3.60
60	2.35	3.35
64	2.10	3.10

CPI 2.50%

Retirement Rates See Table

Pre-Retirement Healthy Mortality RP-2006 Headcount-Weighted Healthy Employee Male / Female Mortality Table with Fully Generational Mortality Improvement Projections from the central year using Scale MP-2017

Post-Retirement Healthy Mortality RP-2006 Headcount-Weighted Healthy Annuitant Male / Female Mortality Table with Fully Generational Improvement Projections from the central year using Scale MP-2017

Disabled Mortality RP-2006 Headcount-Weighted Disabled Male / Female Mortality Table with Fully Generational Improvement Projections from the central year using Scale MP-2017

Withdrawal Rates See Table

Disability Rates See Table

Spouse Coverage Election Rate Spouses are assumed to lose coverage upon the death of the former employee. While spouses may participate in the SHBP at an unsubsidized rate, we have assumed they will not participate. The State provided data for spouses of police officers killed in the line of duty who are assumed to receive retiree health care benefits for life.

Future Retirees It is assumed that 55% are married. Future retirees who are assumed to be married are assumed to choose family coverage at retirement. Males are assumed to be three years older than their female spouses.

Current Retirees Spousal coverage is based on actual retiree coverage elections. Males are assumed to be three years older than their female spouses.

## Actuarial Assumptions and Methods (continued)

### Coverage

We assumed that:

- 100% of all retirees who currently have healthcare coverage will continue with the same coverage.
- 100% of all actives, upon retirement, will be assumed to have the following coverage blend:

PPO: 85%                      HMO: 15%

Other available plan options are assumed to garner zero enrollment

### Participant Contributions for Current Retirees

Actual contribution amounts were provided by the State for current healthy and disabled retirees who contribute towards the cost of their postretirement health care benefits. The Chapter 78 contribution percentages for healthy retirees were determined based on the actual contributions received from the State and each retiree's plan election. Actual contribution data provided by the State for current retirees that receive subsidized benefits under a local employer Chapter 48 resolution has also been reflected.

### Actuarial Accrued Liability

The Actuarial Present Value of Benefits allocated to all periods prior to the valuation year.

### Valuation Methodology and Terminology

We have used the GASB accounting methodology to determine the postretirement medical benefit obligations. Under the EGWP program, the Medicare reimbursements to the Plan will be shown as a reduction in the plan sponsor liability.

### Data Adjustments

During the course of our review of the census data provided by the State, reasonable adjustments were made to the census data resulting from conversations with the State.

## Actuarial Assumptions and Methods (continued)

### **Medical and Prescription Drug Benefit Contributions for Current Retirees and Grandfathered Future Retirees Under Chapter 78**

Individuals who pay 100% of the plan cost are excluded from the valuation results.

For retirees receiving subsidized SHBP benefits and future retirees who are currently in retirement status as of July 1, 2011, or have at least 20 years of service as of July 1, 2011, we will apply average contribution rates to the population. Based on the reporting in published SHBP financial reports, the average contributions are as follows:

Local Government:      5% of cost

Certain future retirees will pay 1.5% of pension for retiree medical coverage, unless they participate in the New Jersey Retirees' Wellness Program. The valuation assumes that 100% of future retirees will participate in the Wellness Program and, therefore, avoid paying the contribution rates for coverage.

## Actuarial Assumptions and Methods (continued)

### Retiree Contributions for Current Retirees Grandfathered under Chapter 78

Age	Local Government Employee Contributions	
	PPO	HMO
25	\$289	\$260
30	\$338	\$303
35	\$396	\$355
40	\$464	\$416
45	\$545	\$489
50	\$658	\$590
55	\$810	\$725
60	\$1,004	\$897
65	\$309	\$384
70	\$366	\$454
75	\$410	\$509
80	\$434	\$539
85	\$454	\$564
90	\$465	\$579

### Grandfathered Retiree Contributions for Future Retirees (not subject to Retiree Contributions under Chapter 78)

Age	Local Government Employee Contributions
25	\$285
30	\$333
35	\$390
40	\$457
45	\$537
50	\$648
55	\$797
60	\$988
65	\$320
70	\$379
75	\$424
80	\$450
85	\$471
90	\$482

## Actuarial Assumptions and Methods (continued)

### Plan Year 2017 Medical & Rx Annual Gross Premiums

(Used to determine future Retiree Contributions under Chapter 78)

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$12,342	\$26,319	\$2,588	\$7,488

  

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$3,553	\$7,913	\$3,995	\$7,895

Medical premiums are assumed to increase with medical trend. Prescription drug premiums are assumed to increase with prescription drug trend.

Single premiums are a weighted average of PPO and HMO premiums. Family premiums reflect the current enrollment distribution of Married, Family, and Parent premiums, as well as the PPO/HMO blend.

### Medical and Prescription Drug Benefit Contributions for Non-Grandfathered Future Retirees (who are subject to retiree contributions under Chapter 78)

Future retirees, who do not have at least 20 years of service as of July 1, 2011 are expected to pay an amount equal to their Contribution Rate times the plan's gross premiums. In no event shall the contribution be less than 1.5% of the Retirement Allowance. The Contribution Rate is based on type of coverage (single or family) and the Retirement Allowance.

### Retiree Contribution Rates

Retirement Allowance (RA)	Single	Family
RA < \$20k	4.5%	3.43%
\$20k =< RA < \$25k	5.5%	3.43%
\$25k =< RA < \$30k	7.5%	4.43%
\$30k =< RA < \$35k	10.0%	5.85%
\$35k =< RA < \$40k	11.0%	6.85%
\$40k =< RA < \$45k	12.0%	7.85%
\$45k =< RA < \$50k	14.0%	9.85%
\$50k =< RA < \$55k	20.0%	14.55%
\$55k =< RA < \$60k	23.0%	16.55%
\$60k =< RA < \$65k	27.0%	20.40%
\$65k =< RA < \$70k	29.0%	22.40%
\$70k =< RA < \$75k	32.0%	25.40%
\$75k =< RA < \$80k	33.0%	26.40%
\$80k =< RA < \$85k	34.0%	27.40%
\$85k =< RA < \$90k	34.0%	29.40%
\$90k =< RA < \$95k	34.0%	29.70%
\$95k =< RA < \$100k	35.0%	29.85%
\$100k =< RA < \$110k	35.0%	34.55%
\$110k =< RA	35.0%	35.00%

Family coverage is defined as 85% of the "Family + One" schedule and 15% of the "Family" schedule.

## Actuarial Assumptions and Methods (continued)

### Medical and Prescription Drug Benefit Contributions for Future Disabled Retirees

All future disabled retirees are assumed to contribute 1.5% of their Retirement Allowance.

#### Retirement Allowance

Retirement Allowance is assumed to be the annual annuity from the State of New Jersey pension plan:

<i>Public Employees' Retirement System (PERS)</i>	Final Compensation times service at retirement divided by 55
<i>Police and Firemen's Retirement System (PFRS)</i>	Special Retirement Benefit: 65% of Final Compensation plus 1% of Final Compensation for each year of credited service over 25, subject to a maximum of 70% of Final Compensation

### Medical and Prescription Drug Benefit Contributions Under Chapter 330

Local police and firemen who retire from participating local employers subject to Chapter 330 contribute 20% of the lowest cost health plan, excluding high deductible health plans. A list of the local employers which are subject to Chapter 330 and current retirees who contribute under Chapter 330 were provided by the State and are reflected in the valuation.

The premium rates below summarize the lowest cost plan premium rates used for retiree contributions under Chapter 330.

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$10,507	\$22,415	\$2,077	\$6,203

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$3,573	\$7,942	\$3,120	\$6,193

A list of local government employers who are subject to Chapter 330 is provided in the "Plan Provisions" section of the report.

### Medical and Prescription Drug Benefit Contributions Under Chapter 48

Certain local employers which have adopted special agreements under Chapter 48 may provide retiree health benefits with differing retiree contributions, dependent eligibility, and benefit provisions. The valuation reflects the provisions of Chapter 48 resolutions adopted by local employers which provide retiree health benefits under the SHBP.

Local employers which have adopted a Chapter 48 resolution may also be subject to Chapter 78 contributions. It is assumed that for all employers which have adopted a Chapter 48 resolution, contributions under Chapter 78 constitute a minimum required retiree contribution amount.

A list of local government employers and their provisions under Chapter 48 are provided in the "Plan Provisions" section of the report.

## Actuarial Assumptions and Methods (continued)

The following tables provide a sampling of the decrement rate assumptions for each pension group. Where applicable, the sample decrement rates below were adjusted to incorporate eligibility for OPEB benefits.

### Public Employees' Retirement System of New Jersey

Age	Disability	
	Ordinary	Accidental
30	0.060%	0.004%
35	0.189%	0.005%
40	0.269%	0.012%
45	0.363%	0.017%
50	0.434%	0.021%
55	0.587%	0.026%
60	0.759%	0.030%
65	0.932%	0.027%
69	1.110%	0.027%

Age	Select Withdrawal			Ultimate Withdrawal	
	1st Year	2nd Year	3rd Year	Prior to Eligibility for Benefit	After Eligibility for Benefit
30	38.84%	14.67%	13.32%	6.11%	0.03%
35	33.51%	11.74%	10.77%	3.99%	0.03%
40	32.05%	10.52%	10.66%	2.91%	0.05%
45	31.01%	10.08%	10.36%	2.46%	0.16%
50	28.39%	9.58%	9.57%	1.94%	0.64%
55	27.96%	9.40%	9.08%	1.60%	0.77%
60	22.37%	9.40%	6.84%	1.52%	0.77%

Age	Retirement
55	11.70%
60	7.80%
65	16.54%
69	11.55%

### Public Employees' Retirement System of New Jersey – Prosecutor's Part

Age	Retirement			
	Less than 20 Years of Service	20 Years of Service	21 to 24 Years of Service	25 or More Years of Service
40	0.00%	2.50%	0.00%	19.25%
45	0.00%	2.50%	0.00%	19.25%
50	0.00%	3.75%	0.00%	19.25%
55	3.06%	5.00%	0.00%	21.85%
60	3.06%	5.00%	0.00%	28.48%
65	3.06%	37.50%	0.00%	100.00%
69	3.06%	37.50%	0.00%	100.00%



## Actuarial Assumptions and Methods (continued)

### Police and Firemen's Retirement System of New Jersey

AGE	Disability	
	Ordinary	Accidental
25	0.045%	0.029%
30	0.147%	0.278%
35	0.265%	0.393%
40	0.362%	0.423%
45	0.394%	0.396%
50	0.449%	0.179%
55	0.554%	0.161%
60	1.024%	0.161%
64	1.680%	0.161%

AGE	Select Withdrawal					Ultimate Withdrawal
	1st Year	2nd Year	3rd Year	4th Year	5 to 9 Years	After 9 Years
25	6.90%	2.03%	1.18%	0.60%	0.35%	0.00%
30	9.30%	2.75%	1.76%	1.31%	0.60%	0.24%
35	9.80%	3.17%	1.76%	1.57%	0.77%	0.24%
40	13.70%	2.25%	1.85%	1.74%	0.67%	0.27%
45	3.50%	2.25%	1.85%	2.32%	1.35%	0.28%
50	0.00%	2.25%	1.85%	2.00%	1.60%	0.30%
55	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

AGE	Retirement			
	Less than 20 Years of Service	20 Years of Service	21 to 24 Years of Service	25 or More Years of Service
40	4.00%	0.60%	45.57%	15.40%
45	4.00%	0.60%	54.83%	15.40%
50	4.30%	0.60%	57.62%	18.48%
55	6.00%	0.00%	64.94%	24.47%
60	3.20%	0.00%	77.49%	27.34%
64	37.50%	0.00%	85.24%	51.03%
65	100.00%	100.00%	100.00%	100.00%

## Actuarial Assumptions and Methods (continued)

### **Tier Classifications**

<b>Tier</b>	<b>Criteria</b>
Tier 1	Enrollment prior to July 1, 2007
Tier 2	Enrollment on or after July 1, 2007 and prior to November 2, 2008
Tier 3	Enrollment on or after November 2, 2008 and prior to May 22, 2010
Tier 4	Enrollment on or after May 22, 2010 and prior to June 28, 2011
Tier 5	Enrollment on or after June 28, 2011

## Plan Provisions

### Program Eligibility for Retired Group Coverage

The following individuals will be offered Program's Retired Group coverage for themselves and their eligible dependents:

- Full-time State employees, employees of State colleges/universities, autonomous State agencies and commissions, or local employees (including benefits-eligible Local Education employees of non-participating Local Education employers) who were covered by, or eligible for, the SHBP at the time of retirement.
- Part-time State employees and part-time faculty at institutions of higher education that participate in the SHBP if enrolled in the SHBP at the time of retirement.
- Spouses of police officers killed in the line of duty receive fully-subsidized retiree health benefits for life.

The following subsections outline the eligibility for retirement (that would qualify a retiree for subsidized SHBP Program benefits) for the various groups of State employees. Service under multiple Retirement Systems can be aggregated for purposes of Program's benefit eligibility.

#### **Public Employees' Retirement System Members**

(i) In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 60 with 25 years of service.
Early Retirement	Eligible after 25 years of service prior to age 60.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

(ii) Law Enforcement (Chapter 330, P.L. 1997)

In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 55 after 25 years of service.
Chapter 4, P.L. 2001 Special Retirement	Completion of 25 years of service.
Ordinary Disability	Eligible after 5 years of service and total and permanent disability.

## Plan Provisions (continued)

### (iii) Legislators

#### In General for subsidized SHBP Benefits

Service Retirement	Eligible at age 60 and 25 years of service.
Early Retirement	Attainment of 25 years of service prior to age 60.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

### (iv) Prosecutors Part (Chapter 366, P.L. 2001)

#### In General for subsidized SHBP Benefits

Service Retirement	Eligible after age 55 and 25 years of service.
Special Retirement	After completion of 25 years of service.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability.
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

### (v) Workers' Compensation Judges Part (Chapter 259, P.L. 2001)

Service Retirement	(A) Mandatory retirement at age 70. Voluntary retirement prior to age 70 as follows: <ul style="list-style-type: none"><li>(a) Age 70 and 10 years of service as a Workers' Compensation Judge;</li><li>(b) Age 65 and 15 years of service as a Workers' Compensation Judge; or</li><li>(c) Age 60 and 20 years of service as a Workers' Compensation Judge.</li></ul>
	(B) Age 65, with 5 consecutive years of service as a Workers' Compensation Judge and 15 years in the aggregate of public service; or  Age 60, with 5 consecutive years of service as a Workers' Compensation Judge and 20 years in the aggregate of public service.

## Plan Provisions (continued)

In General for subsidized SHBP Benefits	Attainment of 25 years of service and Service Retirement eligibility.
Early Retirement	Prior to age 60, with 5 consecutive years of service as a Workers' Compensation Judge and 25 years or more in the aggregate of public service.
Ordinary Disability Retirement	Eligible after 10 years of service and total and permanent disability
Accidental Disability	Eligible upon total and permanent disability as a result of a duty injury.

### **Police and Firemen's Retirement System Members**

Enrollment is restricted to eligible policemen and fireman who are permanent and full-time and who pass the physical and mental fitness requirements. The maximum enrollment age is 35.

#### In General for subsidized SHBP Benefits

Service Retirement	Eligibility means age 55 and 25 years of service. Mandatory at age 65.
Special Retirement	After completion of 25 years of service.
Ordinary Disability Retirement	A Member is eligible for Ordinary Disability Retirement if he (she) has 4 years of Service and is totally and permanently incapacitated from the performance of usual or available duties.
Accidental Disability Retirement	A Member is eligible upon total and permanent incapacitation from the performance of usual and available duties as a result of injury during the performance of regular duties.
Special Disability Retirement	A Member is eligible for Special Disability Retirement if he (she) has 5 years of Credited Service, is under age 55, and has received a heart transplant.

## Plan Provisions (continued)

The following tables provide concise summaries of each of the benefit plan designs available to eligible retirees as of January 1, 2017:

Medical Plans	In-Network					Out-of-Network		
	Office Visit	ER Copay (SHBP/SEHBP)	Deductible	Member Coinsurance	Out-of-Pocket Maximum*	Deductible	Member Coinsurance	Out-of-Pocket Maximum
HMO	\$10	\$85 / \$35	None	0%	\$5,799	Not Covered		
PPO 10	\$10	\$75 / \$25	None	0%	\$400	\$100	20%	\$2,000
PPO 15	\$15	\$100 / \$50	None	0%	\$400** & \$5,799	\$100	30%	\$2,000

\* Excludes prescription drug copays.

\*\* The \$400 out-of-pocket maximum includes coinsurance only.

Rx Plans	Retail			Mail			Out-of-Pocket Maximum
	Generic	Preferred Brand	Other Brand	Generic	Preferred Brand	Other Brand	
HMO (Local Government)	\$6	\$12	\$24	\$5	\$18	\$30	\$1,351
PPO 10/15 (Local Government)	\$10	\$22	\$44	\$5	\$33	\$55	\$1,351

Local Government Medicare retirees are also eligible to enroll in one of six Medicare Advantage plan offerings.

# Plan Provisions (continued)

## Chapter 48, P.L. 1999

The following exhibit summarizes the provisions assumed for the Local Government employers that have adopted Chapter 48 resolutions.

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0004-00	BLAIRSTOWN TOWNSHIP			0%	0%		Y			
0008-00	CHATHAM TOWNSHIP			0%	0%		Y			
0012-00	GUTTENBERG TOWN	Y		0%	0%		Y			
0017-00	HOLLAND TOWNSHIP			0%	0%	Y	Y			
0019-00	JEFFERSON TOWNSHIP	Y		0%	0%		Y			
0020-00	MANCHESTER TOWNSHIP			0%	0%		Y	65		
0021-00	MAURICE RIVER TOWNSHIP		Y	0%	0%		Y			
0024-00	MONROE TOWNSHIP	Y		0%	0%		Y			
0027-00	PASSAIC VALLEY SEWERAGE COMM	Y		0%	0%		Y			
0029-00	PERTH AMBOY CITY HOUS AUTH	Y		0%	0%		Y			
0031-00	PRINCETON HOUSING AUTHORITY			0%	0%	Y	Y			
0033-00	RIVERSIDE TOWNSHIP			0%	0%		Y	65		
0035-00	WEST NEW YORK HOUSING AUTHORITY	Y		0%	0%		Y			
0038-00	AVALON BOROUGH	Y		0%	0%		Y	65		
0040-00	CAPE MAY CITY			0%	0%		Y			
0045-00	HAMMONTON TOWN			0%	0%		Y			
0045-01	HAMMONTON TOWN			0%	0%		Y			
0047-00	HUNTERDON COUNTY	Y		0%	0%		Y			
0054-00	WEST AMWELL TOWNSHIP						N		\$ 548.00	
0060-00	RAHWAY CITY HOUSING AUTHORITY			0%	0%		Y			
0064-00	BETHLEHEM TOWNSHIP			0%	100%		N			
0070-00	GARFIELD CITY HOUSING AUTH			0%	0%		Y			
0074-00	PATERSON CITY HOUSING AUTHORITY	Y		0%	0%		Y			
0077-00	SEA ISLE CITY			0%	0%		Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0085-00	STONE HARBOR BOROUGH			0%	0%		Y			
0085-01	STONE HARBOR BOROUGH			0%	0%	Y	Y			
0086-00	NORTH BERGEN TWP HOUSING AUTH	Y		0%	0%		Y			
0087-00	LITTLE FERRY BOROUGH			0%	0%		Y			
0089-00	MAYWOOD BOROUGH	Y		0%	0%		Y			
0090-00	NETCONG BOROUGH			20%	20%		Y			
0092-00	WEST DEPTFORD TOWNSHIP	Y		0%	0%		Y			
0093-00	ISLAND HEIGHTS BOROUGH			0%	0%		Y			
0094-00	LINWOOD CITY			0%	0%		Y			
0097-00	UPPER DEERFIELD TOWNSHIP			0%	0%		Y			
0098-00	RARITAN BOROUGH			0%	0%		Y			
0099-00	MAPLE SHADE TOWNSHIP			0%	0%	Y	Y			
0102-00	HAMILTON TOWNSHIP FIRE COMM DIST #3			0%	0%		Y			
0116-00	SOUTH TOMS RIVER BOROUGH			0%	0%		Y			
0119-00	WOODBURY HEIGHTS BOROUGH			0%	100%		N	65		
0131-00	CLINTON TOWNSHIP			0%	0%	Y	Y			
0135-00	BERLIN BOROUGH			0%	0%		Y			
0136-00	STILLWATER TOWNSHIP			0%	0%	Y	Y			
0161-00	LAMBERTVILLE CITY			0%	0%		Y			
0162-00	WOODBINE BOROUGH			0%	0%	Y	Y			
0164-00	DELAWARE TOWNSHIP			0%	0%		Y			
0166-00	CLEMENTON BOROUGH			0%	0%		Y			
0167-00	STAFFORD TOWNSHIP			0%	0%		Y			
0172-00	MOUNT OLIVE TOWNSHIP	Y		0%	0%		Y			
0177-00	EAST RUTHERFORD BOROUGH	Y		0%	0%		Y	65		
0188-00	PEAPACK GLADSTONE BOROUGH			0%	0%	Y	Y			
0205-00	SWEDESBORO BOROUGH			0%	100%		N			
0211-00	ALPINE BOROUGH			0%	100%		N			



# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

Employer Code	Employer Name	Eligibility		Retiree Contributions	Retiree Contributions for Dependent Coverage	Default Subject to Chapter 78 Contributions?	Dependent Coverage Provided?	Age Limit for Subsidized Benefits	Flat Monthly Employer Subsidy	Temporary Months for Employer Subsidy
		Age 62 & 15 YOS	20 YOS							
0212-00	OAKLYN BOROUGH			0%	0%		Y			
0214-00	MATAWAN BOROUGH	Y		0%	0%		Y			
0217-00	BARNEGAT LIGHT BOROUGH			0%	100%		N			
0245-00	SCOTCH PLAINS TOWNSHIP			0%	0%		Y	65		
0247-00	LOWER TOWNSHIP	Y		0%	0%		Y			
0248-00	NORTH BRUNSWICK TOWNSHIP			0%	0%		Y	65		
0251-00	SOMERS POINT CITY			0%	0%		Y			
0255-00	MENDHAM BOROUGH	Y		0%	100%		N			
0257-00	PENNINGTON BOROUGH			0%	0%		Y			
0259-00	MOUNT ARLINGTON BOROUGH			0%	0%		Y			
0260-00	WANAQUE BOROUGH			0%	0%		Y	65		
0261-00	FANWOOD BOROUGH	Y		0%	0%		Y			
0262-00	TUCKERTON BOROUGH			0%	0%		Y			
0276-00	DELTRAN TOWNSHIP						N		\$ 367.04	
0277-00	SANDYSTON TOWNSHIP			50%	100%		N			
0279-00	BRANCHBURG TOWNSHIP			0%	100%		N			
0282-00	EAST WINDSOR TOWNSHIP	Y	Y	0%	0%		Y			
0321-00	TETERBORO BOROUGH	Y		0%	0%	Y	Y			
0336-00	CAMDEN CITY			0%	0%		Y			
0344-00	UNION CITY HOUSING AUTH	Y		0%	0%		Y			
0345-00	FRANKFORD TOWNSHIP			0%	100%		N			
0348-00	CAMDEN CITY HOUSING AUTH			0%	100%		N			
0349-00	ESSEX COUNTY			0%	0%		Y			
0355-00	ESTELL MANOR CITY			0%	0%	Y	Y			
0356-00	NEWARK CITY			0%	0%		Y			
0358-00	SOUTH AMBOY CITY	Y		0%	0%		Y			
0362-00	ALLENDALE BOROUGH			0%	0%		Y			
0365-00	AUDUBON PARK BOROUGH			0%	0%	Y	Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0369-00	BRANCHVILLE BOROUGH			0%	100%		N			
0373-00	CHESTER BOROUGH			0%	0%		Y			
0375-00	DUNELLEN BOROUGH			0%	0%		Y			
0378-00	EMERSON BOROUGH			0%	100%		N			
0380-00	FAIR HAVEN BOROUGH	Y		0%	100%		N			
0387-00	GLEN GARDNER BOROUGH			0%	0%		Y			
0389-00	HAMPTON BOROUGH			0%	0%	Y	Y			
0400-00	LAKEHURST BOROUGH	Y		0%	0%		Y			
0401-00	LAWNSIDE BOROUGH			0%	0%		Y			
0403-00	LINDENWOLD BOROUGH			0%	0%		Y			
0404-00	LITTLE SILVER BOROUGH			0%	0%		Y			
0408-00	MILLTOWN BOROUGH			0%	100%		N			
0411-00	NEPTUNE CITY BOROUGH	Y		0%	0%		Y			
0413-00	TINTON FALLS BOROUGH			0%	0%		Y			
0414-00	NORTH CALDWELL TOWNSHIP	Y		0%	0%		Y			
0417-00	OLD TAPPAN BOROUGH			0%	0%		Y			
0418-00	PARAMUS BOROUGH			0%	0%		Y			
0424-00	RIVERTON BOROUGH			0%	0%	Y	Y			
0428-00	ROSELAND BOROUGH			0%	0%		Y			
0430-00	SHIP BOTTOM BOROUGH			0%	100%		N			
0431-00	SHREWSBURY BOROUGH			0%	0%		Y			
0434-00	SPOTSWOOD BOROUGH			0%	0%		Y			
0437-00	STRATFORD BOROUGH			0%	0%		Y			
0443-00	WATCHUNG BOROUGH			0%	0%	Y	Y			
0446-00	WEST WILDWOOD BOROUGH			0%	0%		Y	65		
0447-00	WOODCLIFF LAKE BOROUGH			0%	0%		Y			
0453-00	ALEXANDRIA TOWNSHIP			0%	0%	Y	Y			
0463-00	CHESTER TOWNSHIP			0%	0%	Y	Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

Employer Code	Employer Name	Eligibility		Retiree Contributions	Retiree Contributions for Dependent Coverage	Default Subject to Chapter 78 Contributions?	Dependent Coverage Provided?	Age Limit for Subsidized Benefits	Flat Monthly Employer Subsidy	Temporary Months for Employer Subsidy
		Age 62 & 15 YOS	20 YOS							
0464-00	CINNAMINSON TOWNSHIP			0%	0%		Y			180
0466-00	CRANBURY TOWNSHIP	Y		0%	0%		Y			
0467-00	DEERFIELD TOWNSHIP			0%	0%	Y	Y			
0468-00	DELANCO TOWNSHIP			0%	0%		Y			
0469-00	DENNIS TOWNSHIP	Y		0%	0%		Y			
0470-00	DEPTFORD TOWNSHIP	Y		0%	0%		Y			
0474-00	EASTAMPTON TOWNSHIP			0%	0%	Y	Y			
0475-00	EAST GREENWICH TOWNSHIP	Y		0%	0%		Y			
0477-00	EDGEWATER PARK TOWNSHIP		Y	20%	20%		Y			84
0487-00	GREEN TOWNSHIP			0%	0%		Y			
0492-00	HAINESPORT TOWNSHIP	Y		0%	100%		N			
0494-00	HARRISON TOWNSHIP			0%	0%		Y			
0498-00	KNOWLTON TOWNSHIP		Y	0%	0%	Y	Y			
0499-00	LACEY TOWNSHIP	Y		0%	0%		Y			
0502-00	LIBERTY TOWNSHIP	Y		0%	100%		N	65		
0512-00	MANSFIELD TOWNSHIP			0%	100%		N			
0513-00	MANSFIELD TOWNSHIP			0%	0%		Y			
0516-00	MEDFORD TOWNSHIP			0%	0%		Y			
0520-00	MONTAGUE TOWNSHIP			0%	100%		N			
0522-00	MOUNT LAUREL TOWNSHIP			0%	0%		Y			
0523-00	MULLICA TOWNSHIP			0%	0%		Y			
0524-00	NEW HANOVER TOWNSHIP			0%	0%		Y			
0528-00	OXFORD TOWNSHIP			0%	0%		Y			
0530-00	PILESGROVE TOWNSHIP			0%	0%	Y	Y			
0532-00	PLAINSBORO TOWNSHIP	Y	Y	0%	0%		Y			
0539-00	ROXBURY TOWNSHIP			0%	0%		Y			
0541-00	SHAMONG TOWNSHIP			0%	0%	Y	Y			
0548-00	TABERNACLE TOWNSHIP			0%	20%		Y			84

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

Employer Code	Employer Name	Eligibility		Retiree Contributions	Retiree Contributions for Dependent Coverage	Default Subject to Chapter 78 Contributions?	Dependent Coverage Provided?	Age Limit for Subsidized Benefits	Flat Monthly Employer Subsidy	Temporary Months for Employer Subsidy
		Age 62 & 15 YOS	20 YOS							
0551-00	UPPER PITTSBORO TOWNSHIP			0%	0%		Y			
0557-00	WASHINGTON TOWNSHIP	Y		0%	0%		Y			
0559-00	WATERFORD TOWNSHIP	Y		0%	0%		Y			
0563-00	WILLINGBORO TOWNSHIP			37%	38%		Y	65		
0835-00	ATLANTIC COUNTY	Y		0%	0%		Y			48
0835-01	ATLANTIC COUNTY LIBRARY	Y		0%	0%		Y			60
0835-02	ATLANTIC COUNTY PUBLIC HEALTH			0%	0%		Y			60
0840-00	GLOUCESTER COUNTY			0%	0%		Y			
0844-00	OCEAN COUNTY			0%	0%		Y			
0844-01	OCEAN COUNTY LIBRARY			0%	0%		Y			
0847-02	SUSSEX COUNTY HEALTH & PUBLIC SAFETY			0%	0%	Y	Y			
0847-04	SUSSEX COUNTY SOCIAL SERVICES			0%	0%	Y	Y			
0849-00	WARREN CO BD OF CHOSEN FRHLDRS	Y		0%	0%		Y			
0851-00	ASBURY PARK CITY	Y		0%	100%		N			
0852-00	ATLANTIC CITY	Y		18%	18%		Y			
0852-02	ATLANTIC CITY PFRS			4%	4%		Y			
0854-00	BEVERLY CITY			0%	0%		Y	65		
0855-00	BRIDGETON CITY			0%	100%		N			
0857-00	BURLINGTON CITY			0%	0%		Y			
0859-00	EGG HARBOR CITY			0%	100%		N			
0861-00	ENGLEWOOD CITY	Y		0%	0%		Y	65		
0866-00	LINDEN CITY			0%	0%		Y			
0868-00	MILLVILLE CITY	Y		0%	0%		Y			156
0870-00	NORTHFIELD CITY			0%	0%		Y	65		
0871-00	NORTH WILDWOOD CITY			0%	0%		Y	65		
0871-01	NORTH WILDWOOD CITY			0%	0%	Y	Y			
0876-00	RAHWAY CITY			0%	0%		Y			
0882-00	WILDWOOD CITY			0%	0%		Y	65		

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0883-00	WOODBURY CITY	Y		0%	0%		Y			
0885-00	RIDGEWOOD VILLAGE			0%	0%		Y			
0885-01	RIDGEWOOD PUBLIC LIBRARY	Y		0%	25%		Y			
0891-00	HARRISON TOWN	Y		0%	0%		Y			
0894-00	MONTCLAIR TOWNSHIP	Y		20%	20%		Y			
0898-00	SECAUCUS TOWN	Y		0%	0%		Y			
0903-00	ALLENHURST BOROUGH			0%	0%		Y			
0904-00	AVON BY THE SEA BORO	Y		0%	0%		Y			
0905-00	BELMAR BOROUGH	Y		0%	0%		Y			
0906-00	BERGENFIELD BOROUGH			0%	0%		Y			
0906-01	BERGENFIELD BOROUGH, POLICE			0%	0%		Y			
0910-00	BUTLER BOROUGH	Y		0%	0%		Y			
0911-00	CALDWELL BOROUGH			0%	0%		Y			
0912-00	CARTERET BOROUGH			0%	0%		Y			
0915-00	COLLINGSWOOD BOROUGH			0%	0%		Y			
0917-00	DUMONT BOROUGH			0%	0%		Y	65		
0919-00	EATONTOWN BOROUGH	Y		0%	0%		Y			
0922-00	FAIR LAWN BOROUGH	Y		0%	0%		Y			
0926-00	FREEHOLD BOROUGH			0%	0%		Y			
0927-00	GARWOOD BOROUGH		Y	0%	0%		Y			
0928-00	GLASSBORO BOROUGH	Y		0%	0%		Y			
0931-00	HASBROUCK HEIGHTS BOROUGH	Y		0%	0%		Y			
0933-00	KEANSBURG BOROUGH	Y		0%	0%		Y			
0934-00	KENILWORTH BOROUGH			0%	0%		Y			
0935-00	LAVALLETTE BOROUGH			0%	0%		Y			
0936-00	LEONIA BOROUGH	Y		0%	0%		Y			
0937-00	LODI BOROUGH	Y		0%	0%		Y			
0941-00	MANVILLE BOROUGH			0%	0%		Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0941-02	MANVILLE BORO DEP OF PUBLIC WORKS	Y		20%	20%		Y			
0944-00	MONMOUTH BEACH BOROUGH	Y		0%	0%	Y	Y			
0945-00	MORRIS PLAINS BOROUGH			0%	100%		N			
0946-00	MOUNTAIN LAKES BOROUGH			0%	0%	Y	Y			
0950-00	NORTH ARLINGTON BOROUGH	Y		0%	0%		Y			
0952-00	OCEAN GATE BOROUGH			0%	0%		Y			
0953-00	ORADELL BOROUGH			0%	0%		Y			
0954-00	PALISADES PARK BOROUGH	Y		0%	0%		Y			
0956-00	POINT PLEASANT BOROUGH	Y		0%	0%		Y			
0957-00	POINT PLEASANT BEACH BOROUGH	Y		0%	0%		Y			
0960-00	RAMSEY BOROUGH	Y		0%	0%		Y			
0962-00	RIDGEFIELD BOROUGH			0%	0%		Y			
0966-00	ROSELLE PARK BOROUGH	Y		0%	0%		Y	65		
0969-00	SEA GIRT BOROUGH			0%	0%	Y	Y			
0971-00	SEASIDE PARK BOROUGH			0%	0%		Y	65		
0972-00	SOMERVILLE BOROUGH			0%	100%		N			
0973-00	SPRING LAKE BOROUGH			0%	0%	Y	Y			
0974-00	SPRING LAKE HEIGHTS BOROUGH			0%	0%		Y	65		
0975-00	TENAFLY BOROUGH			36%	36%		Y			
0980-00	WILDWOOD CREST BOROUGH	Y		0%	0%		Y			
0981-00	WOODLYNNE BOROUGH			0%	0%		Y			
0982-00	WOOD-RIDGE BOROUGH			0%	0%		Y			
0983-00	HILLSDALE BOROUGH			0%	0%		Y			
0984-00	PALMYRA BOROUGH			0%	0%		Y			
0987-00	CLARK TOWNSHIP			0%	0%		Y			
0988-00	CRANFORD TOWNSHIP			0%	0%		Y			
0990-00	EWING TOWNSHIP			0%	0%		Y			
0995-00	INDEPENDENCE TOWNSHIP			0%	0%	Y	Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
0997-00	LAWRENCE TOWNSHIP			0%	0%		Y			180
1003-00	NEPTUNE TOWNSHIP			0%	0%		Y			
1010-00	ROCKAWAY TOWNSHIP	Y		0%	0%		Y			
1012-00	SPRINGFIELD TOWNSHIP	Y		0%	0%		Y			
1013-00	TEANECK TOWNSHIP			0%	0%		Y	65		
1014-00	UNION TOWNSHIP	Y		0%	0%		Y			
1015-00	WASHINGTON TOWNSHIP			0%	0%		Y	65		
1016-00	WEEHAWKEN TOWNSHIP			0%	0%		Y			
1175-00	HACKENSACK CITY HOUSING AUTH	Y		0%	0%		Y			
1177-00	MORRISTOWN TOWN HOUSING AUTHORITY			0%	0%		Y			
1179-00	PHILLIPSBURG TOWN HOUS AUTH			0%	0%		Y			
1180-00	PLAINFIELD CITY HOUSING AUTH	Y		0%	0%		Y			
1181-00	SOUTH AMBOY CITY HOUSING AUTHORITY	Y		0%	0%		Y			
1183-00	DELANCO TWP SEWERAGE AUTHORITY			0%	0%	Y	Y			
1185-00	EWING LAWRENCE SEWERAGE AUTHORITY			0%	0%	Y	Y			
1186-00	LAMBERTVILLE CITY SEWERAGE AUTH	Y		0%	0%	Y	Y			
1190-00	PENNSAUKEN TOWNSHIP SEWERAGE AUTH	Y		0%	100%		N			
1196-00	ELIZABETH CITY PARKING AUTHORITY			0%	0%		Y			
1200-00	PATERSON CITY PARKING AUTH	Y		0%	0%		Y			
1203-00	HARRISON TOWN HOUSING AUTH			0%	100%		N			
1206-00	LONG BRANCH CITY HOUSING AUTH	Y		0%	0%		Y			
1212-00	BEVERLY SEWERAGE AUTHORITY			0%	0%		Y			60
1216-00	RAHWAY VALLEY SEWERAGE AUTHORITY			0%	0%		Y			
1218-00	PASSAIC VALLEY WATER COMM			0%	0%		Y			
1221-00	MONMOUTH COUNTY REGIONAL HEALTH COMM #1			60%	100%		N			
1223-00	NORTH JERSEY DIST WATER SUPPLY COMM			0%	0%		Y			
1251-00	ESSEX & UNION JOINT MEETING			0%	0%		Y			
1251-01	ESSEX & UNION JOINT MEETING			0%	0%		Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

Employer Code	Employer Name	Eligibility		Retiree Contributions	Retiree Contributions for Dependent Coverage	Default Subject to Chapter 78 Contributions?	Dependent Coverage Provided?	Age Limit for Subsidized Benefits	Flat Monthly Employer Subsidy	Temporary Months for Employer Subsidy
		Age 62 & 15 YOS Indicator	20 YOS Indicator							
1260-00	JERSEY CITY MUNICIPAL UTIL AUTHORITY	Y		0%	0%		Y			
1261-00	LONG BRANCH CITY SEWERAGE AUTH	Y		0%	0%	Y	Y			
1266-00	TOWACO FIRE DISTRICT 2		Y	0%	0%		Y			
1303-00	HAMILTON TOWNSHIP FIRE COMM DIST #4			0%	0%		Y			
1307-00	MOORESTOWN TWP FIRE COMM DIST 2			0%	0%		Y			
1309-00	PENNS GROVE SEWERAGE AUTHORITY			0%	0%		Y			
1310-00	EDISON TOWNSHIP HOUSING AUTH			0%	100%		N			
1339-00	WRIGHTSTOWN BOROUGH MUN UTIL AUTH			0%	100%		N			
1344-00	HIGHTSTOWN BOROUGH HOUSING AUTHORITY			0%	0%	Y	Y			
1352-00	RAHWAY CITY PARKING AUTHORITY			0%	0%	Y	Y			
1355-00	HIGHLAND PARK BOROUGH HOUSING AUTH	Y		0%	0%		Y			
1363-00	BRIDGETON CITY HOUSING AUTH	Y		0%	0%		Y			
1366-00	DELTRAN TOWNSHIP SEWERAGE AUTH			0%	0%	Y	Y			
1369-00	HANOVER TOWNSHIP SEW AUTH		Y	0%	0%		Y			
1376-00	PRINCETON JOINT PUBLIC LIBRARY			20%	20%		Y			
1382-00	ENGLEWOOD CITY HOUSING AUTH			0%	0%		Y			
1388-00	BOONTON TOWN HOUSING AUTHORITY	Y		0%	0%	Y	Y			
1398-00	DEPTFORD TWP MUA			0%	0%		Y	65		
1401-00	LAKESWOOD TOWNSHIP HOUSING AUTHORITY			0%	100%		N			
1403-00	BAYONNE CITY PARKING AUTH			0%	0%	Y	Y			
1415-00	SALEM CITY HOUSING AUTHORITY			0%	0%	Y	Y			
1432-00	HAMILTON TOWNSHIP FIRE COMM DIST #2			0%	0%		Y			
1439-00	GLOUCESTER TWP M U A			0%	0%		Y			
1451-00	POMPTON LAKES BOROUGH MUA	Y		0%	0%		Y			
1460-00	VINELAND CITY HOUSING AUTHORITY	Y		0%	0%		Y			
1466-00	HACKETTSTOWN TOWN MUN UTIL AUTH	Y		0%	35%		Y			
1467-00	BERKELEY TOWNSHIP SEWERAGE AUTH			0%	0%	Y	Y			
1469-00	WOODBIDGE TOWNSHIP FIRE DIST #2			0%	100%		N			



# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

Employer Code	Employer Name	Eligibility		Retiree Contributions	Retiree Contributions for Dependent Coverage	Default Subject to Chapter 78 Contributions?	Dependent Coverage Provided?	Age Limit for Subsidized Benefits	Flat Monthly Employer Subsidy	Temporary Months for Employer Subsidy
		Age 62 & 15 YOS	20 YOS							
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH			0%	0%	Y	Y			
1479-00	ATLANTIC COUNTY IMPROVEMENT AUTH	Y		0%	0%	Y	Y			36
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST 2			0%	0%		Y			
1494-00	MIDDLETOWN TOWNSHIP SEWERAGE AUTHORITY			0%	0%		Y			
1500-00	ESSEX REGIONAL HEALTH COMMISSION			0%	0%	Y	Y			
1501-00	HAMILTON TOWNSHIP MUN UTIL AUTH	Y		25%	0%	Y	Y			
1525-00	TWO RIVER WATER RECLAMATION AUTHORITY			0%	0%		Y			
1526-00	GLOUCESTER COUNTY UTILITIES AUTH	Y		0%	0%		Y			
1530-00	SOUTH JERSEY PORT CORPORATION	Y		0%	0%		Y			
1540-00	BUENA BOROUGH MUN UTIL AUTH		Y	0%	0%	Y	Y			
1542-00	BAYSHORE REGIONAL SEWERAGE AUTH			0%	0%		Y			
1545-00	MIDDLE BROOK REGIONAL HEALTH COMM			0%	100%		N			
1553-00	EDGEWATER BOROUGH HOUSING AUTH	Y		0%	0%		Y			
1556-00	HAMILTON TOWNSHIP FIRE COMM DIST #5			0%	0%		Y			
1560-00	WILDWOOD CITY HOUSING AUTH			0%	100%		N			
1565-00	ATLANTIC COUNTY BOARD OF WELFARE	Y		0%	0%		Y			60
1565-01	ATLANTIC CO BD OF WELFARE WORKFORCE DEV			0%	0%		Y			60
1565-02	ATLANTIC CO BD OF WELFARE YOUTH CORP			0%	0%	Y	Y			
1566-00	BERGEN COUNTY BD OF SOC SERV			0%	0%		Y			
1571-00	GLOUCESTER COUNTY BD OF SOC SERV			0%	0%		Y			
1577-00	OCEAN COUNTY BOARD OF SOCIAL SEVICES	Y		0%	0%		Y			
1580-00	SOMERSET COUNTY BOARD OF SOC SERV			0%	0%		Y			
1591-00	HUDSON REGIONAL HEALTH COMM			0%	0%		Y			
1597-00	OCEAN COUNTY UTILITIES AUTHORITY			0%	0%		Y			
1598-00	MARLBORO TOWNSHIP MUNICIPAL UTIL AUTH			0%	0%		Y			
1599-00	NEW JERSEY SPORTS & EXPOSITION AUTH	Y		17%	17%		Y			
1599-01	NJ SPORTS & EXPOSITION AUTHORITY			0%	0%		Y			
1601-00	ROCKAWAY VALLEY SEWERAGE AUTH			0%	0%		Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
1619-00	MIDDLETOWN TOWNSHIP HOUSING AUTHORITY			0%	0%		Y			
1625-00	WEEHAWKEN TOWNSHIP HOUSING AUTH			0%	0%		Y			
1629-00	PEMBERTON TOWNSHIP MUNICIPAL UTIL AUTH			0%	100%		N			
1630-00	JACKSON TOWNSHIP FIRE DISTRICT # 3			0%	0%		Y	65		
1631-00	CAMDEN COUNTY MUN UTIL AUTH			0%	0%		Y			
1635-00	WEST WINDSOR TOWNSHIP PARKING AUTH			0%	0%	Y	Y			
1636-00	ATLANTIC COUNTY UTIL AUTHORITY			0%	0%		Y			
1652-00	CAPE MAY COUNTY MUN UTIL AUTH			0%	0%		Y			
1655-00	LAKEWOOD TWP MUN UTILITY AUTH			0%	0%		Y			
1658-00	OCEAN COUNTY SOIL CONSERVATION DIST			0%	0%	Y	Y			
1659-00	CUMBERLAND-SALEM CONSERVATION DISTRICT		Y	0%	0%	Y	Y			
1660-00	FREEHOLD SOIL CONSERVATION DIST			0%	100%		N			
1661-00	WARREN COUNTY SOIL CONSERVATION DIST			0%	0%		Y			
1673-00	CHESTER BOROUGH/TWP JT FR PUB LIB	Y		0%	0%	Y	Y			
1674-00	CAPE-ATLANTIC SOIL CONSERV DIST			0%	0%	Y	Y			
1676-00	WASHINGTON TWP BD OF FIRE COMM	Y		0%	0%		Y			
1680-00	MERCER COUNTY SOIL CONSERVATION DIST			0%	0%	Y	Y			
1682-00	GLOUCESTER TWP FIRE COMM DST 4			0%	0%		Y			
1686-00	GLOUCESTER COUNTY SOIL CONSERVATION DIST			0%	0%		Y			24
1701-00	ABERDEEN TOWNSHIP FIRE DISTRICT 1			0%	100%		N			
1702-00	CHERRY HILL TWP FIRE DIST 13	Y		20%	20%		Y			
1715-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 5			0%	0%		Y			
1727-00	MADISON BORO HOUSING AUTHORITY			0%	0%	Y	Y			
1728-00	PINELANDS COMMISSION			0%	0%		Y			
1729-00	WARREN CO MOSQ EXTERM COMM	Y		0%	0%		Y			
1730-00	ATLANTIC CITY MUN UTIL AUTH			0%	0%		Y			
1737-00	MANTUA TOWNSHIP MUNICIPAL UTIL AUTH		Y	0%	0%	Y	Y			
1740-00	VOORHEES FIRE DISTRICT			0%	0%		Y			

# Plan Provisions (continued)

## Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</u>	<u>Dependent Coverage Provided?</u>	<u>Age Limit for Subsidized Benefits</u>	<u>Flat Monthly Employer Subsidy</u>	<u>Temporary Months for Employer Subsidy</u>
		<u>Age 62 &amp; 15 YOS</u>	<u>20 YOS</u>							
1740-01	VOORHEES FIRE DISTRICT PFRS			0%	0%		Y	65		
1744-00	DEPTFORD TWP FIRE DISTRICT			0%	0%		Y			
1759-00	HUDSON-ESSEX-PASSAIC SOIL CON DIST			0%	0%	Y	Y			
1778-00	CAMDEN CO IMPROVEMENT AUTHORITY	Y		0%	0%		Y			
1780-00	ATLANTIC HIGHLANDS-HIGHLANDS SEWAGE AUTH	Y		0%	0%	Y	Y			
1794-00	HUDSON COUNTY IMPROVEMENT AUTH			0%	0%	Y	Y			
1800-00	OLD BRIDGE TOWNSHIP FIRE DIST #3	Y		0%	0%		Y			
1809-00	WARREN CO POLLUTION CONTROL			0%	0%		Y			
1815-00	HAMILTON TOWNSHIP FIRE COMM DIST #8			0%	0%		Y	65		
1817-00	CAMDEN CO HEALTH SERVICES CTR	Y		0%	0%		Y			
1818-00	HOWELL TOWNSHIP FIRE DIST #3			0%	0%	Y	Y			
1834-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 6			0%	0%	Y	Y			
1835-00	CAMDEN CO POLLUTION CONTROL FIN	Y		10%	10%		Y			
1842-00	NORTH HUDSON SEWERAGE AUTHORITY	Y		0%	0%		Y			
1847-00	BERKELEY TOWNSHIP MUN UTIL AUTH			0%	0%	Y	Y			
1900-00	BERGEN COUNTY IMPROVEMENT AUTHORITY	Y		0%	0%	Y	Y			
1906-00	NORTH HUDSON REGIONAL FIRE & RESCUE			0%	0%		Y			
1919-00	BAYONNE CITY MUNICIPAL UTILITIES AUTH			0%	0%		Y			
8001-00	COMPENSATION RATING & INSPEC. BUR.	Y		0%	0%		Y			
8006-00	DELAWARE RIVER BASIN COMMISSION	Y		0%	0%		Y			
8072-00	SECAUCUS TOWN MUNI UTIL AUTH		Y	0%	0%		Y			
8073-00	SOUTH JERSEY TRANS AUTHORITY	Y		0%	0%		Y			
8082-00	LINDENWOLD TWP FIRE DIST 1	Y		0%	0%	Y	Y			
8099-00	SECAUCUS HOUSING AUTHORITY			0%	0%		Y			
8140-00	PRINCETON	Y		0%	0%		Y			
8140-01	PRINCETON RETIRED CH48			0%	0%		Y			

## Plan Provisions (continued)

### Chapter 330, P.L. 1997

The following exhibit provides a list of Local Government employers who do not offer postretirement health benefits but are covered under Chapter 330.

<b>Employer Code</b>	<b>Employer Name</b>
0003-00	BEVERLY CITY HOUSING AUTHORITY
0009-00	CHESTERFIELD TOWNSHIP
0010-00	EAST AMWELL TOWNSHIP
0013-00	HAMILTON TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0032-00	RIVERSIDE SEW AUTHORITY
0046-00	HIGH BRIDGE BOROUGH
0048-00	JERSEY CITY REDEVELOPMENT AGEN
0068-00	FLEMINGTON BOROUGH
0069-00	FRELINGHUYSEN TOWNSHIP
0073-00	NATIONAL PARK BOROUGH
0079-00	TEWKSBURY TOWNSHIP
0082-00	LONGPORT BOROUGH
0096-00	HALEDON BOROUGH
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0121-00	MENDHAM TOWNSHIP
0122-00	HOPEWELL BOROUGH
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH
0138-00	UNION TOWNSHIP
0141-00	KINGWOOD TOWNSHIP
0142-00	HARMONY TOWNSHIP
0160-00	LAFAYETTE TOWNSHIP
0174-00	FAR HILLS BOROUGH
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0187-00	BELVIDERE TOWN
0194-00	PROSPECT PARK BOROUGH
0210-00	HIGHLAND PARK BOROUGH
0215-00	BERNARDSVILLE BOROUGH
0215-01	BERNARDSVILLE BORO PUBLIC LIBR
0218-00	CAPE MAY POINT BOROUGH
0221-00	LAUREL SPRINGS BOROUGH
0248-01	NORTH BRUNSWICK TOWNSHIP LIBRA
0256-00	CRESSKILL BOROUGH
0258-00	KEYPORT BOROUGH
0278-00	UPPER FREEHOLD TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0314-00	UNION BEACH BOROUGH
0320-00	MOUNT HOLLY TOWNSHIP
0323-00	TOTOWA BOROUGH
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP

## Plan Provisions (continued)

### Chapter 330, P.L. 1997 (continued)

<b>Employer Code</b>	<b>Employer Name</b>
0346-00	HIGHLANDS BOROUGH HOUSING AUTH
0353-00	BORDENTOWN CITY
0354-00	CORBIN CITY
0357-00	PORT REPUBLIC CITY
0361-00	MARGATE CITY
0363-00	ALPHA BOROUGH
0368-00	BLOOMSBURY BOROUGH
0371-00	CALIFON BOROUGH
0381-00	FARMINGDALE BOROUGH
0383-00	FOLSOM BOROUGH
0385-00	FRENCHTOWN BOROUGH
0388-00	HAMBURG BOROUGH
0390-00	HARRINGTON PARK BOROUGH
0391-00	HAWORTH BOROUGH
0393-00	HIGHTSTOWN BOROUGH
0396-00	INTERLAKEN BOROUGH
0399-00	KINNELON BOROUGH
0402-00	LEBANON BOROUGH
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0421-00	PINE VALLEY BOROUGH
0423-00	RIVERDALE BOROUGH
0425-00	ROCKLEIGH BOROUGH
0427-00	ROOSEVELT BOROUGH
0435-00	STANHOPE BOROUGH
0440-00	VICTORY GARDENS BOROUGH
0441-00	WALDWICK BOROUGH
0448-00	WRIGHTSTOWN BOROUGH
0449-00	DEMAREST BOROUGH
0450-00	ENGLISHTOWN BOROUGH
0451-00	HARVEY CEDARS BOROUGH
0452-00	UPPER SADDLE RIVER BOROUGH
0454-00	ALLAMUCHY TOWNSHIP
0457-00	BERNARDS TOWNSHIP
0459-00	BOONTON TOWNSHIP
0461-00	BUENA VISTA TOWNSHIP
0472-00	DOWNE TOWNSHIP
0483-00	FRANKLIN TOWNSHIP
0486-00	GALLOWAY TOWNSHIP
0491-00	GREENWICH TOWNSHIP
0493-00	HARDWICK TOWNSHIP
0495-00	HOPE TOWNSHIP
0496-00	HOPEWELL TOWNSHIP
0497-00	JACKSON TOWNSHIP
0501-00	LEBANON TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0511-00	MANNINGTON TOWNSHIP
0525-00	NORTH HANOVER TOWNSHIP
0549-00	BARNEGAT TOWNSHIP

## Plan Provisions (continued)

### Chapter 330, P.L. 1997 (continued)

<b>Employer Code</b>	<b>Employer Name</b>
0555-00	WARREN TOWNSHIP
0560-00	WESTAMPTON TOWNSHIP
0563-01	TOWNSHIP OF WILLINGBORO LIBRAR
0567-00	WASHINGTON TOWNSHIP
0850-00	ABSECON CITY
0851-60	ASBURY PARK CITY
0853-00	BAYONNE CITY
0867-00	LONG BRANCH CITY
0878-00	SUMMIT CITY
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0886-00	SOUTH ORANGE VILLAGE
0890-00	HACKETTSTOWN TOWN
0894-01	MONTCLAIR TOWNSHIP PUBLIC LIBR
0894-02	MONTCLAIR TOWNSHIP POLICE & FI
0897-00	PHILLIPSBURG TOWN
0907-00	BOGOTA BOROUGH
0913-00	CHATHAM BOROUGH
0929-00	GLEN RIDGE BOROUGH
0932-00	HO HO KUS BOROUGH
0938-00	MADISON BOROUGH
0939-00	MANASQUAN BOROUGH
0940-00	MANTOLOKING BOROUGH
0941-01	MANVILLE BOROUGH PUBLIC LIBRAR
0947-00	MOUNTAINSIDE BOROUGH
0947-01	MOUNTAINSIDE BOROUGH PUBLIC LI
0951-00	NORTH PLAINFIELD BOROUGH
0963-00	RIVER EDGE BOROUGH
0964-00	ROCKAWAY BOROUGH
0975-01	TENAFLY BOROUGH LIBRARY
0976-00	WASHINGTON BOROUGH
0989-00	DENVILLE TOWNSHIP
0998-00	LIVINGSTON TOWNSHIP
1000-00	MAPLEWOOD TOWNSHIP
1002-00	MORRIS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1202-00	ATLANTIC CITY HOUSING AUTH
1253-00	MADISON-CHATHAM JOINT MEETING
1254-00	PLAINFIELD, NO PLFLF DNLLN JT
1319-00	NORTHWEST BERGEN REG HEALTH CO
1325-00	MORRISTOWN TOWN PARKING AUTHOR
1329-00	NORTH ARLINGTON LYNDHURST JT M
1375-00	GLASSBORO BOROUGH HOUSING AUTH
1387-00	LONG BRANCH CITY PARKING AUTHO
1436-00	MATAWAN JT FREE PUBLIC LIBRARY
1442-00	BERNARDS TOWNSHIP SEWERAGE AUT
1452-00	DUNELLEN BORO PARKING AUTHORIT
1464-00	NORTH HUNTERDON MUNICIPAL COUR
1472-00	EAST WINDSOR MUN UTIL AUTHORIT

## Plan Provisions (continued)

### Chapter 330, P.L. 1997 (continued)

<b>Employer Code</b>	<b>Employer Name</b>
1475-00	CARTERET BOROUGH REDEVELOPMENT
1491-00	MORRISTOWN/MORRIS JT FR PUB LI
1516-00	NEW JERSEY ASSOCIATION OF COUN
1520-00	MUSCONETCONG SEWERAGE AUTHORITY
1522-00	FORT LEE BOROUGH HOUSING AUTH
1523-00	BERGEN COUNTY HOUSING AUTHORITY
1524-00	CLEMENTON HOUSING AUTHORITY
1535-00	EGG HARBOR TOWNSHIP MUNI UTIL
1551-00	MOUNT LAUREL TWP MUN UTIL AUTH
1554-00	PENNS GROVE BOROUGH HOUSING AU
1555-00	WOODBINE BOROUGH MUN UTIL AUTH
1587-00	EAST ORANGE CITY PARKING AUTH
1607-00	PEQUANNOCK LNCLN PK & FAIRFLD
1632-00	LOGAN TWP MUNICIPAL UTIL AUTH
1638-00	HUDSON COUNTY UTILITIES AUTH
1662-00	SUSSEX COUNTY SOIL CONSERVATIO
1664-00	MONTCLAIR TOWNSHIP REDEVELOPME
1665-00	NORTH PLAINFIELD BOROUGH PARKI
1666-00	STONY BROOK REGIONAL SEWERAGE
1678-00	MORRIS COUNTY SOIL CONSERVATIO
1679-00	BERGEN COUNTY SOIL CONSERVATIO
1683-00	WASHINGTON TOWNSHIP MUN UTIL A
1685-00	CLINTON TOWNSHIP SEWERAGE AUTH
1692-00	BEACHWOOD BOROUGH SEWERAGE AUT
1695-00	WATERFORD TOWNSHIP UTILITIES
1696-00	COLLINGSWOOD BOROUGH HOUSING A
1700-00	CHATHAMS JOINT FREE PUBLIC LIB
1703-00	MID-BERGEN REGIONAL HEALTH COM
1717-00	BORDENTOWN TOWNSHIP FIRE DIST
1734-00	HANOVER TWP FIRE DIST 2
1735-00	JACKSON TWP FIRE DISTRICT #4
1747-00	GLOUCESTER TWP HOUSING AUTH
1753-00	BEDMINSTER FAR HILLS PUBLIC LI
1756-00	JACKSON TWP BD OF FIRE DIST 2
1762-00	LEBANON BORO SEW AUTHORITY
1763-00	GLOUCESTER TOWNSHIP FIRE COMM
1767-00	SALEM CITY MUNICIPAL PORT AUTH
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIS
1779-00	CINNAMINSON TWP FIRE DIST #1
1784-00	WANAQUE VALLEY REG SEW AUTH
1788-00	CASINO REINVESTMENT DEV AUTH
1788-01	CASINO REINVESTMENT DEV AUTH/A
1795-00	BORDENTOWN TOWNSHIP FIRE DIST
1802-00	SOUTH TOMS RIVER BORO SEWERAGE
1804-00	MONROE TWP FIRE DISTRICT 2
1816-00	NEW JERSEY SCHOOL BOARDS INS.
1819-00	NEW JERSEY DEV AUTH FOR SMALL
1827-00	DELTRAN TWP FIRE DISTRICT #1
1831-00	CAMDEN CITY REDEVELOPMENT AUTH

## Plan Provisions (continued)

### Chapter 330, P.L. 1997 (continued)

<b>Employer Code</b>	<b>Employer Name</b>
1838-00	MONROE TWP FIRE DISTRICT #3
1849-00	WOODBRIIDGE FIRE DIST # 5
1851-00	EAST BRUNSWICK TWP FIRE DIST #
1861-00	GREATER WILDWOOD TOUR IMP & DA
1872-00	HOPEWELL TWP FIRE DIST 1
1902-00	HOWELL TOWNSHIP FIRE DIST #1
1904-00	MONROE TWP FIRE DIST 1
1909-00	MILLSTONE TWP FIRE DIST #1
1912-00	INTERSTATE ENVIRONMENTAL COMMI
1915-00	NORTHWEST BERGEN CENTRAL DISPA
8002-00	NEW JERSEY FIREMAN'S HOME
8008-00	LAKE HOPATCONG COMMISSION
8013-00	SAYERVILLE BORO ECONOMIC & RED
8019-00	BRIDGETON ZONE DEVELOPMENT COR
8025-00	PLUMSTED TWP FIRE DIST 1
8028-00	CHESTERFIELD-HAMILTON FIRE DIS
8032-00	MIDDLE TWP FIRE DIST 1
8033-00	BLOOMFIELD TWP PARKING AUTH
8036-00	FORT MONMOUTH ECO REVIT PLANNI
8040-00	MANASQUAN TWP FIRE DIST 1
8056-00	LAMBERTVILLE CITY FIRE DIST 1
8064-00	OLD BRIDGE TWP FIRE DIST 4
8073-60	SOUTH JERSEY TRANS AUTHORITY
8098-00	MANCHESTER UTILITIES AUTHORITY
8116-00	OCEAN GROVE SEWERAGE AUTHORITY
8170-00	NPSM EMERGENCY SRVDISPATCH CNT
8189-00	SUMMIT HOUSING AUTHORITY
9975-00	PENSIONERS GROUP