

# PSA/AAUP Webinar on Health Care MOA

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# Today's outline

- Provide sample comparison in employee costs for percentage of *salary* vs percentage of *premium*
- Explain the Healthcare MOA in plain language
- Learn about Chapter 78, Union Negotiated Rates and Discussions with the State of New Jersey
- Please use the Questions function of WebEx
  
- The PSA Governing Board recommends voting **YES** for the Ratification question:

Do you approve the Health Plan Memorandum of Agreement between the NJIT Union Coalition and New Jersey Institute of Technology?

# NJ Direct % of Premium vs % of Salary

	NJ Direct			% premium	% salary	% decrease	% premium	% salary	% decrease
	Monthly	Annual		\$75K	\$75K		\$110K	\$110K	
Single	\$ 1,018.97	\$ 12,227.64		\$ 4,075.88	\$ 3,066.00	<b>25%</b>	\$ 4,279.67	\$ 3,286.00	<b>23%</b>
Member & Spouse	\$ 2,037.94	\$ 24,455.28		\$ 6,602.93	\$ 4,818.00	<b>27%</b>	\$ 8,559.35	\$ 6,582.00	<b>23%</b>
Family	\$ 2,914.25	\$ 34,971.00		\$ 8,043.33	\$ 5,526.00	<b>31%</b>	\$ 12,239.85	\$ 9,396.00	<b>23%</b>
Parent & Child	\$ 1,895.28	\$ 22,743.36		\$ 6,140.71	\$ 4,532.00	<b>26%</b>	\$ 7,960.18	\$ 6,129.00	<b>23%</b>

# Omnia Tiered Plan % of Premium vs % of Salary

	OMNIA			% premium	% salary	% decrease	% premium	% salary	% decrease
	Monthly	Annual		\$75K	\$75K		\$110K	\$110K	
Single	\$ 760.03	\$ 9,120.36		\$ 3,040.12	\$ 2,299.50	<b>24%</b>	\$ 3,192.13	\$ 2,464.50	<b>23%</b>
Member & Spouse	\$ 1,520.08	\$ 18,240.96		\$ 4,925.06	\$ 3,613.50	<b>27%</b>	\$ 6,384.34	\$ 4,936.50	<b>23%</b>
Family	\$ 2,173.69	\$ 26,084.28		\$ 5,999.38	\$ 4,200.00	<b>30%</b>	\$ 9,129.50	\$ 7,047.00	<b>23%</b>
Parent & Child	\$ 1,413.66	\$ 16,963.92		\$ 4,580.26	\$ 3,399.00	<b>26%</b>	\$ 5,937.37	\$ 4,596.75	<b>23%</b>

# NJDirect 15 % of Premium vs NJ Direct % of Salary

		NJ Direct15			NJ Direct15	NJ Direct %		NJ Direct15	NJ Direct %	
		Monthly	Annual		\$75K	\$75K	% decrease	\$110K	\$110K	% decrease
Single		\$ 987.83	\$ 11,853.96		\$ 3,951.32	\$ 3,066.00	<b>22%</b>	\$ 4,148.89	\$ 3,286.00	<b>21%</b>
Member & Spouse		\$ 1,975.66	\$ 23,707.92		\$ 6,401.14	\$ 4,818.00	<b>25%</b>	\$ 8,297.77	\$ 6,582.00	<b>21%</b>
Family		\$ 2,825.20	\$ 33,902.40		\$ 7,797.55	\$ 5,526.00	<b>29%</b>	\$ 11,865.84	\$ 9,396.00	<b>21%</b>
Parent & Child		\$ 1,837.37	\$ 22,048.44		\$ 5,953.08	\$ 4,532.00	<b>24%</b>	\$ 7,716.95	\$ 6,129.00	<b>21%</b>

# Why you should vote yes

- The MOA offers plans with pricing options that are lower than existing plans
- You can STAY in your current plan – you are not required to switch
- In other words, the new plans can only save you money. They will not cost you more.
- This is a win-win-win-win situation for you-PSA-NJIT Unions-NJIT.