

**MEMBER CONTRIBUTION COMPARISON
 NJDirect vs CWA PPO vs Tiered Network Plans**

SINGLE

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,147	\$788	-\$359	\$591	-\$556
\$55,000	\$2,398	\$1,870	-\$528	\$1,403	-\$996
\$75,000	\$3,442	\$2,977	-\$465	\$2,233	-\$1,209
\$100,000	\$3,649	\$3,190	-\$459	\$2,393	-\$1,257

MEMBER/SPOUSE

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,482	\$963	-\$519	\$722	-\$760
\$55,000	\$3,598	\$2,475	-\$1,123	\$1,856	-\$1,742
\$75,000	\$5,715	\$4,678	-\$1,037	\$3,509	-\$2,207
\$100,000	\$7,408	\$6,390	-\$1,018	\$4,793	-\$2,616

PARENT/CHILD

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,378	\$963	-\$415	\$722	-\$656
\$55,000	\$3,346	\$2,475	-\$871	\$1,856	-\$1,490
\$75,000	\$5,315	\$4,400	-\$915	\$3,300	-\$2,015
\$100,000	\$6,890	\$5,950	-\$940	\$4,463	-\$2,428

FAMILY

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,816	\$1,050	-\$766	\$788	-\$1,029
\$55,000	\$4,238	\$2,750	-\$1,488	\$2,063	-\$2,176
\$75,000	\$6,962	\$5,438	-\$1,524	\$4,079	-\$2,884
\$100,000	\$9,686	\$8,213	-\$1,473	\$6,160	-\$3,526
110,000	\$10,594	\$9,122	-\$1,472	\$6,842	-\$3,753