

Lumberton Township Board of Education
Health Benefit Plan Options - Non-Represented Employees Hired Before 7/1/2020
(Effective 7-1-2021 to 6-30-2022)

Medical Benefits - Schools Health Insurance Fund (Aetna)

Coverage Level	*NJEHP POS \$10/\$15 Monthly Rates	Aetna Choice POS II \$10 Monthly Rates	Aetna Choice POS II \$15 Monthly Rates	Aetna Choice POS II \$15/\$25 Monthly Rates	Aetna Choice POS II \$20/\$30 Monthly Rates	Aetna Choice POS II \$20/\$35 Monthly Rates	Aetna QPOS \$10 Monthly Rates	Aetna QPOS \$20 Monthly Rates	Aetna QPOS \$20/\$35 Monthly Rates
Single	\$ 820.00	\$ 878.00	\$ 836.00	\$ 812.00	\$ 763.00	\$ 657.00	\$ 805.00	\$ 700.00	\$ 602.00
Parent/Child	\$ 1,527.00	\$ 1,635.00	\$ 1,557.00	\$ 1,511.00	\$ 1,421.00	\$ 1,222.00	\$ 1,484.00	\$ 1,302.00	\$ 1,121.00
2 Adults	\$ 1,641.00	\$ 1,758.00	\$ 1,674.00	\$ 1,624.00	\$ 1,527.00	\$ 1,314.00	\$ 1,613.00	\$ 1,401.00	\$ 1,205.00
Family	\$ 2,347.00	\$ 2,514.00	\$ 2,394.00	\$ 2,323.00	\$ 2,184.00	\$ 1,879.00	\$ 2,305.00	\$ 2,002.00	\$ 1,723.00

Prescription Benefits - Benecard

Coverage Level	*NJEHP - Rx \$5/\$10 Monthly Rates	Rx \$3/\$10 Monthly Rates	Rx \$3/\$10 Monthly Rates	Rx \$7/\$16/\$35 Monthly Rates	Rx \$3/\$18/\$46 Monthly Rates	Rx \$7/\$21 Monthly Rates	Rx \$3/\$10 Monthly Rates	Rx \$3/\$18/\$46 Monthly Rates	Rx \$7/\$21 Monthly Rates
Single	\$ 225.79	\$ 262.83	\$ 262.83	\$ 238.39	\$ 231.02	\$ 218.33	\$ 262.83	\$ 231.02	\$ 218.33
Parent/Child	\$ 380.33	\$ 488.86	\$ 488.86	\$ 393.33	\$ 451.24	\$ 406.11	\$ 488.86	\$ 451.24	\$ 406.11
2 Adults	\$ 459.09	\$ 525.65	\$ 525.65	\$ 500.60	\$ 485.16	\$ 458.51	\$ 525.65	\$ 485.16	\$ 458.51
Family	\$ 654.72	\$ 751.70	\$ 751.70	\$ 681.77	\$ 693.83	\$ 524.00	\$ 751.70	\$ 693.83	\$ 524.00

COMBINED - Medical and Prescription Rates

Coverage Level	*NJEHP POS \$10/\$15 \$5/\$10 Monthly Rates	Aetna Choice POS II \$10 \$3/\$10 Monthly Rates	Aetna Choice POS II \$15 \$3/\$10 Monthly Rates	Aetna Choice POS II \$15/\$25 \$7/\$16/\$35 Monthly Rates	Aetna Choice POS II \$20/\$30 \$3/\$18/\$46 Monthly Rates	Aetna Choice POS II \$20/\$35 \$7/\$21 Monthly Rates	Aetna QPOS \$10 \$3/\$10 Monthly Rates	Aetna QPOS \$20 \$3/\$18/\$46 Monthly Rates	Aetna QPOS \$20/\$35 \$7/\$21 Monthly Rates
Single	\$ 1,045.79	\$ 1,140.83	\$ 1,098.83	\$ 1,050.39	\$ 994.02	\$ 875.33	\$ 1,067.83	\$ 931.02	\$ 820.33
Parent/Child	\$ 1,907.33	\$ 2,123.86	\$ 2,045.86	\$ 1,904.33	\$ 1,872.24	\$ 1,628.11	\$ 1,972.86	\$ 1,753.24	\$ 1,527.11
2 Adults	\$ 2,100.09	\$ 2,283.65	\$ 2,199.65	\$ 2,124.60	\$ 2,012.16	\$ 1,772.51	\$ 2,138.65	\$ 1,886.16	\$ 1,663.51
Family	\$ 3,001.72	\$ 3,265.70	\$ 3,145.70	\$ 3,004.77	\$ 2,877.83	\$ 2,403.00	\$ 3,056.70	\$ 2,695.83	\$ 2,247.00

Dental Benefits - Schools Health Insurance Fund (Delta Dental)

Coverage Level	Delta Dental PPO Plus Premier Monthly Rates
One Person	\$ 57.72
Two Party	\$ 99.69
Three or More	\$ 168.16

*Please note, the NJ Educator Plan for medical and prescriptions benefits must be selected together. Employee contributions for this plan are based on the new Chapter 44 Contribution Scale. All other options apply to the Chapter 78 and/or Collectively Bargained employee contributions.

Lumberton Township Board of Education
Health Benefit Plan Options - LTEA/ASLA Employees Hired Before 7/1/2020
(Effective 7-1-2021 to 6-30-2022)

Medical Benefits - Schools Health Insurance Fund (Aetna)

Coverage Level	*NJEHP POS \$10/\$15 Monthly Rates	Aetna Choice POS II \$15 Monthly Rates	Aetna Choice POS II \$15/\$25 Monthly Rates	Aetna Choice POS II \$20/\$30 Monthly Rates	Aetna Choice POS II \$20/\$35 Monthly Rates	Aetna QPOS \$10 Monthly Rates	Aetna QPOS \$20 Monthly Rates	Aetna QPOS \$20/\$35 Monthly Rates
Single	\$ 820.00	\$ 836.00	\$ 812.00	\$ 763.00	\$ 657.00	\$ 805.00	\$ 700.00	\$ 602.00
Parent/Child	\$ 1,527.00	\$ 1,557.00	\$ 1,511.00	\$ 1,421.00	\$ 1,222.00	\$ 1,484.00	\$ 1,302.00	\$ 1,121.00
2 Adults	\$ 1,641.00	\$ 1,674.00	\$ 1,624.00	\$ 1,527.00	\$ 1,314.00	\$ 1,613.00	\$ 1,401.00	\$ 1,205.00
Family	\$ 2,347.00	\$ 2,394.00	\$ 2,323.00	\$ 2,184.00	\$ 1,879.00	\$ 2,305.00	\$ 2,002.00	\$ 1,723.00

Prescription Benefits - Benecard

Coverage Level	*NJEHP - Rx \$5/\$10 Monthly Rates	Rx \$3/\$10 Monthly Rates	Rx \$7/\$16/\$35 Monthly Rates	Rx \$3/\$18/\$46 Monthly Rates	Rx \$7/\$21 Monthly Rates	Rx \$3/\$10 Monthly Rates	Rx \$3/\$18/\$46 Monthly Rates	Rx \$7/\$21 Monthly Rates
Single	\$ 225.79	\$ 262.83	\$ 238.39	\$ 231.02	\$ 218.33	\$ 262.83	\$ 231.02	\$ 218.33
Parent/Child	\$ 380.33	\$ 488.86	\$ 393.33	\$ 451.24	\$ 406.11	\$ 488.86	\$ 451.24	\$ 406.11
2 Adults	\$ 459.09	\$ 525.65	\$ 500.60	\$ 485.16	\$ 458.51	\$ 525.65	\$ 485.16	\$ 458.51
Family	\$ 654.72	\$ 751.70	\$ 681.77	\$ 693.83	\$ 524.00	\$ 751.70	\$ 693.83	\$ 524.00

COMBINED - Medical and Prescription Rates

Coverage Level	*NJEHP POS \$10/\$15 \$5/\$10 Monthly Rates	Aetna Choice POS II \$15 \$3/\$10 Monthly Rates	Aetna Choice POS II \$15/\$25 \$7/\$16/\$35 Monthly Rates	Aetna Choice POS II \$20/\$30 \$3/\$18/\$46 Monthly Rates	Aetna Choice POS II \$20/\$35 \$7/\$21 Monthly Rates	Aetna QPOS \$10 \$3/\$10 Monthly Rates	Aetna QPOS \$20 \$3/\$18/\$46 Monthly Rates	Aetna QPOS \$20/\$35 \$7/\$21 Monthly Rates
Single	\$ 1,045.79	\$ 1,098.83	\$ 1,050.39	\$ 994.02	\$ 875.33	\$ 1,067.83	\$ 931.02	\$ 820.33
Parent/Child	\$ 1,907.33	\$ 2,045.86	\$ 1,904.33	\$ 1,872.24	\$ 1,628.11	\$ 1,972.86	\$ 1,753.24	\$ 1,527.11
2 Adults	\$ 2,100.09	\$ 2,199.65	\$ 2,124.60	\$ 2,012.16	\$ 1,772.51	\$ 2,138.65	\$ 1,886.16	\$ 1,663.51
Family	\$ 3,001.72	\$ 3,145.70	\$ 3,004.77	\$ 2,877.83	\$ 2,403.00	\$ 3,056.70	\$ 2,695.83	\$ 2,247.00

Dental Benefits - Schools Health Insurance Fund (Delta Dental)

Coverage Level	Delta Dental PPO Plus Premier Monthly Rates
One Person	\$ 57.72
Two Party	\$ 99.69
Three or More	\$ 168.16

*Please note, the NJ Educator Plan for medical and prescriptions benefits must be selected together. Employee contributions for this plan are based on the new Chapter 44 Contribution Scale. All other options apply to the Chapter 78 and/or Collectively Bargained employee contributions.

Lumberton Township Board of Education
Health Benefit Plan Options - Employees Hired On/After 7/1/2020
(Effective 7-1-2021 to 6-30-2022)

Medical Benefits - Schools Health Insurance Fund (Aetna)

Coverage Level	*NJEHP POS \$10/\$15 Monthly Rates
Single	\$820.00
Parent/Child(ren)	\$1,527.00
Member Spouse	\$1,641.00
Family	\$2,347.00

Prescription Benefits - Benecard

Coverage Level	*NJEHP Rx \$5/\$10 Monthly Rates
Single	\$225.79
Parent/Child(ren)	\$380.33
Member Spouse	\$459.09
Family	\$654.72

Dental Benefits - Schools Health Insurance Fund (Delta Dental)

Coverage Level	PPO Plus Premier Monthly Rates
One Person	\$57.72
Two Party	\$99.69
Three or More	\$168.16

*Please note, the NJ Educator Plan for medical and prescriptions benefits must be selected together. Employee contributions for this plan are based on the new Chapter 44 Contribution Scale. Employee contributions for the dental plan are based on Chapter 78 and/or Collectively Bargained employee contributions.

Lumberton Township Board of Education

2021 Open Enrollment Plan Selections

Open Enrollment Begins Monday, April 26th to Friday, May 14th

All Plan Changes Become Effective 7/1/21

Employees Hired Before 7/1/20

Medical Options

NJ Educators Plan \$10/\$15 copay
POS \$10 (Non-Represented only)
POS \$15
POS \$15/\$25
POS \$20/\$30
POS \$20/\$35
QPOS \$10
QPOS \$20
QPOS \$20/\$35

Prescription Options

NJ Educators Plan Rx Retail Copays \$5/\$10
Prescription Plan Retail Copays \$3/\$10
Prescription Plan Retail Copays \$7/\$16/\$35
Prescription Plan Retail Copays \$3/\$18/\$46
Prescription Plan Retail Copays \$7/\$21

Dental

PPO Plus Premier

EMPLOYEE CONTRIBUTIONS

Chapter 44 Salary Based Contribution

Applies to-
NJ Educator Plan - Medical and Prescription

Chapter 78 Contributions or Collectively Bargained

Applies to-
POS \$10
POS \$15
POS \$15/\$25
POS \$20/\$30
POS \$20/\$35
QPOS \$10
QPOS \$20
QPOS \$20/\$35

Prescription Plan Retail Copays \$3/\$10
Prescription Plan Retail Copays \$7/\$16/\$35
Prescription Plan Retail Copays \$3/\$18/\$46
Prescription Plan Retail Copays \$7/\$21

PPO Plus Premier

Employees Hired On or After 7/1/20

Medical Option

NJ Educators Plan \$10/\$15 copay

Prescription Option

NJ Educators Plan Rx Retail Copays \$5/\$10

Dental

PPO Plus Premier

EMPLOYEE CONTRIBUTIONS

Chapter 44 Salary Based Contribution

Applies to-
NJ Educator Plan - Medical and Prescription

Chapter 78 Contributions or Collectively Bargained

Applies to-
PPO Plus Premier

Please Contact the Business Office for Questions Regarding Your Employee Contributions.

Please Visit Your BenePortal for Additional Information

<https://www.lumbertonboebenefits.com/>