

South Bergen Jointure Commission

BOARD OF EDUCATION
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TO: All Staff

SUBJECT: Employee Benefit Contribution Calculation

FROM: Susan Cucciniello, Business Administrator

NEW JERSEY DIRECT 10 AND DIRECT 15

In order to calculate your Employee Benefit Contribution, you must total the annual amounts of the Health Benefit and Prescription coverages that you choose off of the spreadsheet that lists the benefit costs. Then you have to look at the form that shows the percentage of benefits that you will pay based on your level of coverage. The percentage is different based on your salary and the level of coverage you have (Single, P&C, H&W, Family, etc). You will be responsible to pay the amount that is calculated when you multiply the annual cost of the coverage times the percentage you are required to pay. That amount will be divided by 20 paychecks if you are a 10 month employee, or 24 paychecks if you are a 12 month employee. If you are a 10 month employee that works the month of July, no EBC will be deducted from your July paycheck.

NEW JERSEY EDUCATORS HEALTH PLAN AND THE GARDEN STATE HEALTH PLAN

The NJEHP and GSHP Employee Benefits Contribution are calculated as a percentage of your salary. In order to calculate your EBC, you have to look at the form that shows the percentage of salary that you will pay based on your level of coverage. The percentage is different based on your salary and the level of coverage you have (Single, P&C, H&W, Family, etc). You will be responsible to pay the amount that is calculated when you multiply your salary times the percentage you are required to pay. That amount will be divided by 20 paychecks if you are a 10-month employee, or 24 paychecks if you are a 12-month employee. If you are a 10-month employee that works the month of July, no EBC will be deducted from your July paycheck.