



Actuarial Valuation Report

State of New Jersey

State Health Benefits Program (Local Government)

GASB 74 Accounting Results For the Fiscal Year Ending June 30,
2021

Measurement Date June 30, 2021

Introduction

This report documents the results of the actuarial valuation for the fiscal year ending June 30, 2021 of the State Health Benefits Program (Local Government) for the State of New Jersey. The plan is a single-employer plan and does not issue a separate financial statement. As a result, all reporting requirements are included in the employer's financial statement. These results are based on a Measurement Date of June 30, 2021. The information provided in this report is intended strictly for documenting information relating to company and 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 Company 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 State of New Jersey's auditors. Additional disclosures may be required under GASB 75.

A valuation model was used to develop the liabilities for the June 30, 2021 valuation. The valuation model relies on ProVal software, which was developed by Winklevoss Technologies, LLC. Experts within Aon selected this software and determined it is appropriate for performing valuations. We coded and reviewed the software for the provisions, assumptions, methods, and data of the State Health Benefits Program (Local Government).

The valuation model outputs various cost scenarios. The "1% increase" and "1% decrease" interest rate scenarios vary only the discount rate assumption, in order to illustrate the impact of a change in that assumption in isolation. In practice, certain other assumptions would also be expected to vary when the discount rate changes. Therefore, the output from these scenarios should be used solely for assessing the impact of the discount rate in isolation and may not represent a realistic set of results for other purposes.

The "1% increase" and "1% decrease" healthcare cost trend scenarios vary only the healthcare cost trend assumption, in order to illustrate the impact of a change in that assumption in isolation. Therefore, the output from these scenarios should be used solely for assessing the impact of the healthcare cost trend in isolation and may not represent a realistic set of results for other purposes.

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.

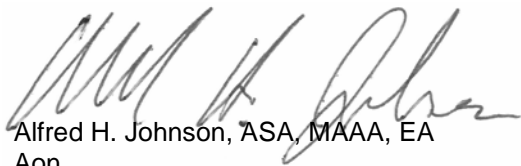
Funded status measurements shown in this report are determined based on various measures of plan assets and liabilities. For entity and plan disclosure and reporting purposes, funded status is determined using plan assets measured at market value. Plan liabilities are measured based on the interest rates 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 State of New Jersey 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 State of New Jersey 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.

The actuarial assumptions and methods used in this valuation are described in the Actuarial Assumptions and Methods section of this report. State of New Jersey 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.

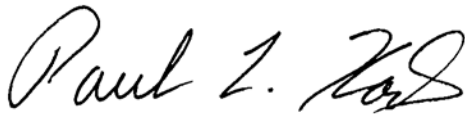
To our knowledge, no colleague of Aon providing services to State of New Jersey has any material direct or indirect financial interest in State of New Jersey. Thus, we believe there is no relationship existing that might affect our capacity to prepare and certify this actuarial report for State of New Jersey.



Alfred H. Johnson, ASA, MAAA, EA
Aon
+1.610.834.2181
al.johnson@aon.com



Jessica Fenske, FSA, MAAA, EA
Aon
+1.610.834.3334
jessica.fenske@aon.com



Paul L. Koch, FSA, MAAA
Aon
+1.973.463.6143
paul.koch@aon.com

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Accounting Requirements

Executive Summary

Calculation Details

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 illustrates the Net OPEB Liability under GASB 74.

| | Fiscal Year Ending 6/30/2020 | Fiscal Year Ending 6/30/2021 |
|--|---|---|
| (1) OPEB Liability | | |
| (a) Retired Participants and Beneficiaries Receiving Payment | \$ 7,298,300,514 | \$ 8,270,235,729 |
| (b) Active Participants | <u>11,187,701,984</u> | <u>9,779,817,158</u> |
| (c) Total | \$ 18,486,002,498 | \$ 18,050,052,887 |
| (2) Plan Fiduciary Net Position | <u>164,862,282</u> | <u>50,271,652</u> |
| (3) Net OPEB Liability | \$ 18,321,140,216 | \$ 17,999,781,235 |
| (4) Plan Fiduciary Net Position as a Percentage of the Total OPEB Liability | 0.9% | 0.28% |

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 results shown as of June 30, 2020 above are consistent with the results as of the June 30, 2020 measurement date provided in the fiscal year ending June 30, 2020 GASB 74 valuation report for the Local Government group.

Mortality rate assumptions, trend rate assumptions and discount rate assumptions have been updated from the previous valuation to be consistent with industry standards. Additionally, the valuation reflects the updated provisions for 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.

Reconciliation of Net OPEB Liability

Shown below are details regarding the Total OPEB Liability, Plan Fiduciary Net Position, and Net OPEB Liability for the Measurement Period from June 30, 2020 to June 30, 2021:

| | Increase (Decrease) | | |
|--|--------------------------------|---------------------------------------|--|
| | Total OPEB Liability (a) | Plan Fiduciary Net Position (b) | Net OPEB Liability (c) = (a) – (b) |
| Balance Recognized at 6/30/2020 (Based on 6/30/2020 Measurement Date) | \$ 18,486,002,498 | \$ 164,862,282 | \$ 18,321,140,216 |
| Changes Recognized for the Fiscal Year: | | | |
| Service Cost | \$ 846,075,674 | N/A | \$ 846,075,674 |
| Interest on the Total OPEB Liability | 413,837,061 | N/A | 413,837,061 |
| Changes of Benefit Terms | 2,029,119 | N/A | 2,029,119 |
| Differences Between Expected and Actual Experience | \$ (1,564,654,436) | N/A | \$ (1,564,654,436) |
| Changes of Assumptions | 333,095,471 | N/A | 333,095,471 |
| Gross Benefit Payments | (509,642,373) | (509,642,373) | 0 |
| Contributions From the Employer | N/A | 325,097,477 | 325,097,477 |
| Contributions From Non-Employer | | | |
| Contributing Entities | N/A | 37,777,433 | 37,777,433 |
| Contributions From the Employee | 43,309,873 | 43,309,873 | 0 |
| Net Investment Income | N/A | 201,343 | (201,343) |
| Administrative Expense | N/A | <u>(11,334,383)</u> | <u>11,334,383</u> |
| Net Changes | \$ (435,949,611) | \$ (114,590,630) | \$ (321,358,981) |
| Balance Recognized at 6/30/2021 (Based on 6/30/2021 Measurement Date) | \$ 18,050,052,887 | \$ 50,271,652 | \$ 17,999,781,235 |

Notes to Schedule:

Benefit Changes: The \$2,029,119 increase in liability from June 30, 2020 to June 30, 2021 is due to employers adopting and or changing Chapter 48 provisions.

Differences Between Expected and Actual Experiences: The \$1,564,654,436 decrease in liability from June 30, 2020 to June 30, 2021 is due to changes in the census.

| | |
|---|----------------------|
| Update in census information | \$ 19,186,517 |
| Using new hierarchy in establishment of which resolutions apply toward premium support for employees of employers who have adopted multiple resolutions | (681,917,272) |
| Premium Update | <u>(901,923,681)</u> |
| Total | \$(1,564,654,436) |

Changes in Assumptions: The \$333,095,471 increase in the liability from June 30, 2020 to June 30, 2021 is due to the combined effect of the following:

| | |
|-----------------------------------|--------------------|
| Trend Update | \$ 136,657,379 |
| Mortality Projection Scale Update | 56,217,196 |
| Discount Rate Change | <u>140,220,896</u> |
| Total Changes of Assumptions | \$ 333,095,471 |

Interest Rate Sensitivity

The following table illustrates the impact of interest rate sensitivity on the Net OPEB Liability for fiscal year ending June 30, 2020:

| | 1% Decrease (1.21%) | Current Rate (2.21%) | 1% Increase (3.21%) |
|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| (1) Total OPEB Liability | \$ 21,842,153,253 | \$ 18,486,002,498 | \$ 15,831,175,531 |
| (2) Plan Fiduciary Net Position | <u>164,862,282</u> | <u>164,862,282</u> | <u>164,862,282</u> |
| (3) Net OPEB Liability | \$ 21,677,290,971 | \$ 18,321,140,216 | \$ 15,666,313,249 |

The following table illustrates the impact of interest rate sensitivity on the Net OPEB Liability for fiscal year ending June 30, 2021:

| | 1% Decrease (1.16%) | Current Rate (2.16%) | 1% Increase (3.16%) |
|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| (1) Total OPEB Liability | \$ 21,232,561,534 | \$ 18,050,052,887 | \$ 15,527,846,349 |
| (2) Plan Fiduciary Net Position | <u>50,271,652</u> | <u>50,271,652</u> | <u>50,271,652</u> |
| (3) Net OPEB Liability | \$ 21,182,289,882 | \$ 17,999,781,235 | \$ 15,477,574,697 |

Healthcare Cost Trend Sensitivity

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability for fiscal year ending June 30, 2020:

| | 1% Decrease | Trend Rate | 1% Increase |
|---------------------------------|--------------------|--------------------|--------------------|
| (1) Total OPEB Liability | \$ 15,310,388,544 | \$ 18,486,002,498 | \$ 22,648,298,840 |
| (2) Plan Fiduciary Net Position | <u>164,862,282</u> | <u>164,862,282</u> | <u>164,862,282</u> |
| (3) Net OPEB Liability | \$ 15,145,526,262 | \$ 18,321,140,216 | \$ 22,483,436,558 |

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability for fiscal year ending June 30, 2021:

| | 1% Decrease | Trend Rate | 1% Increase |
|---------------------------------|--------------------|-------------------|--------------------|
| (1) Total OPEB Liability | \$ 15,068,151,341 | \$ 18,050,052,887 | \$ 21,941,065,180 |
| (2) Plan Fiduciary Net Position | <u>50,271,652</u> | <u>50,271,652</u> | <u>50,271,652</u> |
| (3) Net OPEB Liability | \$ 15,017,879,689 | \$ 17,999,781,235 | \$ 21,890,793,528 |

Disclosure—Changes in the Net OPEB Liability and Related Ratios

Changes in the Net OPEB Liability and Related Ratios¹

| | Fiscal Year Ending | | |
|---|---------------------------|--------------------------|--------------------------|
| | 2019 | 2020 | 2021 |
| Total OPEB Liability | | | |
| Service Cost | \$ 666,574,660 | \$ 605,949,339 | \$ 846,075,674 |
| Interest Cost | 636,082,461 | 497,444,533 | 413,837,061 |
| Changes of Benefit Terms | (1,903,958) | 1,055,527 | 2,029,119 |
| Differences Between Expected and Actual Experiences | (1,399,921,930) | 852,424,987 | (1,564,654,436) |
| Changes of Assumptions | (1,635,760,217) | 3,138,556,114 | 333,095,471 |
| Contributions—Member | 43,249,952 | 37,546,413 | 43,309,873 |
| Gross Benefit Payments | (470,179,613) | (466,218,997) | (509,642,373) |
| Net Change in Total OPEB Liability | \$ (2,161,858,645) | \$ 4,666,757,916 | \$ (435,949,611) |
| Total OPEB Liability (Beginning) | 15,981,103,227 | 13,819,244,582 | 18,486,002,498 |
| Total OPEB Liability (Ending)² | \$ 13,819,244,582 | \$ 18,486,002,498 | \$ 18,050,052,887 |
| Plan Fiduciary Net Position | | | |
| Contributions—Employer | \$ 346,415,056 | \$ 292,404,377 | \$ 325,097,477 |
| Contributions—Member | 43,249,952 | 37,546,413 | 43,309,873 |
| Net Investment Income | 4,826,936 | 2,858,334 | 201,343 |
| Gross Benefit Payments | (470,179,613) | (466,218,997) | (509,642,373) |
| Administrative Expense | (9,478,435) | (9,913,267) | (11,334,383) |
| Contributions—Non-Employer Contributing Entities | 43,854,500 | 35,011,940 | 37,777,433 |
| Net Change in Plan Fiduciary Net Position | \$ (41,311,604) | \$ (108,311,200) | \$ (114,590,630) |
| Plan Fiduciary Net Position (Beginning) | 314,485,086 | 273,173,482 | 164,862,282 |
| Plan Fiduciary Net Position (Ending) | \$ 273,173,482 | \$ 164,862,282 | \$ 50,271,652 |
| Net OPEB Liability (Ending) | \$ 13,546,071,100 | \$ 18,321,140,216 | \$ 17,999,781,235 |
| Net Position as a Percentage of OPEB Liability | 2.0% | 0.9% | 0.28% |
| Covered-Employee Payroll³ | \$ 4,801,667,470 | \$ 4,872,992,497 | \$ 4,991,824,527 |
| Net OPEB Liability as a Percentage of Payroll | 282% | 376% | 361% |

¹ GASB 75 was effective first for employer fiscal years beginning after June 15, 2017.

² The Total OPEB Liability as of June 30, 2021 reflects an adjustment for the addition of 565 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2020 and June 30, 2021.

³ Covered payroll for the fiscal year ending June 30, 2020 is based on the payroll on the June 30, 2019 census data. Covered payroll for the fiscal year ending June 30, 2021 is based on the payroll on the June 30, 2020 census

Disclosure—Contribution Schedule

Contributions

| | Fiscal Year Ending | | | | | |
|---|--------------------|---------------|------|---------------|------|---------------|
| | 2019 | | 2020 | | 2021 | |
| Actuarially Determined Contribution | \$ | N/A | \$ | N/A | \$ | N/A |
| Contributions Made in Relation to the Actuarially Determined Contribution | | N/A | | N/A | | N/A |
| Contribution Deficiency (Excess) | \$ | N/A | \$ | N/A | \$ | N/A |
| Covered-Employee Payroll | \$ | 4,801,667,470 | \$ | 4,872,992,497 | \$ | 4,991,824,527 |
| Contributions as a Percentage of Payroll | | N/A | | N/A | | N/A |

Notes to Schedule:

Valuation Date: June 30, 2020.

Methods and assumptions used to determine contribution rates:

Actuarial Cost Method: Entry Age Normal – Level % of Salary

Asset Valuation Method: Market Value

Salary Increases: Differs by pension group (e.g. – PERS, PFRS). See “Actuarial Assumptions and Methods” section

Investment Rate of Return: 2.16%, net of OPEB plan investment expense, including inflation.

Retirement Age*: 60

Mortality: PUB-2010 "General" and "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

*Weighted average retirement age based on June 30, 2020 census data and retirement rates provided in the “Actuarial Assumptions and Methods” section.

Appendix

Projected Incurred Health Care Costs

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:

| Local Government | |
|-------------------------|----------------------|
| Year Ending | (\$ millions) |
| 6/30/2021 ¹ | \$466.3 |
| 6/30/2022 | \$510.5 |
| 6/30/2023 | \$528.8 |
| 6/30/2024 | \$543.5 |
| 6/30/2025 | \$580.0 |
| 6/30/2026 | \$639.1 |
| 6/30/2027 | \$694.9 |
| 6/30/2028 | \$740.0 |
| 6/30/2029 | \$769.9 |
| 6/30/2030 | \$794.6 |
| 6/30/2031 | \$818.1 |

*Actual health and prescription drug benefit payments and employee contributions for fiscal year ending June 30, 2021 were provided by the State.

Participant Data

The actuarial valuation was based on personnel information from State of New Jersey records as of July 1, 2020. Following are some of the pertinent characteristics from the personnel data as of that date.

| Participant Counts as of June 30, 2020 | |
|---|---------------|
| <u>Actives</u> | |
| <i>PERS General</i> | 36,492 |
| <i>PERS Law Enforcement</i> | 76 |
| <i>PERS Legislators</i> | 7 |
| <i>PERS Prosecutors</i> | 0 |
| <i>PFRS</i> | 27,668 |
| Active Total | 64,243 |
| <u>Retirees</u> | |
| Single Coverage | |
| <i>HMO</i> | 1,165 |
| <i>PPO</i> | 13,123 |
| Family Coverage | |
| <i>HMO</i> | 1,360 |
| <i>PPO</i> | 16,976 |
| Retiree Total | 32,624 |
| Grand Total* | 96,867 |

*Excludes retirees with no coverage and beneficiaries

| Male / Female Ratio as of June 30, 2020 | |
|--|-----|
| <u>Actives</u> | |
| <i>% Female</i> | 31% |
| <i>% Male</i> | 69% |
| <u>Retirees</u> | |
| <i>% Female</i> | 29% |
| <i>% Male</i> | 71% |

| Average Age as of June 30, 2020 | |
|--|-------|
| Actives | 45.02 |
| Retirees | 67.80 |

| Average Service as of June 30, 2020 | |
|--|-------|
| Actives | 13.28 |
| Retirees | N/A |

Age / Service Scatter

The following table summarizes the distribution of the future retiree population by age and service as of June 30, 2020.

| Age | 0 to 4 | 5 to 9 | 10 to 14 | 15 to 19 | 20 to 24 | 25 to 29 | 30+ | Total |
|--------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|
| 15-19 | 47 | 0 | 0 | 0 | 0 | 0 | 0 | 47 |
| 20-24 | 1,668 | 24 | 0 | 0 | 0 | 0 | 0 | 1,692 |
| 25-29 | 5,214 | 1,209 | 23 | 0 | 0 | 0 | 0 | 6,446 |
| 30-34 | 3,371 | 3,370 | 1,203 | 66 | 0 | 0 | 0 | 8,010 |
| 35-39 | 1,727 | 2,007 | 2,977 | 1,515 | 53 | 0 | 0 | 8,279 |
| 40-44 | 1,096 | 991 | 1,853 | 3,023 | 1,099 | 21 | 0 | 8,083 |
| 45-49 | 992 | 633 | 1,176 | 2,219 | 2,809 | 834 | 70 | 8,733 |
| 50-54 | 1,000 | 685 | 951 | 1,510 | 1,891 | 1,489 | 818 | 8,344 |
| 55-59 | 784 | 621 | 882 | 1,111 | 1,145 | 912 | 1,056 | 6,511 |
| 60-64 | 505 | 414 | 671 | 906 | 826 | 540 | 752 | 4,614 |
| 65-69 | 170 | 216 | 353 | 432 | 366 | 233 | 346 | 2,116 |
| 70+ | 68 | 70 | 268 | 311 | 219 | 198 | 234 | 1,368 |
| Total | 16,642 | 10,240 | 10,357 | 11,093 | 8,408 | 4,227 | 3,276 | 64,243 |

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:

- 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.

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 and prescription drug incurred claims are based on actual incurred claims experience from January 2020 through December 2020 reflecting paid claims runout through March 2021. 2020 claims experience was adjusted to normalize the cost for the impact of COVID-19. At this time, we expect that the impact of COVID-19 on medical claims costs (excluding prescription drugs) will be small for 2021 and 2022 relative to the overall liability. We do expect these factors to be short-term in nature, with claims costs returning to normal in 2023 and beyond. Therefore, we do not believe COVID-19 has a significant impact on long-term claims costs projections and plan liabilities. Given the uncertainty is short-term in nature with minimal long-term impact, we have not adjusted our projected claims costs or healthcare trend assumptions for COVID-19. EGWP revenue amounts are developed for Plan Years 2021 and 2022, based on information provided by Optum. Projected incurred claims used to develop projected claims amounts include claims that are assumed to be incurred but not reported. Claims are trended and adjusted for plan design changes in effect for Plan Years 2021 and 2022.

The PPO and HMO costs assumed in the GASB 74 and 75 valuations are based on the Plan Year 2022 projected distribution of retirees among available plan options.

Claim costs for future retirees are based on a blend of the claim costs for current retirees and the assumed percentage of future retirees who elect the PPO or HMO plan options. This blend consists of 90% of the current retiree PPO costs and 10% of the current retiree HMO costs.

Health Care Claims Development (continued)

Claims Cost for Current Retirees as of July 1, 2020

| Age | Local Government Retirees | | | | | |
|-----|---------------------------|--------------|-----------------|--------------------|--------------|-----------------|
| | PPO | | | HMO | | |
| | Medical & Admin | Rx Claims | Retiree EGWP | Medical & Admin | Rx Claims | Retiree EGWP |
| 25 | \$4,932 | \$559 | \$0 | \$4,883 | \$567 | \$0 |
| 30 | \$5,657 | \$706 | \$0 | \$5,584 | \$717 | \$0 |
| 35 | \$6,497 | \$893 | \$0 | \$6,397 | \$906 | \$0 |
| 40 | \$7,470 | \$1,129 | \$0 | \$7,341 | \$1,146 | \$0 |
| 45 | \$8,599 | \$1,426 | \$0 | \$8,435 | \$1,448 | \$0 |
| 50 | \$10,236 | \$1,793 | \$0 | \$10,021 | \$1,822 | \$0 |
| 55 | \$12,486 | \$2,255 | \$0 | \$12,202 | \$2,293 | \$0 |
| 60 | \$15,393 | \$2,824 | \$0 | \$15,019 | \$2,870 | \$0 |
| 65 | \$1,605 | \$3,471 | (\$1,847) | \$1,716 | \$3,926 | (\$1,884) |
| 70 | \$1,815 | \$4,183 | (\$2,227) | \$1,942 | \$4,731 | (\$2,270) |
| 75 | \$1,971 | \$4,733 | (\$2,520) | \$2,111 | \$5,352 | (\$2,569) |
| 80 | \$2,181 | \$4,925 | (\$2,622) | \$2,337 | \$5,570 | (\$2,674) |
| 85 | \$2,484 | \$4,975 | (\$2,647) | \$2,663 | \$5,625 | (\$2,699) |
| 90 | \$2,653 | \$5,000 | (\$2,662) | \$2,844 | \$5,655 | (\$2,714) |

Claims Cost for Future Retirees as of July 1, 2020

| Age | Local Government Actives | | |
|-----|--------------------------|--------------|--------------------|
| | Medical & Admin | Rx Claims | Retiree Rx Subs |
| 25 | \$4,927 | \$560 | \$0 |
| 30 | \$5,650 | \$707 | \$0 |
| 35 | \$6,487 | \$894 | \$0 |
| 40 | \$7,457 | \$1,131 | \$0 |
| 45 | \$8,583 | \$1,428 | \$0 |
| 50 | \$10,215 | \$1,796 | \$0 |
| 55 | \$12,458 | \$2,259 | \$0 |
| 60 | \$15,356 | \$2,829 | \$0 |
| 65 | \$1,616 | \$3,517 | (\$1,851) |
| 70 | \$1,828 | \$4,238 | (\$2,231) |
| 75 | \$1,985 | \$4,795 | (\$2,525) |
| 80 | \$2,197 | \$4,990 | (\$2,627) |
| 85 | \$2,502 | \$5,040 | (\$2,652) |
| 90 | \$2,672 | \$5,066 | (\$2,667) |

Health Care Claims Development (continued)

Trends

Medical Trend (all programs in these categories)

| To Fiscal Year Ending | Annual Rate of Increase | | |
|--------------------------|-------------------------|----------------|----------------|
| | Pre-65 | PPO Post-65 | HMO Post-65 |
| 2021 | 5.65% | 13.08% | 13.76% |
| 2022 | 5.55% | 3.34% | 3.22% |
| 2023 | 5.45% | 0.52% | 0.17% |
| 2024 | 5.35% | 7.56% | 7.79% |
| 2025 | 5.20% | 14.43% | 15.23% |
| 2026 | 5.00% | 12.55% | 13.19% |
| 2027 | 4.75% | 8.95% | 9.29% |
| 2028 | 4.50% | 5.92% | 6.04% |
| 2029 | 4.50% | 5.38% | 5.46% |
| 2030 | 4.50% | 4.86% | 4.89% |
| 2031 | 4.50% | 4.55% | 4.56% |
| 2032 and Later | 4.50% | 4.50% | 4.50% |

Prescription Drug Trend (all programs in these categories)

EGWP revenue assumed to increase with prescription drug trend

| To Fiscal Year Ending | Annual Rate of Increase % |
|--------------------------|------------------------------|
| 2021 | 6.75% |
| 2022 | 6.50% |
| 2023 | 6.25% |
| 2024 | 6.00% |
| 2025 | 5.50% |
| 2026 | 5.00% |
| 2027 | 4.75% |
| 2028 and Later | 4.50% |

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, 2021) |
| Measurement Period | July 1, 2020 to June 30, 2021 |
| Valuation Date | First day of the fiscal year (i.e. - July 1, 2020) |
| Census Data | For the Fiscal Year Ending June 30, 2021: June 30, 2020 For the Fiscal Year Ending June 30, 2020: June 30, 2019 |
| 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, 2021: 2.16% For the Fiscal Year Ending June 30, 2020: 2.21% For the Fiscal Year Ending June 30, 2019: 3.50% |
| Expected Rate of Return | For the Fiscal Year Ending June 30, 2021: 2.16% For the Fiscal Year Ending June 30, 2020: 2.21% For the Fiscal Year Ending June 30, 2019: 3.50% |
| 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)

| Service | Annual Rate of Increase | |
|---------|-------------------------|-----------------------|
| | FYE 2019 to FYE 2026 | FYE 2026 and Later |
| 0 | 6.00% | 7.00% |
| 5 | 4.75% | 5.75% |
| 10 | 3.60% | 4.60% |
| 15 | 2.80% | 3.80% |
| 20 | 2.60% | 3.60% |
| 25 | 2.40% | 3.40% |
| 29 | 2.00% | 3.00% |

Actuarial Assumptions and Methods (continued)

| Police and Firemen's Retirement System (PFRS) | Service | Annual Rate of Increase |
|---|---------|-------------------------|
| | 0 | 15.25% |
| | 1 | 15.25% |
| | 2 | 12.75% |
| | 3 | 10.75% |
| | 4 | 10.25% |
| | 5 | 9.25% |
| | 6 | 8.25% |
| | 7 | 7.25% |
| | 8 | 5.75% |
| | 9 | 5.25% |
| | 10 | 4.75% |
| | 11 | 4.25% |
| | 12 | 3.75% |
| | 13 | 3.25% |

Retirement Rates See Table

Pre-Retirement Healthy Mortality PERS: PUB-2010 "General" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

PFRS: PUB-2010 "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Post-Retirement Healthy Mortality Chapter 330 Retirees: PUB-2010 "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Other Retirees: PUB-2010 "General" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021

Actuarial Assumptions and Methods (continued)

| | |
|-------------------------------|---|
| Disabled Retiree Mortality | <p><u>PERS Future Disabled Retirees</u>: PUB-2010 “General” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>PFRS Future Disabled Retirees</u>: PUB-2010 “Safety” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>Chapter 330 Current Retirees</u>: PUB-2010 “Safety” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> <p><u>Other Current Retirees</u>: PUB-2010 “General” classification headcount-weighted disabled mortality table with fully generational mortality improvement projections from the central year using Scale MP-2021</p> |
| 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 | <p>It is assumed that:</p> <ul style="list-style-type: none">➤ 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: 90% HMO: 10% <p>Other available plan options are assumed to garner zero enrollment</p> |
| Participant Contributions for Current Retirees | <p>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 been reflected.</p> |
| Valuation Methodology and Terminology | <p>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.</p> |

Actuarial Assumptions and Methods (continued)

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.

The Total OPEB Liability as of June 30, 2021 reflects an adjustment for the addition of 565 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2020 and June 30, 2021

Where an employee is eligible for different employer subsidies due to that employer adopting various resolutions, a hierarchy of how the resolutions would apply to those subsidies was established based upon the employee meeting certain grandfathering and eligibility rules. In general the hierarchy is Chapter 88, Chapter 48 and then Chapter 330. There is one notable exception to this logic for the limited number of members of PFRS who are both eligible for Chapter 48 with a limited period and Chapter 330. In that case, Chapter 330 provisions were valued as that is the benefit that is available for the entire period.

If an employer is listed as “non-participating” and has a special funding situation (Chapter 330/271) the following will occur:

- For all active PFRS under Chapter 330, we will assume that they may become eligible for retiree benefits if they meet the service criteria. All assumptions regarding election coverage rates will be the same as a PFRS member in a participating location.
- Although small, a PFRS active employee of a non-participating employer could have a potential liability under Chapter 271 and is included in the valuation.
- All current retirees reflected in the census data will be included and valued as long as they are not indicated as “self-paying,” regardless of the participating status of their employer or whether or not a special funding situation exists.

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 | \$275 | \$273 |
| 30 | \$318 | \$315 |
| 35 | \$370 | \$365 |
| 40 | \$430 | \$424 |
| 45 | \$501 | \$494 |
| 50 | \$601 | \$592 |
| 55 | \$737 | \$725 |
| 60 | \$911 | \$894 |
| 65 | \$254 | \$282 |
| 70 | \$300 | \$334 |
| 75 | \$335 | \$373 |
| 80 | \$355 | \$395 |
| 85 | \$373 | \$414 |
| 90 | \$383 | \$425 |

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

| Age | Local Government Employee Contributions |
|-----|---|
| | |
| 25 | \$274 |
| 30 | \$318 |
| 35 | \$369 |
| 40 | \$429 |
| 45 | \$501 |
| 50 | \$601 |
| 55 | \$736 |
| 60 | \$909 |
| 65 | \$257 |
| 70 | \$303 |
| 75 | \$339 |
| 80 | \$359 |
| 85 | \$377 |
| 90 | \$387 |

Actuarial Assumptions and Methods (continued)

Plan Year 2022 Medical & Rx Annual Gross Premiums

| Medical Cost Group | Pre 65 | | 65 and Over | |
|-----------------------|----------|----------|-------------|---------|
| | Single | Family | Single | Family |
| Local Government | \$11,504 | \$24,193 | \$1,787 | \$5,163 |

| Rx Cost Group | Pre 65 | | 65 and Over | |
|------------------|---------|---------|-------------|---------|
| | Single | Family | Single | Family |
| Local Government | \$2,199 | \$4,800 | \$2,347 | \$4,552 |

| Medicare Advantage Group | Pre 65 | | 65 and Over | |
|-----------------------------|----------|----------|---------------|----------|
| | \$10 PPO | \$15 PPO | Legacy HMO | 1525 HMO |
| Local Government | \$2,057 | \$1,849 | \$2,346 | \$1,933 |

The Plan Year 2022 premiums shown above reflect an adjustment to the valuation date.

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 are assumed to receive a subsidy equal to 80% of the cost of the lowest available 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 for Plan Year 2022 adjusted to the valuation date used for retiree contributions under Chapter 330.

| Medical Cost Group | Pre 65 | | 65 and Over | |
|-----------------------|---------|----------|-------------|---------|
| | Single | Family | Single | Family |
| Local Government | \$8,874 | \$18,907 | \$1,673 | \$4,609 |

| Rx Cost Group | Pre 65 | | 65 and Over | |
|------------------|---------|---------|-------------|---------|
| | Single | Family | Single | Family |
| Local Government | \$2,254 | \$4,923 | \$2,241 | \$4,369 |

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

| | Ordinary Disability | | Accidental |
|-----|---------------------|-----------|------------|
| | Years of Service | | |
| Age | Less than 10 | 10 and Up | All |
| 30 | 0.000% | 0.205% | 0.030% |
| 35 | 0.000% | 0.230% | 0.030% |
| 40 | 0.000% | 0.260% | 0.030% |
| 45 | 0.000% | 0.315% | 0.030% |
| 50 | 0.000% | 0.390% | 0.030% |
| 55 | 0.000% | 0.460% | 0.030% |
| 60 | 0.000% | 0.510% | 0.030% |
| 65 | 0.000% | 0.560% | 0.030% |
| 69 | 0.000% | 0.600% | 0.030% |

Actuarial Assumptions and Methods (continued)

| Withdrawal | | | |
|------------|-----------------------------|-------------------|--------|
| Service | Electing a Deferred Annuity | Electing a Refund | |
| | | Age | |
| | All | <= 30 | >= 31 |
| 0 | 0.00% | 21.00% | 12.00% |
| 1 | 0.00% | 21.00% | 12.00% |
| 2 | 0.00% | 16.00% | 9.00% |
| 3 | 0.00% | 15.00% | 8.00% |
| 4 | 0.00% | 13.00% | 7.00% |
| 5 | 0.00% | 12.00% | 7.00% |
| 6 | 0.00% | 10.00% | 6.50% |
| 7 | 0.00% | 9.00% | 5.50% |
| 8 | 0.00% | 9.00% | 5.00% |
| 9 | 0.00% | 6.50% | 4.00% |
| 10 | 1.80% | 1.70% | 1.70% |
| 11 | 1.80% | 1.50% | 1.50% |
| 12 | 1.70% | 1.40% | 1.40% |
| 13 | 1.60% | 1.20% | 1.20% |
| 14 | 1.50% | 1.10% | 1.10% |
| 15 | 1.40% | 0.90% | 0.90% |
| 16 | 1.30% | 0.80% | 0.80% |
| 17 | 1.20% | 0.70% | 0.70% |
| 18 | 1.10% | 0.60% | 0.60% |
| 19 | 1.00% | 0.60% | 0.60% |
| 20 | 1.00% | 0.50% | 0.50% |
| 21 | 0.90% | 0.50% | 0.50% |
| 22 | 0.80% | 0.50% | 0.50% |
| 23 | 0.80% | 0.40% | 0.40% |
| >= 24 | 0.70% | 0.30% | 0.30% |

Actuarial Assumptions and Methods (continued)

| Retirement | | | |
|---------------------|------------------|------------------|------------------|
| Tiers 1, 2, 3 and 4 | | | |
| Age | Less than 25 | 25 | 26 or More |
| | Years of Service | Years of Service | Years of Service |
| 40 | 0.00% | 3.00% | 2.25% |
| 45 | 0.00% | 3.00% | 2.25% |
| 50 | 0.00% | 3.50% | 3.50% |
| 55 | 0.00% | 15.00% | 15.00% |
| 60 | 0.00% | 18.00% | 14.00% |
| 65 | 0.00% | 35.00% | 20.00% |
| 70 | 0.00% | 37.00% | 24.00% |
| 75 | 0.00% | 100.00% | 100.00% |

| Retirement | | | | | |
|------------|------------------|------------------|------------------|------------------|------------------|
| Tier 5 | | | | | |
| Age | Less than 25 | 25 | 26 to 29 | 30 | 31 or More |
| | Years of Service | Years of Service | Years of Service | Years of Service | Years of Service |
| 40 | 0.00% | 0.00% | 0.00% | 3.00% | 2.25% |
| 45 | 0.00% | 0.00% | 0.00% | 3.00% | 2.25% |
| 50 | 0.00% | 0.00% | 0.00% | 3.50% | 3.50% |
| 55 | 0.00% | 0.00% | 0.00% | 15.00% | 15.00% |
| 60 | 0.00% | 0.00% | 0.00% | 18.00% | 14.00% |
| 65 | 0.00% | 35.00% | 35.00% | 35.00% | 20.00% |
| 70 | 0.00% | 37.00% | 24.00% | 24.00% | 24.00% |
| 75 | 0.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Actuarial Assumptions and Methods (continued)

Police and Firemen's Retirement System of New Jersey

| Age | Ordinary Disability | | Accidental |
|-----|---------------------|----------|------------|
| | Years of Service | | |
| | Less than 4 | 4 and Up | All |
| 25 | 0.000% | 0.045% | 0.030% |
| 30 | 0.000% | 0.105% | 0.100% |
| 35 | 0.000% | 0.205% | 0.250% |
| 40 | 0.000% | 0.345% | 0.400% |
| 45 | 0.000% | 0.340% | 0.380% |
| 50 | 0.000% | 0.240% | 0.280% |
| 55 | 0.000% | 0.200% | 0.180% |
| 60 | 0.000% | 0.500% | 0.160% |
| 64 | 0.000% | 0.500% | 0.160% |

| Withdrawal | |
|------------|-------|
| Service | Rates |
| 0 | 2.00% |
| 1 | 2.00% |
| 2 | 1.90% |
| 3 | 1.80% |
| 4 | 1.70% |
| 5 | 1.60% |
| 6 | 1.50% |
| 7 | 1.40% |
| 8 | 1.00% |
| 9 | 0.80% |
| 10 | 0.80% |
| 11 | 0.50% |
| 12 | 0.45% |
| 13 | 0.40% |
| 14 | 0.35% |
| 15 | 0.30% |
| 16 | 0.25% |
| 17 | 0.20% |
| 18 | 0.15% |
| 19 | 0.10% |
| >= 20 | 0.00% |

Actuarial Assumptions and Methods (continued)

| Age | Retirement | | |
|-----|-------------------------------|---------------------|-----------------------------|
| | Less than 25 Years of Service | 25 Years of Service | 26 or More Years of Service |
| 40 | 2.00% | 45.00% | 22.00% |
| 45 | 2.00% | 45.00% | 22.00% |
| 50 | 3.00% | 50.00% | 22.00% |
| 55 | 3.00% | 55.00% | 24.00% |
| 60 | 5.00% | 60.00% | 26.00% |
| 64 | 14.00% | 90.00% | 40.00% |
| 65 | 100.00% | 100.00% | 100.00% |

Actuarial Assumptions and Methods (continued)

Tier Classifications

| Tier | Criteria |
|-------------|---|
| 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 |

Actuarial Assumptions and Methods

Discussion of Actuarial Assumptions and Methods

State of New Jersey selected the economic, demographic and health care claim cost 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.

Calculation of Normal Costs and Liabilities

The method used to calculate the service cost and accumulated postretirement benefit is the entry age normal cost method. Under this cost method, the actuarial accrued liability is based on a prorated portion of the present value of all benefits earned to date over expected future working lifetime as defined by GASB. The proration is determined so that the cost with respect to service accrued from date of hire is recognized as a level percentage of pay each year. The Normal Cost is equal to the prorated cost for the year of the valuation.

Accounting Information under GASB 74

Benefit obligations are calculated under U.S. Generally Accepted Accounting Principles as set forth in Government Accounting Standards Board Statement 74.

The total OPEB liability represents the actuarial present value of benefits based on the entry age normal cost method as of the measurement date. The service cost represents the actuarial present value of benefits that are attributed to the 2021 fiscal year, reflecting the effect of assumed future health care claim cost and/or pay increases.

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 who die 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"> (a) Age 70 and 10 years of service as a Workers' Compensation Judge; (b) Age 65 and 15 years of service as a Workers' Compensation Judge; or (c) Age 60 and 20 years of service as a Workers' Compensation Judge. |
| | (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, 2021:

| Medical Plans | In-Network | | | | | Out-of-Network | | |
|---------------|--------------|----------|------------|--------------------|------------------------|----------------|--------------------|-----------------------|
| | Office Visit | ER Copay | Deductible | Member Coinsurance | Out-of-Pocket Maximum* | Deductible | Member Coinsurance | Out-of-Pocket Maximum |
| HMO | \$10 | \$85 | None | 0% | \$7,199 | Not Covered | | |
| PPO 10 | \$10 | \$75 | None | 0% | \$400 | \$100 | 20% | \$2,000 |
| PPO 15 | \$15 | \$100 | None | 0% | \$400** & \$7,199 | \$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 | \$28 | \$55 | \$1,351 |

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

Plan Provisions (continued)

The following Local Government employers are included in the valuation as of June 30, 2020:

| Employer Group | Employer Name |
|-----------------------|--|
| 0002-00 | BAYONNE CITY HOUSING AUTH |
| 0003-00 | BEVERLY CITY HOUSING AUTHORITY |
| 0004-00 | BLAIRSTOWN TOWNSHIP |
| 0006-00 | BURLINGTON CITY HOUSING AUTHORITY |
| 0007-00 | BYRAM TOWNSHIP |
| 0008-00 | CHATHAM TOWNSHIP |
| 0009-00 | CHESTERFIELD TOWNSHIP |
| 0010-00 | EAST AMWELL TOWNSHIP |
| 0011-00 | ELIZABETH CITY HOUSING AUTHORITY |
| 0012-00 | GUTTENBERG TOWN |
| 0013-00 | HAMILTON TOWNSHIP |
| 0016-00 | HILLSBOROUGH TOWNSHIP |
| 0017-00 | HOLLAND TOWNSHIP |
| 0019-00 | JEFFERSON TOWNSHIP |
| 0020-00 | MANCHESTER TOWNSHIP |
| 0021-00 | MAURICE RIVER TOWNSHIP |
| 0022-00 | MIDDLE TOWNSHIP |
| 0024-00 | MONROE TOWNSHIP |
| 0026-00 | NEW JERSEY ST LEAGUE OF MUNICIPALITIES |
| 0027-00 | PASSAIC VALLEY SEWERAGE COMM |
| 0029-00 | PERTH AMBOY CITY HOUS AUTH |
| 0031-00 | PRINCETON HOUSING AUTHORITY |
| 0032-00 | RIVERSIDE SEW AUTHORITY |
| 0033-00 | RIVERSIDE TOWNSHIP |
| 0035-00 | WEST NEW YORK HOUSING AUTHORITY |
| 0036-00 | WYCKOFF TOWNSHIP |
| 0036-01 | WYCKOFF TOWNSHIP FREE PUBLIC LIBRARY |
| 0038-00 | AVALON BOROUGH |
| 0040-00 | CAPE MAY CITY |
| 0041-00 | CEDAR GROVE TOWNSHIP |
| 0045-00 | HAMMONTON TOWN |
| 0045-01 | HAMMONTON TOWN |
| 0046-00 | HIGH BRIDGE BOROUGH |
| 0047-00 | HUNTERDON COUNTY |
| 0048-00 | JERSEY CITY REDEVELOPMENT AGENCY |
| 0054-00 | WEST AMWELL TOWNSHIP |
| 0056-00 | CAPE MAY COUNTY BRIDGE COMM |
| 0057-00 | CLINTON TOWN |
| 0060-00 | RAHWAY CITY HOUSING AUTHORITY |
| 0061-00 | ANDOVER TOWNSHIP |
| 0064-00 | BETHLEHEM TOWNSHIP |
| 0065-00 | BOUND BROOK BOROUGH |
| 0066-00 | BUENA BOROUGH |
| 0068-00 | FLEMINGTON BOROUGH |
| 0069-00 | FRELINGHUYSEN TOWNSHIP |
| 0070-00 | GARFIELD CITY HOUSING AUTH |
| 0071-00 | HAWTHORNE BOROUGH |
| 0072-00 | MILFORD BOROUGH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|-------------------------------------|
| 0073-00 | NATIONAL PARK BOROUGH |
| 0074-00 | PATERSON CITY HOUSING AUTHORITY |
| 0077-00 | SEA ISLE CITY |
| 0079-00 | TEWKSBURY TOWNSHIP |
| 0081-00 | CLAYTON BOROUGH |
| 0082-00 | LONGPORT BOROUGH |
| 0083-00 | PATERSON CITY |
| 0084-00 | SEA BRIGHT BOROUGH |
| 0085-00 | STONE HARBOR BOROUGH |
| 0085-01 | STONE HARBOR BOROUGH |
| 0086-00 | NORTH BERGEN TWP HOUSING AUTH |
| 0087-00 | LITTLE FERRY BOROUGH |
| 0088-00 | MIDLAND PARK BOROUGH |
| 0089-00 | MAYWOOD BOROUGH |
| 0090-00 | NETCONG BOROUGH |
| 0092-00 | WEST DEPTFORD TOWNSHIP |
| 0093-00 | ISLAND HEIGHTS BOROUGH |
| 0094-00 | LINWOOD CITY |
| 0096-00 | HALEDON BOROUGH |
| 0097-00 | UPPER DEERFIELD TOWNSHIP |
| 0098-00 | RARITAN BOROUGH |
| 0101-00 | SOUTH BOUND BROOK BOROUGH |
| 0102-00 | HAMILTON TOWNSHIP FIRE COMM DIST #3 |
| 0104-00 | MARLBORO TOWNSHIP |
| 0107-00 | BAY HEAD BOROUGH |
| 0108-00 | NORTH HALEDON BOROUGH |
| 0116-00 | SOUTH TOMS RIVER BOROUGH |
| 0119-00 | WOODBURY HEIGHTS BOROUGH |
| 0121-00 | MENDHAM TOWNSHIP |
| 0122-00 | HOPEWELL BOROUGH |
| 0131-00 | CLINTON TOWNSHIP |
| 0133-00 | HOWELL TOWNSHIP |
| 0134-00 | FRANKLIN BOROUGH |
| 0135-00 | BERLIN BOROUGH |
| 0136-00 | STILLWATER TOWNSHIP |
| 0138-00 | UNION TOWNSHIP |
| 0139-00 | GLEN ROCK BOROUGH |
| 0140-00 | SUSSEX BOROUGH |
| 0141-00 | KINGWOOD TOWNSHIP |
| 0142-00 | HARMONY TOWNSHIP |
| 0160-00 | LAFAYETTE TOWNSHIP |
| 0161-00 | LAMBERTVILLE CITY |
| 0162-00 | WOODBINE BOROUGH |
| 0164-00 | DELAWARE TOWNSHIP |
| 0166-00 | CLEMENTON BOROUGH |
| 0167-00 | STAFFORD TOWNSHIP |
| 0172-00 | MOUNT OLIVE TOWNSHIP |
| 0174-00 | FAR HILLS BOROUGH |
| 0175-00 | HAMPTON TOWNSHIP |
| 0177-00 | EAST RUTHERFORD BOROUGH |
| 0182-00 | WINFIELD TOWNSHIP |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|-----------------------------------|
| 0183-00 | PINE BEACH BOROUGH |
| 0187-00 | BELVIDERE TOWN |
| 0188-00 | PEAPACK GLADSTONE BOROUGH |
| 0194-00 | PROSPECT PARK BOROUGH |
| 0195-00 | BEACH HAVEN BOROUGH |
| 0204-00 | OGDENSBURG BOROUGH |
| 0205-00 | SWEDESBORO BOROUGH |
| 0207-00 | CAMDEN COUNTY |
| 0207-01 | CAMDEN COUNTY LIBRARY |
| 0208-00 | OCEAN CITY |
| 0210-00 | HIGHLAND PARK BOROUGH |
| 0211-00 | ALPINE BOROUGH |
| 0212-00 | OAKLYN BOROUGH |
| 0214-00 | MATAWAN BOROUGH |
| 0215-00 | BERNARDSVILLE BOROUGH |
| 0215-01 | BERNARDSVILLE BORO PUBLIC LIBRARY |
| 0217-00 | BARNEGAT LIGHT BOROUGH |
| 0218-00 | CAPE MAY POINT BOROUGH |
| 0220-00 | HIGHLANDS BOROUGH |
| 0221-00 | LAUREL SPRINGS BOROUGH |
| 0222-00 | AUDUBON BOROUGH |
| 0245-00 | SCOTCH PLAINS TOWNSHIP |
| 0246-00 | BERKELEY TOWNSHIP |
| 0247-00 | LOWER TOWNSHIP |
| 0248-00 | NORTH BRUNSWICK TOWNSHIP |
| 0248-01 | NORTH BRUNSWICK TOWNSHIP LIBRARY |
| 0250-00 | HADDON TOWNSHIP FIRE COMM DIST #1 |
| 0251-00 | SOMERS POINT CITY |
| 0253-00 | LODI BOROUGH HOUSING AUTHORITY |
| 0254-00 | PLEASANTVILLE CITY |
| 0255-00 | MENDHAM BOROUGH |
| 0256-00 | CRESSKILL BOROUGH |
| 0257-00 | PENNINGTON BOROUGH |
| 0258-00 | KEYPORT BOROUGH |
| 0259-00 | MOUNT ARLINGTON BOROUGH |
| 0260-00 | WANAQUE BOROUGH |
| 0261-00 | FANWOOD BOROUGH |
| 0262-00 | TUCKERTON BOROUGH |
| 0276-00 | DELTRAN TOWNSHIP |
| 0277-00 | SANDYSTON TOWNSHIP |
| 0278-00 | UPPER FREEHOLD TOWNSHIP |
| 0279-00 | BRANCBURG TOWNSHIP |
| 0281-00 | WHITE TOWNSHIP |
| 0282-00 | EAST WINDSOR TOWNSHIP |
| 0283-00 | LITTLE FALLS TOWNSHIP |
| 0300-00 | TRENTON CITY PARKING AUTHORITY |
| 0314-00 | UNION BEACH BOROUGH |
| 0319-00 | READINGTON TOWNSHIP |
| 0320-00 | MOUNT HOLLY TOWNSHIP |
| 0321-00 | TETERBORO BOROUGH |
| 0323-00 | TOTOWA BOROUGH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--------------------------------------|
| 0333-00 | VERNON TOWNSHIP |
| 0336-00 | CAMDEN CITY |
| 0337-00 | LAKE COMO BOROUGH |
| 0339-00 | OCEAN TOWNSHIP |
| 0340-00 | NEW JERSEY SCHOOL BOARDS ASSOCIATION |
| 0344-00 | UNION CITY HOUSING AUTH |
| 0345-00 | FRANKFORD TOWNSHIP |
| 0346-00 | HIGHLANDS BOROUGH HOUSING AUTH |
| 0348-00 | CAMDEN CITY HOUSING AUTH |
| 0349-00 | ESSEX COUNTY |
| 0350-00 | MERCER COUNTY |
| 0350-01 | MERCER COUNTY LIBRARY |
| 0352-00 | HUDSON COUNTY |
| 0353-00 | BORDENTOWN CITY |
| 0354-00 | CORBIN CITY |
| 0355-00 | ESTELL MANOR CITY |
| 0356-00 | NEWARK CITY |
| 0357-00 | PORT REPUBLIC CITY |
| 0358-00 | SOUTH AMBOY CITY |
| 0359-00 | TRENTON CITY |
| 0359-01 | TRENTON CITY LIBRARY |
| 0359-02 | TRENTON CITY POLICE AND FIRE |
| 0361-00 | MARGATE CITY |
| 0362-00 | ALLENDALE BOROUGH |
| 0363-00 | ALPHA BOROUGH |
| 0365-00 | AUDUBON PARK BOROUGH |
| 0368-00 | BLOOMSBURY BOROUGH |
| 0369-00 | BRANCHVILLE BOROUGH |
| 0371-00 | CALIFON BOROUGH |
| 0373-00 | CHESTER BOROUGH |
| 0374-00 | CLOSTER BOROUGH |
| 0375-00 | DUNELLEN BOROUGH |
| 0378-00 | EMERSON BOROUGH |
| 0379-00 | ENGLEWOOD CLIFFS BOROUGH |
| 0380-00 | FAIR HAVEN BOROUGH |
| 0381-00 | FARMINGDALE BOROUGH |
| 0383-00 | FOLSOM BOROUGH |
| 0385-00 | FRENCHTOWN BOROUGH |
| 0387-00 | GLEN GARDNER BOROUGH |
| 0388-00 | HAMBURG BOROUGH |
| 0389-00 | HAMPTON BOROUGH |
| 0390-00 | HARRINGTON PARK BOROUGH |
| 0391-00 | HAWORTH BOROUGH |
| 0392-00 | HELMETTA BOROUGH |
| 0393-00 | HIGHTSTOWN BOROUGH |
| 0396-00 | INTERLAKEN BOROUGH |
| 0398-00 | JAMESBURG BOROUGH |
| 0399-00 | KINNELON BOROUGH |
| 0400-00 | LAKEHURST BOROUGH |
| 0402-00 | LEBANON BOROUGH |
| 0403-00 | LINDENWOLD BOROUGH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|-----------------------------------|
| 0404-00 | LITTLE SILVER BOROUGH |
| 0408-00 | MILLTOWN BOROUGH |
| 0411-00 | NEPTUNE CITY BOROUGH |
| 0412-00 | NEWFIELD BOROUGH |
| 0413-00 | TINTON FALLS BOROUGH |
| 0414-00 | NORTH CALDWELL TOWNSHIP |
| 0415-00 | NORTHALE BOROUGH |
| 0416-00 | NORWOOD BOROUGH |
| 0417-00 | OLD TAPPAN BOROUGH |
| 0418-00 | PARAMUS BOROUGH |
| 0418-01 | PARAMUS BOROUGH POLICE DEPARTMENT |
| 0419-00 | PEMBERTON BOROUGH |
| 0421-00 | PINE VALLEY BOROUGH |
| 0423-00 | RIVERDALE BOROUGH |
| 0424-00 | RIVERTON BOROUGH |
| 0425-00 | ROCKLEIGH BOROUGH |
| 0427-00 | ROOSEVELT BOROUGH |
| 0428-00 | ROSELAND BOROUGH |
| 0430-00 | SHIP BOTTOM BOROUGH |
| 0431-00 | SHREWSBURY BOROUGH |
| 0434-00 | SPOTSWOOD BOROUGH |
| 0435-00 | STANHOPE BOROUGH |
| 0437-00 | STRATFORD BOROUGH |
| 0440-00 | VICTORY GARDENS BOROUGH |
| 0441-00 | WALDWICK BOROUGH |
| 0443-00 | WATCHUNG BOROUGH |
| 0444-00 | WEST CAPE MAY BOROUGH |
| 0446-00 | WEST WILDWOOD BOROUGH |
| 0447-00 | WOODCLIFF LAKE BOROUGH |
| 0448-00 | WRIGHTSTOWN BOROUGH |
| 0449-00 | DEMAREST BOROUGH |
| 0450-00 | ENGLISHTOWN BOROUGH |
| 0451-00 | HARVEY CEDARS BOROUGH |
| 0452-00 | UPPER SADDLE RIVER BOROUGH |
| 0453-00 | ALEXANDRIA TOWNSHIP |
| 0454-00 | ALLAMUCHY TOWNSHIP |
| 0457-00 | BERNARDS TOWNSHIP |
| 0458-00 | BERLIN TOWNSHIP |
| 0459-00 | BOONTON TOWNSHIP |
| 0461-00 | BUENA VISTA TOWNSHIP |
| 0463-00 | CHESTER TOWNSHIP |
| 0464-00 | CINNAMINSON TOWNSHIP |
| 0465-00 | COMMERCIAL TOWNSHIP |
| 0466-00 | CRANBURY TOWNSHIP |
| 0467-00 | DEERFIELD TOWNSHIP |
| 0468-00 | DELANCO TOWNSHIP |
| 0469-00 | DENNIS TOWNSHIP |
| 0470-00 | DEPTFORD TOWNSHIP |
| 0472-00 | DOWNE TOWNSHIP |
| 0473-00 | EAGLESWOOD TOWNSHIP |
| 0474-00 | EASTAMPTON TOWNSHIP |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--------------------------|
| 0475-00 | EAST GREENWICH TOWNSHIP |
| 0477-00 | EDGEWATER PARK TOWNSHIP |
| 0478-00 | ELK TOWNSHIP |
| 0483-00 | FRANKLIN TOWNSHIP |
| 0486-00 | GALLOWAY TOWNSHIP |
| 0487-00 | GREEN TOWNSHIP |
| 0488-00 | GREEN BROOK TOWNSHIP |
| 0491-00 | GREENWICH TOWNSHIP |
| 0492-00 | HAINESPORT TOWNSHIP |
| 0493-00 | HARDWICK TOWNSHIP |
| 0494-00 | HARRISON TOWNSHIP |
| 0495-00 | HOPE TOWNSHIP |
| 0496-00 | HOPEWELL TOWNSHIP |
| 0497-00 | JACKSON TOWNSHIP |
| 0498-00 | KNOWLTON TOWNSHIP |
| 0499-00 | LACEY TOWNSHIP |
| 0501-00 | LEBANON TOWNSHIP |
| 0502-00 | LIBERTY TOWNSHIP |
| 0505-00 | LOPATCONG TOWNSHIP |
| 0510-00 | MANALAPAN TOWNSHIP |
| 0511-00 | MANNINGTON TOWNSHIP |
| 0512-00 | MANSFIELD TOWNSHIP |
| 0513-00 | MANSFIELD TOWNSHIP |
| 0516-00 | MEDFORD TOWNSHIP |
| 0517-00 | MILLSTONE TOWNSHIP |
| 0518-00 | MINE HILL TOWNSHIP |
| 0520-00 | MONTAGUE TOWNSHIP |
| 0521-00 | MONTVILLE TOWNSHIP |
| 0522-00 | MOUNT LAUREL TOWNSHIP |
| 0523-00 | MULLICA TOWNSHIP |
| 0524-00 | NEW HANOVER TOWNSHIP |
| 0525-00 | NORTH HANOVER TOWNSHIP |
| 0528-00 | OXFORD TOWNSHIP |
| 0530-00 | PILESGROVE TOWNSHIP |
| 0532-00 | PLAINSBORO TOWNSHIP |
| 0537-00 | HAZLET TOWNSHIP |
| 0538-00 | RIVER VALE TOWNSHIP |
| 0539-00 | ROXBURY TOWNSHIP |
| 0541-00 | SHAMONG TOWNSHIP |
| 0543-00 | SOUTHAMPTON TOWNSHIP |
| 0545-00 | SOUTH HARRISON TOWNSHIP |
| 0546-00 | SPRINGFIELD TOWNSHIP |
| 0548-00 | TABERNACLE TOWNSHIP |
| 0549-00 | BARNEGAT TOWNSHIP |
| 0551-00 | UPPER PITTSBORO TOWNSHIP |
| 0552-00 | VOORHEES TOWNSHIP |
| 0555-00 | WARREN TOWNSHIP |
| 0557-00 | WASHINGTON TOWNSHIP |
| 0559-00 | WATERFORD TOWNSHIP |
| 0560-00 | WESTAMPTON TOWNSHIP |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--------------------------------------|
| 0562-00 | WEYMOUTH TOWNSHIP |
| 0563-00 | WILLINGBORO TOWNSHIP |
| 0563-01 | TOWNSHIP OF WILLINGBORO LIBRARY |
| 0565-00 | WOODLAND TOWNSHIP |
| 0567-00 | WASHINGTON TOWNSHIP |
| 0835-00 | ATLANTIC COUNTY |
| 0835-01 | ATLANTIC COUNTY LIBRARY |
| 0835-02 | ATLANTIC COUNTY PUBLIC HEALTH |
| 0840-00 | GLOUCESTER COUNTY |
| 0844-00 | OCEAN COUNTY |
| 0844-01 | OCEAN COUNTY LIBRARY |
| 0844-07 | OCEAN COUNTY PIC |
| 0847-02 | SUSSEX COUNTY HEALTH & PUBLIC SAFETY |
| 0847-04 | SUSSEX COUNTY SOCIAL SERVICES |
| 0850-00 | ABSECON CITY |
| 0851-00 | ASBURY PARK CITY |
| 0851-60 | ASBURY PARK CITY |
| 0852-00 | ATLANTIC CITY |
| 0852-02 | ATLANTIC CITY PFRS |
| 0853-00 | BAYONNE CITY |
| 0854-00 | BEVERLY CITY |
| 0855-00 | BRIDGETON CITY |
| 0857-00 | BURLINGTON CITY |
| 0859-00 | EGG HARBOR CITY |
| 0860-00 | ELIZABETH CITY |
| 0860-01 | ELIZABETH CITY FREE PUBLIC LIBRARY |
| 0861-00 | ENGLEWOOD CITY |
| 0866-00 | LINDEN CITY |
| 0867-00 | LONG BRANCH CITY |
| 0868-00 | MILLVILLE CITY |
| 0870-00 | NORTHFIELD CITY |
| 0871-00 | NORTH WILDWOOD CITY |
| 0871-01 | NORTH WILDWOOD CITY |
| 0873-00 | PASSAIC CITY |
| 0873-01 | PASSAIC CITY PUBLIC LIBRARY |
| 0876-00 | RAHWAY CITY |
| 0877-00 | SALEM CITY |
| 0877-01 | SALEM CITY FREE PUBLIC LIBRARY |
| 0878-00 | SUMMIT CITY |
| 0880-00 | VENTNOR CITY |
| 0881-00 | VINELAND CITY |
| 0882-00 | WILDWOOD CITY |
| 0883-00 | WOODBURY CITY |
| 0885-00 | RIDGEWOOD VILLAGE |
| 0885-01 | RIDGEWOOD PUBLIC LIBRARY |
| 0886-00 | SOUTH ORANGE VILLAGE |
| 0888-00 | BOONTON TOWN |
| 0890-00 | HACKETTSTOWN TOWN |
| 0891-00 | HARRISON TOWN |
| 0893-00 | KEARNY TOWN |
| 0894-00 | MONTCLAIR TOWNSHIP |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|-------------------------------------|
| 0894-01 | MONTCLAIR TOWNSHIP PUBLIC LIBRARY |
| 0894-02 | MONTCLAIR TOWNSHIP POLICE & FIRE |
| 0896-00 | NUTLEY TOWN |
| 0897-00 | PHILLIPSBURG TOWN |
| 0898-00 | SECAUCUS TOWN |
| 0903-00 | ALLENHURST BOROUGH |
| 0904-00 | AVON BY THE SEA BORO |
| 0905-00 | BELMAR BOROUGH |
| 0906-00 | BERGENFIELD BOROUGH |
| 0906-01 | BERGENFIELD BOROUGH, POLICE |
| 0907-00 | BOGOTA BOROUGH |
| 0908-00 | BRADLEY BEACH BOROUGH |
| 0910-00 | BUTLER BOROUGH |
| 0911-00 | CALDWELL BOROUGH |
| 0912-00 | CARTERET BOROUGH |
| 0913-00 | CHATHAM BOROUGH |
| 0914-00 | CLIFFSIDE PARK BOROUGH |
| 0915-00 | COLLINGSWOOD BOROUGH |
| 0916-00 | DEAL BOROUGH |
| 0917-00 | DUMONT BOROUGH |
| 0918-00 | ELMWOOD PARK BOROUGH |
| 0919-00 | EATONTOWN BOROUGH |
| 0921-00 | ESSEX FELLS BOROUGH |
| 0922-00 | FAIR LAWN BOROUGH |
| 0923-00 | FAIRVIEW BOROUGH |
| 0926-00 | FREEHOLD BOROUGH |
| 0927-00 | GARWOOD BOROUGH |
| 0928-00 | GLASSBORO BOROUGH |
| 0929-00 | GLEN RIDGE BOROUGH |
| 0931-00 | HASBROUCK HEIGHTS BOROUGH |
| 0932-00 | HO HO KUS BOROUGH |
| 0933-00 | KEANSBURG BOROUGH |
| 0934-00 | KENILWORTH BOROUGH |
| 0935-00 | LAVALLETTE BOROUGH |
| 0936-00 | LEONIA BOROUGH |
| 0937-00 | LODI BOROUGH |
| 0938-00 | MADISON BOROUGH |
| 0939-00 | MANASQUAN BOROUGH |
| 0940-00 | MANTOLOKING BOROUGH |
| 0941-00 | MANVILLE BOROUGH |
| 0941-01 | MANVILLE BOROUGH PUBLIC LIBRARY |
| 0941-02 | MANVILLE BORO DEP OF PUBLIC WORKS |
| 0943-00 | MIDDLESEX BOROUGH |
| 0944-00 | MONMOUTH BEACH BOROUGH |
| 0945-00 | MORRIS PLAINS BOROUGH |
| 0946-00 | MOUNTAIN LAKES BOROUGH |
| 0947-00 | MOUNTAINSIDE BOROUGH |
| 0947-01 | MOUNTAINSIDE BOROUGH PUBLIC LIBRARY |
| 0949-00 | NEW PROVIDENCE BOROUGH |
| 0950-00 | NORTH ARLINGTON BOROUGH |
| 0951-00 | NORTH PLAINFIELD BOROUGH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|-------------------------------------|
| 0952-00 | OCEAN GATE BOROUGH |
| 0953-00 | ORADELL BOROUGH |
| 0954-00 | PALISADES PARK BOROUGH |
| 0956-00 | POINT PLEASANT BOROUGH |
| 0957-00 | POINT PLEASANT BEACH BOROUGH |
| 0958-00 | POMPTON LAKES BOROUGH |
| 0960-00 | RAMSEY BOROUGH |
| 0962-00 | RIDGEFIELD BOROUGH |
| 0963-00 | RIVER EDGE BOROUGH |
| 0964-00 | ROCKAWAY BOROUGH |
| 0966-00 | ROSELLE PARK BOROUGH |
| 0967-00 | RUMSON BOROUGH |
| 0969-00 | SEA GIRT BOROUGH |
| 0970-00 | SEASIDE HEIGHTS BOROUGH |
| 0971-00 | SEASIDE PARK BOROUGH |
| 0972-00 | SOMERVILLE BOROUGH |
| 0973-00 | SPRING LAKE BOROUGH |
| 0974-00 | SPRING LAKE HEIGHTS BOROUGH |
| 0975-00 | TENAFLY BOROUGH |
| 0975-01 | TENAFLY BOROUGH LIBRARY |
| 0976-00 | WASHINGTON BOROUGH |
| 0980-00 | WILDWOOD CREST BOROUGH |
| 0981-00 | WOODLYNNE BOROUGH |
| 0982-00 | WOOD-RIDGE BOROUGH |
| 0983-00 | HILLSDALE BOROUGH |
| 0984-00 | PALMYRA BOROUGH |
| 0987-00 | CLARK TOWNSHIP |
| 0988-00 | CRANFORD TOWNSHIP |
| 0989-00 | DENVILLE TOWNSHIP |
| 0990-00 | EWING TOWNSHIP |
| 0994-00 | HILLSIDE TOWNSHIP |
| 0995-00 | INDEPENDENCE TOWNSHIP |
| 0997-00 | LAWRENCE TOWNSHIP |
| 0998-00 | LIVINGSTON TOWNSHIP |
| 0999-00 | LONG BEACH TOWNSHIP |
| 1000-00 | MAPLEWOOD TOWNSHIP |
| 1001-00 | MILLBURN TOWNSHIP |
| 1002-00 | MORRIS TOWNSHIP |
| 1003-00 | NEPTUNE TOWNSHIP |
| 1006-00 | LONG HILL TOWNSHIP |
| 1009-00 | ROCHELLE PARK TOWNSHIP |
| 1009-01 | ROCHELLE PARK PUBLIC LIBRARY |
| 1010-00 | ROCKAWAY TOWNSHIP |
| 1012-00 | SPRINGFIELD TOWNSHIP |
| 1013-00 | TEANECK TOWNSHIP |
| 1014-00 | UNION TOWNSHIP |
| 1015-00 | WASHINGTON TOWNSHIP |
| 1016-00 | WEEHAWKEN TOWNSHIP |
| 1174-00 | GUTTENBERG TOWN HOUSING AUTH |
| 1175-00 | HACKENSACK CITY HOUSING AUTH |
| 1176-00 | IRVINGTON TOWN HOUSING AUTH(N WEST) |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1177-00 | MORRISTOWN TOWN HOUSING AUTHORITY |
| 1178-00 | PASSAIC CITY HOUSING AUTHORITY |
| 1179-00 | PHILLIPSBURG TOWN HOUS AUTH |
| 1180-00 | PLAINFIELD CITY HOUSING AUTH |
| 1181-00 | SOUTH AMBOY CITY HOUSING AUTHORITY |
| 1182-00 | WOODBRIIDGE TOWNSHIP HOUSING AUTH |
| 1183-00 | DELANCO TWP SEWERAGE AUTHORITY |
| 1185-00 | EWING LAWRENCE SEWERAGE AUTHORITY |
| 1186-00 | LAMBERTVILLE CITY SEWERAGE AUTH |
| 1190-00 | PENNSAUKEN TOWNSHIP SEWERAGE AUTH |
| 1196-00 | ELIZABETH CITY PARKING AUTHORITY |
| 1198-00 | NEW BRUNSWICK CITY PARKING AUTH |
| 1200-00 | PATERSON CITY PARKING AUTH |
| 1201-00 | ASBURY PARK CITY HOUSING AUTH |
| 1202-00 | ATLANTIC CITY HOUSING AUTH |
| 1203-00 | HARRISON TOWN HOUSING AUTH |
| 1204-00 | HOBOKEN CITY HOUSING AUTH |
| 1205-00 | JERSEY CITY HOUSING AUTHORITY |
| 1206-00 | LONG BRANCH CITY HOUSING AUTH |
| 1207-00 | NEWARK CITY HOUSING AUTH |
| 1208-00 | NEW BRUNSWICK CITY HOUSING AUTH |
| 1209-00 | ORANGE CITY HOUSING AUTHORITY |
| 1210-00 | TRENTON CITY HOUSING AUTH |
| 1212-00 | BEVERLY SEWERAGE AUTHORITY |
| 1214-00 | LINDEN ROSELLE SEWERAGE AUTHORITY |
| 1216-00 | RAHWAY VALLEY SEWERAGE AUTHORITY |
| 1221-00 | MONMOUTH COUNTY REGIONAL HEALTH COMM #1 |
| 1223-00 | NORTH JERSEY DIST WATER SUPPLY COMM |
| 1240-00 | OCEAN COUNTY MOSQUITO EXTM COMM |
| 1251-00 | ESSEX & UNION JOINT MEETING |
| 1251-01 | ESSEX & UNION JOINT MEETING |
| 1253-00 | MADISON-CHATHAM JOINT MEETING |
| 1254-00 | PLAINFIELD, NO PLFLF DNLLN JT MEETING |
| 1260-00 | JERSEY CITY MUNICIPAL UTIL AUTHORITY |
| 1261-00 | LONG BRANCH CITY SEWERAGE AUTH |
| 1263-00 | NORTHWEST BERGEN COUNTY UTIL AUTH |
| 1264-00 | MOORESTOWN TOWNSHIP FIRE DIST # 1 |
| 1265-00 | NEPTUNE TOWNSHIP FIRE DIST #2 |
| 1266-00 | TOWACO FIRE DISTRICT 2 |
| 1303-00 | HAMILTON TOWNSHIP FIRE COMM DIST #4 |
| 1304-00 | HAMILTON TOWNSHIP FIRE COMM DIST #7 |
| 1307-00 | MOORESTOWN TWP FIRE COMM DIST 2 |
| 1309-00 | PENNS GROVE SEWERAGE AUTHORITY |
| 1310-00 | EDISON TOWNSHIP HOUSING AUTH |
| 1316-00 | BEACH HAVEN BOROUGH SEWERAGE AUTH |
| 1319-00 | NORTHWEST BERGEN REG HEALTH COMM |
| 1325-00 | MORRISTOWN TOWN PARKING AUTHORITY |
| 1326-00 | FRANKLIN TOWNSHIP SEW AUTH |
| 1329-00 | NORTH ARLINGTON LYNDHURST JT MTG |
| 1335-00 | WILLINGBORO TOWNSHIP MUNICIPAL UTIL AUTH |
| 1339-00 | WRIGHTSTOWN BOROUGH MUN UTIL AUTH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1344-00 | HIGHTSTOWN BOROUGH HOUSING AUTHORITY |
| 1349-00 | SOMERSET RARITAN VALLEY SEW AUTH |
| 1350-00 | RED BANK BOROUGH HOUSING AUTH |
| 1351-00 | EAST ORANGE CITY HOUSING AUTH |
| 1352-00 | RAHWAY CITY PARKING AUTHORITY |
| 1355-00 | HIGHLAND PARK BOROUGH HOUSING AUTH |
| 1363-00 | BRIDGETON CITY HOUSING AUTH |
| 1364-00 | EVESHAM TOWNSHIP MUNI UTIL AUTH |
| 1366-00 | DELTRAN TOWNSHIP SEWERAGE AUTH |
| 1369-00 | HANOVER TOWNSHIP SEW AUTH |
| 1375-00 | GLASSBORO BOROUGH HOUSING AUTH |
| 1376-00 | PRINCETON JOINT PUBLIC LIBRARY |
| 1378-00 | MONROE TOWNSHIP MUNICIPAL UTIL AUTH |
| 1381-00 | NEPTUNE TOWNSHIP HOUSING AUTHORITY |
| 1382-00 | ENGLEWOOD CITY HOUSING AUTH |
| 1387-00 | LONG BRANCH CITY PARKING AUTHORITY |
| 1388-00 | BOONTON TOWN HOUSING AUTHORITY |
| 1396-00 | HAMILTON TOWNSHIP FIRE COMM DIST #6 |
| 1398-00 | DEPTFORD TWP MUA |
| 1400-00 | CARTERET BOROUGH HOUSING AUTH |
| 1401-00 | LAKEWOOD TOWNSHIP HOUSING AUTHORITY |
| 1403-00 | BAYONNE CITY PARKING AUTH |
| 1415-00 | SALEM CITY HOUSING AUTHORITY |
| 1416-00 | MERCER COUNTY PARK COMMISSION |
| 1425-00 | BERKELEY TOWNSHIP HOUSING AUTH |
| 1432-00 | HAMILTON TOWNSHIP FIRE COMM DIST #2 |
| 1436-00 | MATAWAN JT FREE PUBLIC LIBRARY |
| 1439-00 | GLOUCESTER TWP M U A |
| 1442-00 | BERNARDS TOWNSHIP SEWERAGE AUTH |
| 1443-00 | WEST MILFORD TOWNSHIP MUN UTIL AUTH |
| 1450-00 | KEANSBURG BORO HOUSING AUTH |
| 1451-00 | POMPTON LAKES BOROUGH MUA |
| 1452-00 | DUNELLEN BORO PARKING AUTHORITY |
| 1457-00 | JACKSON TOWNSHIP MUNICIPAL UTIL AUTH |
| 1460-00 | VINELAND CITY HOUSING AUTHORITY |
| 1463-00 | CAPE MAY CITY HOUSING AUTH |
| 1464-00 | NORTH HUNTERDON MUNICIPAL COURT |
| 1466-00 | HACKETTSTOWN TOWN MUN UTIL AUTH |
| 1467-00 | BERKELEY TOWNSHIP SEWERAGE AUTH |
| 1469-00 | WOODBIDGE TOWNSHIP FIRE DIST #2 |
| 1470-00 | HADDON TOWNSHIP HOUSING AUTH |
| 1472-00 | EAST WINDSOR MUN UTIL AUTHORITY |
| 1475-00 | CARTERET BOROUGH REDEVELOPMENT AGENCY |
| 1476-00 | OCEAN TOWNSHIP SEWERAGE AUTH |
| 1479-00 | ATLANTIC COUNTY IMPROVEMENT AUTH |
| 1488-00 | OLD BRIDGE TOWNSHIP FIRE DIST 2 |
| 1489-00 | WASHINGTON TOWNSHIP MUN UTIL AUTH |
| 1491-00 | MORRISTOWN/MORRIS JT FR PUB LIBRARY |
| 1494-00 | MIDDLETOWN TOWNSHIP SEWERAGE AUTHORITY |
| 1500-00 | ESSEX REGIONAL HEALTH COMMISSION |
| 1501-00 | HAMILTON TOWNSHIP MUN UTIL AUTH |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1502-00 | NEW JERSEY HOUSING/MORTGAGE FINANCE AGCY |
| 1503-00 | BRICK TOWNSHIP HOUSING AUTHORITY |
| 1504-00 | NEW JERSEY EDUCATIONAL FACILITIES AUTH |
| 1505-00 | LINDEN CITY HOUSING AUTHORITY |
| 1513-00 | CLIFFSIDE PARK BOROUGH HOUSING AUTH |
| 1516-00 | NEW JERSEY ASSOCIATION OF COUNTIES |
| 1520-00 | MUSCONETCONG SEWERAGE AUTHORITY |
| 1522-00 | FORT LEE BOROUGH HOUSING AUTH |
| 1523-00 | BERGEN COUNTY HOUSING AUTHORITY |
| 1524-00 | CLEMENTON HOUSING AUTHORITY |
| 1525-00 | TWO RIVER WATER RECLAMATION AUTHORITY |
| 1526-00 | GLOUCESTER COUNTY UTILITIES AUTH |
| 1527-00 | MERCER COUNTY IMPROVEMENT AUTH |
| 1530-00 | SOUTH JERSEY PORT CORPORATION |
| 1534-00 | HAMILTON TOWNSHIP FIRE COMM DIST #9 |
| 1535-00 | EGG HARBOR TOWNSHIP MUNI UTIL AUTH |
| 1540-00 | BUENA BOROUGH MUN UTIL AUTH |
| 1542-00 | BAYSHORE REGIONAL SEWERAGE AUTH |
| 1545-00 | MIDDLE BROOK REGIONAL HEALTH COMM |
| 1551-00 | MOUNT LAUREL TWP MUN UTIL AUTH |
| 1553-00 | EDGEWATER BOROUGH HOUSING AUTH |
| 1554-00 | PENNS GROVE BOROUGH HOUSING AUTH |
| 1555-00 | WOODBINE BOROUGH MUN UTIL AUTH |
| 1556-00 | HAMILTON TOWNSHIP FIRE COMM DIST #5 |
| 1560-00 | WILDWOOD CITY HOUSING AUTH |
| 1561-00 | FREEHOLD BOROUGH HOUSING AUTH |
| 1562-00 | WOODBIDGE TOWNSHIP FIRE DIST #1 |
| 1565-00 | ATLANTIC COUNTY BOARD OF WELFARE |
| 1565-01 | ATLANTIC CO BD OF WELFARE WORKFORCE DEV |
| 1565-02 | ATLANTIC CO BD OF WELFARE YOUTH CORP |
| 1566-00 | BERGEN COUNTY BD OF SOC SERV |
| 1567-00 | BURLINGTON COUNTY BD OF SOC SERV |
| 1571-00 | GLOUCESTER COUNTY BD OF SOC SERV |
| 1573-00 | MERCER COUNTY BOARD OF SOC SERVICES |
| 1577-00 | OCEAN COUNTY BOARD OF SOCIAL SEVICES |
| 1579-00 | SALEM COUNTY BOARD OF SOC SERV |
| 1580-00 | SOMERSET COUNTY BOARD OF SOC SERV |
| 1585-00 | SOUTH MONMOUTH REGIONAL SEWERAGE AUTH |
| 1587-00 | EAST ORANGE CITY PARKING AUTH |
| 1589-00 | LOWER TOWNSHIP MUNICIPAL UTIL AUTH |
| 1591-00 | HUDSON REGIONAL HEALTH COMM |
| 1595-00 | RARITAN TOWNSHIP MUNICIPAL UTIL AUTH |
| 1597-00 | OCEAN COUNTY UTILITIES AUTHORITY |
| 1598-00 | MARLBORO TOWNSHIP MUNICIPAL UTIL AUTH |
| 1599-00 | NEW JERSEY SPORTS & EXPOSITION AUTH |
| 1599-01 | NJ SPORTS & EXPOSITION AUTHORITY |
| 1601-00 | ROCKAWAY VALLEY SEWERAGE AUTH |
| 1607-00 | PEQUANNOCK LNCLN PK & FAIRFLD SEW ATH |
| 1608-00 | MONMOUTH COUNTY BAYSHORE OUTFALL AUTH |
| 1616-00 | NEW JERSEY HEALTH CARE FAC FIN AUTH |
| 1619-00 | MIDDLETOWN TOWNSHIP HOUSING AUTHORITY |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1621-00 | WESTERN MONMOUTH UTILITIES AUTH |
| 1625-00 | WEEHAWKEN TOWNSHIP HOUSING AUTH |
| 1627-00 | LITTLE EGG HARBOR TWP MUN UTIL AUTH |
| 1628-00 | NEPTUNE TOWNSHIP SEWERAGE AUTHORITY |
| 1630-00 | JACKSON TOWNSHIP FIRE DISTRICT # 3 |
| 1631-00 | CAMDEN COUNTY MUN UTIL AUTH |
| 1632-00 | LOGAN TWP MUNICIPAL UTIL AUTH |
| 1633-00 | HILLSBOROUGH TOWNSHIP MUN UTIL AUTH |
| 1635-00 | WEST WINDSOR TOWNSHIP PARKING AUTH |
| 1636-00 | ATLANTIC COUNTY UTIL AUTHORITY |
| 1638-00 | HUDSON COUNTY UTILITIES AUTH |
| 1644-00 | NEW JERSEY ECONOMIC DEVELOPMENT AUTH |
| 1645-00 | LACEY TOWNSHIP MUNICIPAL UTIL AUTH |
| 1648-00 | CUMBERLAND COUNTY UTILITIES AUTH |
| 1649-00 | ESSEX COUNTY IMPROVEMENT AUTH |
| 1652-00 | CAPE MAY COUNTY MUN UTIL AUTH |
| 1653-00 | NEWTON TOWN HOUSING AUTH |
| 1655-00 | LAKEWOOD TWP MUN UTILITY AUTH |
| 1658-00 | OCEAN COUNTY SOIL CONSERVATION DIST |
| 1659-00 | CUMBERLAND-SALEM CONSERVATION DISTRICT |
| 1660-00 | FREEHOLD SOIL CONSERVATION DIST |
| 1661-00 | WARREN COUNTY SOIL CONSERVATION DIST |
| 1662-00 | SUSSEX COUNTY SOIL CONSERVATION DIST |
| 1663-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 2 |
| 1664-00 | MONTCLAIR TOWNSHIP REDEVELOPMENT AGENCY |
| 1665-00 | NORTH PLAINFIELD BOROUGH PARKING AUTH |
| 1666-00 | STONY BROOK REGIONAL SEWERAGE AUTH |
| 1670-00 | BURLINGTON COUNTY SOIL CONS DIST |
| 1671-00 | HUNTERDON COUNTY SOIL CONSERVATION DIST |
| 1673-00 | CHESTER BOROUGH/TWP JT FR PUB LIB |
| 1674-00 | CAPE-ATLANTIC SOIL CONSERV DIST |
| 1676-00 | WASHINGTON TWP BD OF FIRE COMM |
| 1678-00 | MORRIS COUNTY SOIL CONSERVATION DIST |
| 1679-00 | BERGEN COUNTY SOIL CONSERVATION DIST |
| 1680-00 | MERCER COUNTY SOIL CONSERVATION DIST |
| 1682-00 | GLOUCESTER TWP FIRE COMM DST 4 |
| 1683-00 | WASHINGTON TOWNSHIP MUN UTIL AUTH |
| 1685-00 | CLINTON TOWNSHIP SEWERAGE AUTH |
| 1686-00 | GLOUCESTER COUNTY SOIL CONSERVATION DIST |
| 1687-00 | SOUTHEAST MORRIS COUNTY MUN UTIL AUTH |
| 1692-00 | BEACHWOOD BOROUGH SEWERAGE AUTH |
| 1694-00 | READINGTON LEBANON SEWERAGE AUTH |
| 1695-00 | WATERFORD TOWNSHIP UTILITIES |
| 1696-00 | COLLINGSWOOD BOROUGH HOUSING AUTH |
| 1700-00 | CHATHAMS JOINT FREE PUBLIC LIBRARY |
| 1701-00 | ABERDEEN TOWNSHIP FIRE DISTRICT 1 |
| 1702-00 | CHERRY HILL TWP FIRE DIST 13 |
| 1703-00 | MID-BERGEN REGIONAL HEALTH COMM |
| 1709-00 | BUENA BOROUGH HOUSING AUTHORITY |
| 1715-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 5 |
| 1717-00 | BORDENTOWN TOWNSHIP FIRE DIST 1 |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1718-00 | CAMDEN CITY PARKING AUTH |
| 1719-00 | SUSSEX COUNTY MUNICIPAL UTIL AUTH |
| 1727-00 | MADISON BORO HOUSING AUTHORITY |
| 1728-00 | PINELANDS COMMISSION |
| 1729-00 | WARREN CO MOSQ EXTERM COMM |
| 1730-00 | ATLANTIC CITY MUN UTIL AUTH |
| 1734-00 | HANOVER TWP FIRE DIST 2 |
| 1735-00 | JACKSON TWP FIRE DISTRICT #4 |
| 1737-00 | MANTUA TOWNSHIP MUNICIPAL UTIL AUTH |
| 1739-00 | SOUTH ORANGE VILLAGE PARKING AUTH |
| 1740-00 | VOORHEES FIRE DISTRICT |
| 1740-01 | VOORHEES FIRE DISTRICT PFRS |
| 1741-00 | CAMDEN COUNTY SOIL CON DIST |
| 1743-00 | WARREN CO (PEQUEST RIVER) MUN UTIL AUTH |
| 1744-00 | DEPTFORD TWP FIRE DISTRICT |
| 1747-00 | GLOUCESTER TWP HOUSING AUTH |
| 1752-00 | ABERDEEN TWP BD OF FIRE COMM 2 |
| 1753-00 | BEDMINSTER FAR HILLS PUBLIC LIBRARY |
| 1755-00 | NEW JERSEY WATER SUPPLY AUTHORITY |
| 1756-00 | JACKSON TWP BD OF FIRE DIST 2 |
| 1759-00 | HUDSON-ESSEX-PASSAIC SOIL CON DIST |
| 1762-00 | LEBANON BORO SEW AUTHORITY |
| 1763-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 3 |
| 1767-00 | SALEM CITY MUNICIPAL PORT AUTH |
| 1775-00 | OCEAN TOWNSHIP FIRE DIST #2 |
| 1777-00 | MOUNT LAUREL TOWNSHIP FIRE DIST 1 |
| 1778-00 | CAMDEN CO IMPROVEMENT AUTHORITY |
| 1779-00 | CINNAMINSON TWP FIRE DIST #1 |
| 1780-00 | ATLANTIC HIGHLANDS-HIGHLANDS SEWAGE AUTH |
| 1781-00 | SAYREVILLE HOUSING AUTHORITY |
| 1784-00 | WANAQUE VALLEY REG SEW AUTH |
| 1787-00 | BORDENTOWN SEWERAGE AUTHORITY |
| 1788-00 | CASINO REINVESTMENT DEV AUTH |
| 1793-00 | BRICK TOWNSHIP JOINT FIRE COMM |
| 1794-00 | HUDSON COUNTY IMPROVEMENT AUTH |
| 1795-00 | BORDENTOWN TOWNSHIP FIRE DIST #2 |
| 1800-00 | OLD BRIDGE TOWNSHIP FIRE DIST #3 |
| 1801-00 | MIDDLESEX COUNTY MUN JOINT INS FUND |
| 1802-00 | SOUTH TOMS RIVER BORO SEWERAGE AUTH |
| 1804-00 | MONROE TWP FIRE DISTRICT 2 |
| 1807-00 | LAKESWOOD TWP FIRE DISTRICT #1 |
| 1809-00 | WARREN CO POLLUTION CONTROL |
| 1814-00 | OCEAN TOWNSHIP FIRE DIST #1 |
| 1815-00 | HAMILTON TOWNSHIP FIRE COMM DIST #8 |
| 1816-00 | NEW JERSEY SCHOOL BOARDS INS. GROUP |
| 1817-00 | CAMDEN CO HEALTH SERVICES CTR |
| 1818-00 | HOWELL TOWNSHIP FIRE DIST #3 |
| 1819-00 | NEW JERSEY DEV AUTH FOR SMALL BUSINESS |
| 1827-00 | DELTRAN TWP FIRE DISTRICT #1 |
| 1831-00 | CAMDEN CITY REDEVELOPMENT AUTHORITY |
| 1834-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 6 |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|--|
| 1835-00 | CAMDEN CO POLLUTION CONTROL FIN |
| 1838-00 | MONROE TWP FIRE DISTRICT #3 |
| 1842-00 | NORTH HUDSON SEWERAGE AUTHORITY |
| 1843-00 | EAST BRUNSWICK TWP FIRE DIST #2 |
| 1847-00 | BERKELEY TOWNSHIP MUN UTIL AUTH |
| 1849-00 | WOODBRIAGE FIRE DIST # 5 |
| 1851-00 | EAST BRUNSWICK TWP FIRE DIST #1 |
| 1853-00 | PLAINSBORO TOWNSHIP FIRE DIST #1 |
| 1861-00 | GREATER WILDWOOD TOUR IMP & DA |
| 1865-00 | PLAINFIELD AREA SEWERAGE AUTHORITY |
| 1868-00 | PINE HILL BOROUGH FIRE DIST 1 |
| 1872-00 | HOPEWELL TWP FIRE DIST 1 |
| 1875-00 | NEW JERSEY REDEVELOPMENT AUTHORITY |
| 1900-00 | BERGEN COUNTY IMPROVEMENT AUTHORITY |
| 1902-00 | HOWELL TOWNSHIP FIRE DIST #1 |
| 1904-00 | MONROE TWP FIRE DIST 1 |
| 1906-00 | NORTH HUDSON REGIONAL FIRE & RESCUE |
| 1909-00 | MILLSTONE TWP FIRE DIST #1 |
| 1912-00 | INTERSTATE ENVIRONMENTAL COMMISSION |
| 1915-00 | NORTHWEST BERGEN CENTRAL DISPATCH |
| 1919-00 | BAYONNE CITY MUNICIPAL UTILITIES AUTH |
| 8001-00 | COMPENSATION RATING & INSPEC. BUR. |
| 8002-00 | NEW JERSEY FIREMAN'S HOME |
| 8006-00 | DELAWARE RIVER BASIN COMMISSION |
| 8008-00 | LAKE HOPATCONG COMMISSION |
| 8012-00 | NEW JERSEY SCHOOLS DEVELOPMENT AUTHORITY |
| 8013-00 | SAYERVILLE BORO ECONOMIC & REDEV AGENCY |
| 8016-00 | KEARNY TOWN MUNICIPAL UTIL AUTH |
| 8018-00 | NEPTUNE TOWNSHIP FIRE DIST # 1 |
| 8019-00 | BRIDGETON ZONE DEVELOPMENT CORPORATION |
| 8023-00 | WOODBRIAGE TWP FIRE DIST (FORDS) #7 |
| 8025-00 | PLUMSTED TWP FIRE DIST 1 |
| 8028-00 | CHESTERFIELD-HAMILTON FIRE DIST 1 |
| 8032-00 | MIDDLE TWP FIRE DIST 1 |
| 8033-00 | BLOOMFIELD TWP PARKING AUTH |
| 8036-00 | FORT MONMOUTH ECO REVIT PLANNING AUTH |
| 8040-00 | MANASQUAN TWP FIRE DIST 1 |
| 8056-00 | LAMBERTVILLE CITY FIRE DIST 1 |
| 8064-00 | OLD BRIDGE TWP FIRE DIST 4 |
| 8072-00 | SECAUCUS TOWN MUNI UTIL AUTH |
| 8073-00 | SOUTH JERSEY TRANS AUTHORITY |
| 8073-60 | SOUTH JERSEY TRANS AUTHORITY |
| 8078-00 | WALL TOWNSHIP FIRE DIST 3 |
| 8079-00 | WALL TWP FIRE DIST 2 |
| 8082-00 | LINDENWOLD TWP FIRE DIST 1 |
| 8090-00 | HARRISON TWP FIRE DIST 1 |
| 8098-00 | MANCHESTER UTILITIES AUTHORITY |
| 8099-00 | SECAUCUS HOUSING AUTHORITY |
| 8116-00 | OCEAN GROVE SEWERAGE AUTHORITY |
| 8140-00 | PRINCETON |
| 8140-01 | PRINCETON RETIRED CH48 |

Plan Provisions (continued)

| Employer Group | Employer Name |
|-----------------------|---------------------------------|
| 8170-00 | NPSM EMERGENCY SRV DISPATCH CNT |
| 8189-00 | SUMMIT HOUSING AUTHORITY |
| 9975-00 | PENSIONERS GROUP |

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 as of June 30, 2020.

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0004-00 | BLAIRSTOWN TOWNSHIP | | | 0% | 0% | Y | | | |
| 0007-00 | BYRAM TOWNSHIP | Y | | 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 | | | |
| 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 | | | |
| 0022-00 | MIDDLE TOWNSHIP | | | 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 | | | |
| 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 | | | |
| 0048-00 | JERSEY CITY REDEVELOPMENT AGEN | | | 0% | 0% | Y | | | |
| 0054-00 | WEST AMWELL TOWNSHIP | | | | | Y | | 548 | |
| 0060-00 | RAHWAY CITY HOUSING AUTHORITY | Y | | 0% | 0% | Y | | | |
| 0061-00 | ANDOVER TOWNSHIP | | | 0% | 0% | Y | | | |
| 0064-00 | BETHLEHEM TOWNSHIP | | | 0% | 100% | N | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0074-00 | PATERSON CITY HOUSING AUTHORITY | Y | | 0% | 0% | Y | | | |
| 0077-00 | SEA ISLE CITY | | | 0% | 0% | Y | | | |
| 0081-00 | CLAYTON BOROUGH | Y | Y | 0% | 0% | Y | | | |
| 0083-00 | PATERSON CITY | Y | | 0% | 0% | Y | | | |
| 0084-00 | SEA BRIGHT BOROUGH | | | 0% | 0% | Y | | | |
| 0085-00 | STONE HARBOR BOROUGH | | | 0% | 0% | Y | | | |
| 0085-01 | STONE HARBOR BOROUGH | | | 0% | 0% | 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 | | | |
| 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 | | | |
| 0135-00 | BERLIN BOROUGH | | | 0% | 0% | Y | | | |
| 0136-00 | STILLWATER TOWNSHIP | | | 0% | 0% | Y | | | |
| 0161-00 | LAMBERTVILLE CITY | | | 0% | 0% | Y | | | |
| 0162-00 | WOODBINE BOROUGH | | | 0% | 0% | 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 | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0188-00 | PEAPACK GLADSTONE BOROUGH | | | 0% | 0% | Y | | | |
| 0204-00 | OGDENSBURG BOROUGH | | | 0% | 0% | Y | | | |
| 0205-00 | SWEDESBORO BOROUGH | | | 0% | 100% | N | | | |
| 0207-00 | CAMDEN COUNTY | Y | | 0% | 0% | Y | | | |
| 0207-01 | CAMDEN COUNTY LIBRARY | Y | | 0% | 0% | Y | | | |
| 0208-00 | OCEAN CITY | Y | | 0% | 0% | Y | | | |
| 0211-00 | ALPINE BOROUGH | | | 0% | 100% | N | | | |
| 0212-00 | OAKLYN BOROUGH | | | 0% | 0% | Y | | | |
| 0214-00 | MATAWAN BOROUGH | Y | | 0% | 0% | Y | | | |
| 0217-00 | BARNEGAT LIGHT BOROUGH | | | 0% | 100% | N | | | |
| 0220-00 | HIGHLANDS BOROUGH | | | 0% | 0% | Y | | | |
| 0222-00 | AUDUBON BOROUGH | | | 0% | 0% | Y | | | |
| 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 | | | |
| 0254-00 | PLEASANTVILLE 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 | DELRAN TOWNSHIP | | | | | Y | | 367.04 | |
| 0277-00 | SANDYSTON TOWNSHIP | | | 50% | 100% | N | | | |
| 0279-00 | BRANCBURG TOWNSHIP | | | 0% | 100% | N | | | |
| 0282-00 | EAST WINDSOR TOWNSHIP | Y | Y | 0% | 0% | Y | | | |
| 0321-00 | TETERBORO BOROUGH | Y | | 0% | 0% | Y | | | |
| 0333-00 | VERNON TOWNSHIP | Y | | 0% | 0% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 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 | | | |
| 0356-00 | NEWARK CITY | | | 0% | 0% | Y | | | |
| 0358-00 | SOUTH AMBOY CITY | Y | | 0% | 0% | Y | | | |
| 0359-00 | TRENTON CITY | | | 0% | 0% | Y | | | |
| 0359-01 | TRENTON CITY LIBRARY | | | 0% | 0% | Y | | | |
| 0362-00 | ALLENDALE BOROUGH | | | 0% | 0% | Y | | | |
| 0365-00 | AUDUBON PARK BOROUGH | | | 0% | 0% | Y | | | |
| 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 | | | |
| 0400-00 | LAKEHURST BOROUGH | Y | | 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 | Y | | 0% | 0% | Y | | | |
| 0424-00 | RIVERTON BOROUGH | | | 0% | 0% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 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 | Y | | 0% | 0% | 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 | | | |
| 0459-00 | BOONTON TOWNSHIP | | | 35% | 35% | Y | 65 | | |
| 0463-00 | CHESTER TOWNSHIP | | | 0% | 0% | Y | | | |
| 0464-00 | CINNAMINSON TOWNSHIP | | | 0% | 0% | Y | | | 180 |
| 0466-00 | CRANBURY TOWNSHIP | Y | | 0% | 0% | Y | | | |
| 0467-00 | DEERFIELD TOWNSHIP | | | 0% | 0% | 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 | | | |
| 0475-00 | EAST GREENWICH TOWNSHIP | Y | | 0% | 0% | Y | | | |
| 0477-00 | EDGEWATER PARK TOWNSHIP | Y | 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 | | | |
| 0499-00 | LACEY TOWNSHIP | Y | | 0% | 0% | Y | | | |
| 0501-00 | LEBANON TOWNSHIP | | | 0% | 100% | N | 65 | | |
| 0502-00 | LIBERTY TOWNSHIP | Y | | 0% | 100% | N | 65 | | |
| 0512-00 | MANSFIELD TOWNSHIP | Y | | 0% | 100% | N | | | |
| 0513-00 | MANSFIELD TOWNSHIP | | | 0% | 0% | Y | | | |
| 0516-00 | MEDFORD TOWNSHIP | | | 0% | 0% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0517-00 | MILLSTONE TOWNSHIP | | | 0% | 0% | Y | | | |
| 0521-00 | MONTVILLE TOWNSHIP | | | 0% | 0% | Y | 65 | | |
| 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 | Y | | 0% | 0% | Y | | | |
| 0532-00 | PLAINSBORO TOWNSHIP | Y | Y | 0% | 0% | Y | | | |
| 0537-00 | HAZLET TOWNSHIP | Y | | 0% | 0% | Y | | | |
| 0539-00 | ROXBURY TOWNSHIP | | | 0% | 0% | Y | | | |
| 0541-00 | SHAMONG TOWNSHIP | | | 0% | 0% | Y | | | |
| 0548-00 | TABERNACLE TOWNSHIP | | | 0% | 20% | Y | | | 84 |
| 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 | | | |
| 0847-04 | SUSSEX COUNTY SOCIAL SERVICES | | | 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 | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0855-00 | BRIDGETON CITY | | | 0% | 100% | N | | | |
| 0857-00 | BURLINGTON CITY | Y | | 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 | | | |
| 0876-00 | RAHWAY CITY | | | 0% | 0% | Y | | | |
| 0882-00 | WILDWOOD CITY | | | 0% | 0% | Y | 65 | | |
| 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 | | | |
| 0893-00 | KEARNY TOWN | | | 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 | Y | | 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 | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 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 | Y | | 0% | 0% | Y | | | |
| 0941-02 | MANVILLE BORO DEP OF PUBLIC WORKS | Y | | 20% | 20% | Y | | | |
| 0944-00 | MONMOUTH BEACH BOROUGH | Y | | 0% | 0% | Y | | | |
| 0945-00 | MORRIS PLAINS BOROUGH | | | 0% | 100% | N | | | |
| 0946-00 | MOUNTAIN LAKES BOROUGH | | | 0% | 0% | Y | | | |
| 0949-00 | NEW PROVIDENCE BOROUGH | | | 0% | 0% | 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 | | |
| 0967-00 | RUMSON BOROUGH | | | 0% | 0% | Y | | | |
| 0969-00 | SEA GIRT BOROUGH | | | 0% | 0% | Y | | | |
| 0971-00 | SEASIDE PARK BOROUGH | | | 0% | 0% | Y | 65 | | |
| 0972-00 | SOMERVILLE BOROUGH | | | 0% | 100% | N | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 0973-00 | SPRING LAKE BOROUGH | | | 0% | 0% | Y | | | |
| 0974-00 | SPRING LAKE HEIGHTS BOROUGH | | | 0% | 0% | Y | 65 | | |
| 0975-00 | TENAFly BOROUGH | | | 36% | 36% | Y | | | |
| 0975-01 | TENAFly BOROUGH LIBRARY | | | 0% | 0% | Y | | | |
| 0980-00 | WILDWOOD CREST BOROUGH | Y | | 0% | 0% | Y | | | |
| 0981-00 | WOODLYNNE BOROUGH | | | 0% | 0% | Y | | | |
| 0982-00 | WOOD-RIDGE BOROUGH | Y | | 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 | | | |
| 0994-00 | HILLSIDE TOWNSHIP | | | 0% | 0% | Y | | | |
| 0995-00 | INDEPENDENCE TOWNSHIP | | | 0% | 0% | Y | | | |
| 0997-00 | LAWRENCE TOWNSHIP | Y | | 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 | | | |
| 1185-00 | EWING LAWRENCE SEWERAGE AUTHORITY | | | 0% | 0% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 1186-00 | LAMBERTVILLE CITY SEWERAGE AUTH | Y | | 0% | 0% | 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 | | | |
| 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 | | | |
| 1260-00 | JERSEY CITY MUNICIPAL UTIL AUTHORITY | Y | | 0% | 0% | Y | | | |
| 1261-00 | LONG BRANCH CITY SEWERAGE AUTH | Y | | 0% | 0% | 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 | | | |
| 1352-00 | RAHWAY CITY PARKING AUTHORITY | | | 0% | 0% | Y | | | |
| 1355-00 | HIGHLAND PARK BOROUGH HOUSING AUTH | Y | | 0% | 0% | Y | | | |
| 1363-00 | BRIDGETON CITY HOUSING AUTH | Y | | 0% | 0% | Y | | | |
| 1364-00 | EVESHAM TOWNSHIP MUNI UTIL AUTH | Y | | 0% | 0% | Y | | | |
| 1366-00 | DELTRAN TOWNSHIP SEWERAGE AUTH | | | 0% | 0% | Y | | | |
| 1369-00 | HANOVER TOWNSHIP SEW AUTH | | Y | 0% | 0% | Y | | | |
| 1376-00 | PRINCETON JOINT PUBLIC LIBRARY | | | 20% | 20% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 1382-00 | ENGLEWOOD CITY HOUSING AUTH | | | 0% | 0% | Y | | | |
| 1388-00 | BOONTON TOWN HOUSING AUTHORITY | Y | | 0% | 0% | Y | | | |
| 1398-00 | DEPTFORD TWP MUA | | | 0% | 0% | Y | 65 | | |
| 1401-00 | LAKESIDE TOWNSHIP HOUSING AUTHORITY | | | 0% | 100% | N | | | |
| 1403-00 | BAYONNE CITY PARKING AUTH | | | 0% | 0% | Y | | | |
| 1415-00 | SALEM CITY HOUSING AUTHORITY | | | 0% | 0% | Y | | | |
| 1432-00 | HAMILTON TOWNSHIP FIRE COMM DIST #2 | | | 0% | 0% | Y | | | |
| 1439-00 | GLOUCESTER TWP M U A | | | 0% | 0% | Y | | | |
| 1450-00 | KEANSBURG BORO HOUSING AUTH | | | 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 | | | |
| 1469-00 | WOODBIDGE TOWNSHIP FIRE DIST #2 | | | 0% | 100% | N | | | |
| 1476-00 | OCEAN TOWNSHIP SEWERAGE AUTH | | | 0% | 0% | Y | | | |
| 1479-00 | ATLANTIC COUNTY IMPROVEMENT AUTH | Y | | 0% | 0% | Y | | | 36 |
| 1488-00 | OLD BRIDGE TOWNSHIP FIRE DIST 2 | | | 0% | 0% | Y | | | |
| 1494-00 | MIDDLETOWN TOWNSHIP SEWERAGE AUTHORITY | Y | | 0% | 0% | Y | | | |
| 1500-00 | ESSEX REGIONAL HEALTH COMMISSION | | | 0% | 0% | Y | | | |
| 1501-00 | HAMILTON TOWNSHIP MUN UTIL AUTH | Y | | 25% | 0% | Y | | | |
| 1516-00 | NEW JERSEY ASSOCIATION OF COUNTIES | | | 0% | 0% | 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 | | | |
| 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 | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 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 | | | |
| 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 | | | |
| 1619-00 | MIDDLETOWN TOWNSHIP HOUSING AUTHORITY | | | 0% | 0% | Y | | | |
| 1625-00 | WEEHAWKEN TOWNSHIP HOUSING AUTH | | | 0% | 0% | Y | | | |
| 1630-00 | JACKSON TOWNSHIP FIRE DISTRICT # 3 | | | 0% | 0% | Y | 65 | | |
| 1631-00 | CAMDEN COUNTY MUN UTIL AUTH | | | 0% | 0% | Y | | | |
| 1632-00 | LOGAN TWP MUNICIPAL UTIL AUTH | | | 0% | 0% | Y | | | |
| 1635-00 | WEST WINDSOR TOWNSHIP PARKING AUTH | | | 0% | 0% | Y | | | |
| 1636-00 | ATLANTIC COUNTY UTIL AUTHORITY | | | 0% | 0% | Y | | | |
| 1652-00 | CAPE MAY COUNTY MUN UTIL AUTH | | | 0% | 0% | Y | | | |
| 1655-00 | LAKESWOOD TWP MUN UTILITY AUTH | | | 0% | 0% | Y | | | |
| 1658-00 | OCEAN COUNTY SOIL CONSERVATION DIST | | | 0% | 0% | Y | | | |
| 1659-00 | CUMBERLAND-SALEM CONSERVATION DISTRICT | | Y | 0% | 0% | Y | | | |
| 1660-00 | FREEHOLD SOIL CONSERVATION DIST | | | 0% | 100% | N | | | |
| 1661-00 | WARREN COUNTY SOIL CONSERVATION DIST | | | 0% | 0% | Y | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 1673-00 | CHESTER BOROUGH/TWP JT FR PUB LIB | Y | | 0% | 0% | Y | | | |
| 1674-00 | CAPE-ATLANTIC SOIL CONSERV DIST | | | 0% | 0% | Y | | | |
| 1676-00 | WASHINGTON TWP BD OF FIRE COMM | Y | | 0% | 0% | Y | | | |
| 1680-00 | MERCER COUNTY SOIL CONSERVATION DIST | | | 0% | 0% | Y | | | |
| 1682-00 | GLOUCESTER TWP FIRE COMM DST 4 | | | 0% | 0% | Y | | | |
| 1686-00 | GLOUCESTER COUNTY SOIL CONSERVATION DIST | | | 0% | 0% | Y | | | 24 |
| 1694-00 | READINGTON LEBANON SEWERAGE AUTH | Y | | 0% | 0% | Y | | | |
| 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 | | | |
| 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 | | | |
| 1740-00 | VOORHEES FIRE DISTRICT | | | 0% | 0% | Y | | | |
| 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 | | | |
| 1778-00 | CAMDEN CO IMPROVEMENT AUTHORITY | Y | | 0% | 0% | Y | | | |
| 1780-00 | ATLANTIC HIGHLANDS-HIGHLANDS SEWAGE AUTH | Y | | 0% | 0% | Y | | | |
| 1794-00 | HUDSON COUNTY IMPROVEMENT AUTH | | | 0% | 0% | Y | | | |
| 1800-00 | OLD BRIDGE TOWNSHIP FIRE DIST #3 | Y | | 0% | 0% | Y | | | |
| 1807-00 | LAKWOOD TWP FIRE DISTRICT #1 | | | 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 | | | |

Plan Provisions (continued)

| <u>Employer Code</u> | <u>Employer Name</u> | <u>Eligibility</u> | | <u>Retiree Contributions</u> | <u>Retiree Contributions for Dependent Coverage</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 & 15 YOS</u> | <u>20 YOS</u> | | | | | | |
| 1834-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 6 | | | 0% | 0% | Y | | | |
| 1835-00 | CAMDEN CO POLLUTION CONTROL FIN | Y | | 10% | 10% | Y | | | |
| 1842-00 | NORTH HUDSON SEWERAGE AUTHORITY | Y | | 0% | 0% | Y | | | |
| 1843-00 | EAST BRUNSWICK TWP FIRE DIST#2 | Y | | 0% | 0% | Y | | | |
| 1847-00 | BERKELEY TOWNSHIP MUN UTIL AUTH | | | 0% | 0% | Y | | | |
| 1872-00 | HOPEWELL TWP FIRE DIST 1 | | | 0% | 0% | Y | | | |
| 1900-00 | BERGEN COUNTY IMPROVEMENT AUTHORITY | Y | | 0% | 0% | 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 | | | |
| 8064-00 | OLD BRIDGE TWP FIRE DIST 4 | | | 0% | 100% | 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 | | | |
| 8099-00 | SECAUCUS HOUSING AUTHORITY | | | 0% | 0% | Y | | | |
| 8140-00 | PRINCETON | Y | | 0% | 0% | Y | | | |
| 8140-01 | PRINCETON RETIRED CH48 | Y | | 0% | 0% | Y | | | |

Plan Provisions (continued)

Chapter 330, P.L. 1997

The following exhibit provides a list of Local Government employers which are covered under Chapter 330 as of June 30, 2020.

| Employer Code | Employer Name |
|----------------------|-------------------------|
| 0009-00 | CHESTERFIELD TOWNSHIP |
| 0013-00 | HAMILTON TOWNSHIP |
| 0016-00 | HILLSBOROUGH TOWNSHIP |
| 0017-00 | HOLLAND TOWNSHIP |
| 0019-00 | JEFFERSON TOWNSHIP |
| 0020-00 | MANCHESTER TOWNSHIP |
| 0024-00 | MONROE TOWNSHIP |
| 0033-00 | RIVERSIDE TOWNSHIP |
| 0040-00 | CAPE MAY CITY |
| 0046-00 | HIGH BRIDGE BOROUGH |
| 0054-00 | WEST AMWELL TOWNSHIP |
| 0068-00 | FLEMINGTON BOROUGH |
| 0071-00 | HAWTHORNE BOROUGH |
| 0073-00 | NATIONAL PARK BOROUGH |
| 0079-00 | TEWKSBURY TOWNSHIP |
| 0082-00 | LONGPORT BOROUGH |
| 0083-00 | PATERSON CITY |
| 0085-00 | STONE HARBOR BOROUGH |
| 0090-00 | NETCONG BOROUGH |
| 0092-00 | WEST DEPTFORD TOWNSHIP |
| 0093-00 | ISLAND HEIGHTS BOROUGH |
| 0094-00 | LINWOOD CITY |
| 0096-00 | HALEDON BOROUGH |
| 0098-00 | RARITAN BOROUGH |
| 0104-00 | MARLBORO TOWNSHIP |
| 0107-00 | BAY HEAD BOROUGH |
| 0108-00 | NORTH HALEDON BOROUGH |
| 0121-00 | MENDHAM TOWNSHIP |
| 0131-00 | CLINTON TOWNSHIP |
| 0133-00 | HOWELL TOWNSHIP |
| 0134-00 | FRANKLIN BOROUGH |
| 0138-00 | UNION TOWNSHIP |
| 0166-00 | CLEMENTON BOROUGH |
| 0167-00 | STAFFORD TOWNSHIP |
| 0172-00 | MOUNT OLIVE TOWNSHIP |
| 0174-00 | FAR HILLS BOROUGH |
| 0177-00 | EAST RUTHERFORD BOROUGH |
| 0182-00 | WINFIELD TOWNSHIP |
| 0183-00 | PINE BEACH BOROUGH |
| 0187-00 | BELVIDERE TOWN |
| 0194-00 | PROSPECT PARK BOROUGH |
| 0204-00 | OGDENSBURG BOROUGH |
| 0205-00 | SWEDESBORO BOROUGH |
| 0207-00 | CAMDEN COUNTY |
| 0208-00 | OCEAN CITY |
| 0210-00 | HIGHLAND PARK BOROUGH |

Plan Provisions (continued)

| Employer Code | Employer Name |
|---------------|--------------------------|
| 0211-00 | ALPINE BOROUGH |
| 0212-00 | OAKLYN BOROUGH |
| 0215-00 | BERNARDSVILLE BOROUGH |
| 0221-00 | LAUREL SPRINGS BOROUGH |
| 0245-00 | SCOTCH PLAINS TOWNSHIP |
| 0247-00 | LOWER TOWNSHIP |
| 0248-00 | NORTH BRUNSWICK TOWNSHIP |
| 0251-00 | SOMERS POINT CITY |
| 0254-00 | PLEASANTVILLE CITY |
| 0255-00 | MENDHAM BOROUGH |
| 0256-00 | CRESSKILL BOROUGH |
| 0258-00 | KEYPORT BOROUGH |
| 0260-00 | WANAQUE BOROUGH |
| 0262-00 | TUCKERTON BOROUGH |
| 0276-00 | DELTRAN TOWNSHIP |
| 0279-00 | BRANCBURG TOWNSHIP |
| 0282-00 | EAST WINDSOR TOWNSHIP |
| 0283-00 | LITTLE FALLS TOWNSHIP |
| 0314-00 | UNION BEACH BOROUGH |
| 0320-00 | MOUNT HOLLY TOWNSHIP |
| 0323-00 | TOTOWA BOROUGH |
| 0336-00 | CAMDEN CITY |
| 0337-00 | LAKE COMO BOROUGH |
| 0339-00 | OCEAN TOWNSHIP |
| 0349-00 | ESSEX COUNTY |
| 0353-00 | BORDENTOWN CITY |
| 0356-00 | NEWARK CITY |
| 0359-00 | TRENTON CITY |
| 0361-00 | MARGATE CITY |
| 0362-00 | ALLENDALE BOROUGH |
| 0363-00 | ALPHA BOROUGH |
| 0365-00 | AUDUBON PARK BOROUGH |
| 0371-00 | CALIFON BOROUGH |
| 0378-00 | EMERSON 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 |
| 0403-00 | LINDENWOLD BOROUGH |
| 0408-00 | MILLTOWN BOROUGH |
| 0411-00 | NEPTUNE CITY BOROUGH |
| 0412-00 | NEWFIELD BOROUGH |
| 0414-00 | NORTH CALDWELL TOWNSHIP |
| 0415-00 | NORTHVALE BOROUGH |
| 0416-00 | NORWOOD BOROUGH |
| 0421-00 | PINE VALLEY BOROUGH |
| 0423-00 | RIVERDALE BOROUGH |

Plan Provisions (continued)

| Employer Code | Employer Name |
|----------------------|----------------------------|
| 0428-00 | ROSELAND BOROUGH |
| 0430-00 | SHIP BOTTOM BOROUGH |
| 0435-00 | STANHOPE BOROUGH |
| 0441-00 | WALDWICK BOROUGH |
| 0446-00 | WEST WILDWOOD BOROUGH |
| 0449-00 | DEMAREST BOROUGH |
| 0450-00 | ENGLISHTOWN BOROUGH |
| 0451-00 | HARVEY CEDARS BOROUGH |
| 0452-00 | UPPER SADDLE RIVER BOROUGH |
| 0457-00 | BERNARDS TOWNSHIP |
| 0459-00 | BOONTON TOWNSHIP |
| 0464-00 | CINNAMINSON TOWNSHIP |
| 0468-00 | DELANCO TOWNSHIP |
| 0470-00 | DEPTFORD TOWNSHIP |
| 0474-00 | EASTAMPTON TOWNSHIP |
| 0475-00 | EAST GREENWICH TOWNSHIP |
| 0477-00 | EDGEWATER PARK TOWNSHIP |
| 0483-00 | FRANKLIN TOWNSHIP |
| 0486-00 | GALLOWAY TOWNSHIP |
| 0491-00 | GREENWICH TOWNSHIP |
| 0494-00 | HARRISON TOWNSHIP |
| 0496-00 | HOPEWELL TOWNSHIP |
| 0497-00 | JACKSON TOWNSHIP |
| 0501-00 | LEBANON TOWNSHIP |
| 0505-00 | LOPATCONG TOWNSHIP |
| 0512-00 | MANSFIELD TOWNSHIP |
| 0513-00 | MANSFIELD TOWNSHIP |
| 0521-00 | MONTVILLE TOWNSHIP |
| 0522-00 | MOUNT LAUREL TOWNSHIP |
| 0525-00 | NORTH HANOVER TOWNSHIP |
| 0528-00 | OXFORD TOWNSHIP |
| 0532-00 | PLAINSBORO TOWNSHIP |
| 0537-00 | HAZLET TOWNSHIP |
| 0545-00 | SOUTH HARRISON TOWNSHIP |
| 0549-00 | BARNEGAT TOWNSHIP |
| 0555-00 | WARREN TOWNSHIP |
| 0559-00 | WATERFORD TOWNSHIP |
| 0560-00 | WESTAMPTON TOWNSHIP |
| 0563-00 | WILLINGBORO TOWNSHIP |
| 0567-00 | WASHINGTON TOWNSHIP |
| 0835-00 | ATLANTIC COUNTY |
| 0840-00 | GLOUCESTER COUNTY |
| 0844-00 | OCEAN COUNTY |
| 0850-00 | ABSECON CITY |
| 0851-00 | ASBURY PARK CITY |
| 0853-00 | BAYONNE CITY |
| 0852-00 | ATLANTIC CITY |
| 0854-00 | BEVERLY CITY |
| 0855-00 | BRIDGETON CITY |
| 0859-00 | EGG HARBOR CITY |
| 0861-00 | ENGLEWOOD CITY |

Plan Provisions (continued)

| Employer Code | Employer Name |
|----------------------|----------------------------------|
| 0867-00 | LONG BRANCH CITY |
| 0868-00 | MILLVILLE CITY |
| 0870-00 | NORTHFIELD CITY |
| 0871-00 | NORTH WILDWOOD CITY |
| 0876-00 | RAHWAY CITY |
| 0878-00 | SUMMIT CITY |
| 0880-00 | VENTNOR CITY |
| 0881-00 | VINELAND CITY |
| 0882-00 | WILDWOOD CITY |
| 0883-00 | WOODBURY CITY |
| 0886-00 | SOUTH ORANGE VILLAGE |
| 0890-00 | HACKETTSTOWN TOWN |
| 0893-00 | KEARNY TOWN |
| 0894-00 | MONTCLAIR TOWNSHIP |
| 0894-02 | MONTCLAIR TOWNSHIP POLICE & FIRE |
| 0897-00 | PHILLIPSBURG TOWN |
| 0898-00 | SECAUCUS TOWN |
| 0905-00 | BELMAR BOROUGH |
| 0907-00 | BOGOTA BOROUGH |
| 0911-00 | CALDWELL BOROUGH |
| 0913-00 | CHATHAM BOROUGH |
| 0917-00 | DUMONT BOROUGH |
| 0919-00 | EATONTOWN BOROUGH |
| 0922-00 | FAIR LAWN BOROUGH |
| 0926-00 | FREEHOLD BOROUGH |
| 0927-00 | GARWOOD BOROUGH |
| 0929-00 | GLEN RIDGE BOROUGH |
| 0931-00 | HASBROUCK HEIGHTS BOROUGH |
| 0932-00 | HO HO KUS BOROUGH |
| 0934-00 | KENILWORTH BOROUGH |
| 0937-00 | LODI BOROUGH |
| 0938-00 | MADISON BOROUGH |
| 0939-00 | MANASQUAN BOROUGH |
| 0940-00 | MANTOLOKING BOROUGH |
| 0941-00 | MANVILLE BOROUGH |
| 0946-00 | MOUNTAIN LAKES BOROUGH |
| 0947-00 | MOUNTAINSIDE BOROUGH |
| 0949-00 | NEW PROVIDENCE BOROUGH |
| 0951-00 | NORTH PLAINFIELD BOROUGH |
| 0952-00 | OCEAN GATE BOROUGH |
| 0956-00 | POINT PLEASANT BOROUGH |
| 0957-00 | POINT PLEASANT BEACH BOROUGH |
| 0960-00 | RAMSEY BOROUGH |
| 0963-00 | RIVER EDGE BOROUGH |
| 0964-00 | ROCKAWAY BOROUGH |
| 0966-00 | ROSELLE PARK BOROUGH |
| 0969-00 | SEA GIRT BOROUGH |
| 0971-00 | SEASIDE PARK BOROUGH |
| 0972-00 | SOMERVILLE BOROUGH |
| 0973-00 | SPRING LAKE BOROUGH |
| 0974-00 | SPRING LAKE HEIGHTS BOROUGH |

Plan Provisions (continued)

| Employer Code | Employer Name |
|---------------|--------------------------------------|
| 0975-00 | TENAFLY BOROUGH |
| 0976-00 | WASHINGTON BOROUGH |
| 0980-00 | WILDWOOD CREST BOROUGH |
| 0982-00 | WOOD-RIDGE BOROUGH |
| 0988-00 | CRANFORD TOWNSHIP |
| 0989-00 | DENVILLE TOWNSHIP |
| 0990-00 | EWING TOWNSHIP |
| 0994-00 | HILLSIDE TOWNSHIP |
| 0995-00 | INDEPENDENCE TOWNSHIP |
| 0997-00 | LAWRENCE TOWNSHIP |
| 0998-00 | LIVINGSTON TOWNSHIP |
| 1000-00 | MAPLEWOOD TOWNSHIP |
| 1002-00 | MORRIS TOWNSHIP |
| 1003-00 | NEPTUNE TOWNSHIP |
| 1006-00 | LONG HILL TOWNSHIP |
| 1010-00 | ROCKAWAY TOWNSHIP |
| 1012-00 | SPRINGFIELD TOWNSHIP |
| 1013-00 | TEANECK TOWNSHIP |
| 1014-00 | UNION TOWNSHIP |
| 1015-00 | WASHINGTON TOWNSHIP |
| 1016-00 | WEEHAWKEN TOWNSHIP |
| 1303-00 | HAMILTON TOWNSHIP FIRE COMM DIST #4 |
| 1432-00 | HAMILTON TOWNSHIP FIRE COMM DIST #2 |
| 1488-00 | OLD BRIDGE TOWNSHIP FIRE DIST 2 |
| 1630-00 | JACKSON TOWNSHIP FIRE DISTRICT # 3 |
| 1702-00 | CHERRY HILL TWP FIRE DIST 13 |
| 1717-00 | BORDENTOWN TOWNSHIP FIRE DIST 1 |
| 1734-00 | HANOVER TWP FIRE DIST 2 |
| 1740-00 | VOORHEES FIRE DISTRICT |
| 1756-00 | JACKSON TWP BD OF FIRE DIST 2 |
| 1777-00 | MOUNT LAUREL TOWNSHIP FIRE DIST 1 |
| 1779-00 | CINNAMINSON TWP FIRE DIST #1 |
| 1795-00 | BORDENTOWN TOWNSHIP FIRE DIST #2 |
| 1804-00 | MONROE TWP FIRE DISTRICT 2 |
| 1815-00 | HAMILTON TOWNSHIP FIRE COMM DIST #8 |
| 1834-00 | GLOUCESTER TOWNSHIP FIRE COMM DIST 6 |
| 1838-00 | MONROE TWP FIRE DISTRICT #3 |
| 8140-00 | PRINCETON |
| 9975-00 | PENSIONERS GROUP |

Plan Provisions (continued)

Chapter 88, P.L. 2018

The following exhibit provides a list of Local Government employers which are covered under Chapter 330 as of June 30, 2020.

| Employer Code | Employer Name |
|----------------------|----------------------|
| 0019-00 | JEFFERSON TOWNSHIP |
| 0098-00 | RARITAN BOROUGH |
| 0167-00 | STAFFORD TOWNSHIP |
| 0359-00 | TRENTON CITY |
| 0362-00 | ALLENDALE BOROUGH |
| 0428-00 | ROSELAND BOROUGH |
| 0844-00 | OCEAN COUNTY |
| 0870-00 | NORTHFIELD CITY |
| 0893-00 | KEARNY TOWN |
| 0911-00 | CALDWELL BOROUGH |
| 0926-00 | FREEHOLD BOROUGH |
| 0927-00 | GARWOOD BOROUGH |
| 0934-00 | KENILWORTH BOROUGH |
| 0990-00 | EWING TOWNSHIP |
| 0994-00 | HILLSIDE TOWNSHIP |
| 1003-00 | NEPTUNE TOWNSHIP |
| 1010-00 | ROCKAWAY TOWNSHIP |