



State of New Jersey

State Health Benefits Program

For the Fiscal Year Ending June 30, 2020

Measurement Date June 30, 2018

GASB 75 Accounting Results – Local Government

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Executive Summary

Executive Summary

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 75 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 75.

The following table summarizes key valuation results. Results for measurement date June 30, 2018 and June 30, 2019 are for the Fiscal Years Ending June 30, 2019 and June 30, 2020, respectively:

Liability Summary - Local Government	Measurement Date	
	June 30, 2018	June 30, 2019
Total OPEB Liability	\$ 15,981,103,227	\$ 13,819,244,582
Plan Fiduciary Net Position¹	\$ 314,485,086	\$ 273,173,482
Net OPEB Liability	\$ 15,666,618,141	\$ 13,546,071,100
Net Position as a Percentage of OPEB Liability	2.0%	2.0%
OPEB Expense	\$ 609,738,022	\$ (126,256,186)

¹ Data as of June 30, 2018 and June 30, 2019 were provided by the State.

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, 2018 above are consistent with the results as of the June 30, 2018 measurement date provided in the fiscal year ending June 30, 2019 GASB 75 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. Future retiree PPO and HMO elections have been updated based on recent experience. Active decrement assumptions (disability, retirement, termination) and salary scale assumptions are consistent with the most recent experience studies. 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.

Actuarial Certification

This report documents the results of the actuarial valuation for the fiscal year ending June 30, 2020 of the Local Government Employer's Public Employees' Postretirement Medical Plan for the New Jersey State Health Benefits Program ("SHBP"). These results are based on a Measurement Date of June 30, 2019. The information provided in this report is intended strictly for documenting information relating to 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 75 (GASB 75) including any guidance or interpretations provided by the State 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 Plan Sponsor's auditors. Additional disclosures may be required under GASB 75.

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 plan sponsor 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 the Plan Sponsor 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. The Plan Sponsor selected the economic and demographic assumptions and prescribed them for use for purposes of compliance with GASB 75. 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.

Further, we certify that this report is in compliance with Actuarial Standard of Practice Number 41, "Actuarial Communications".

Aon's relationship with the Program and the State is strictly professional. There are no aspects of the relationship that may impair or appear to impair the objectivity of our work.



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May 29, 2020

Accounting Requirements

Accounting Requirements (continued)

Development of GASB 75 Net OPEB Expense

Calculation Details

The following table illustrates the Net OPEB Liability under GASB 75.

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) OPEB Liability		
(a) Retired Participants and Beneficiaries Receiving Payment	\$ 5,907,608,541	\$ 5,108,363,942
(b) Active Participants	10,073,494,686	8,710,880,640
(c) Total	\$ 15,981,103,227	\$ 13,819,244,582
(2) Plan Fiduciary Net Position	\$ 314,485,086	\$ 273,173,482
(3) Net OPEB Liability	\$ 15,666,618,141	\$ 13,546,071,100
(4) Plan Fiduciary Net Position as a Percentage of the Total OPEB Liability	2.0%	2.0%
(5) Deferred Outflow of Resources for Contributions Made After Measurement Date ¹	\$ 390,269,556	TBD

¹ Employer and Non-Employer contributions made after Measurement Date are reported as a deferred outflow of resources but are not amortized in expense.

Expense

The following table illustrates the OPEB expense under GASB 75.

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) Service Cost	\$ 896,235,148	\$ 666,574,660
(2) Interest Cost	764,082,232	636,082,461
(3) Expected Investment Return	(9,389,460)	(11,286,267)
(4) Administrative Expense	8,200,113	9,478,435
(5) Plan Changes	-	(1,903,958)
(6) Amortization of Unrecognized		
(a) Liability (Gain) / Loss	(445,501,726)	(619,405,071)
(b) Asset (Gain) / Loss	2,288,478	3,580,344
(c) Assumption Change (Gain) / Loss	(606,176,763)	(809,376,790)
(7) Total Expense	\$ 609,738,022	\$ (126,256,186)

Accounting Requirements (continued)

Shown below are details regarding the calculation of Service, Interest Cost and Expected Investment Return components of the Expense.

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) Development of Service Cost:		
(a) Service Cost at Beginning of Measurement Period	\$ 896,235,148	\$ 666,574,660
(2) Development of Interest Cost:		
(a) Total OPEB Liability at Beginning of Measurement Period	\$ 20,629,044,656	\$ 15,981,103,227
(b) Service Cost at Beginning of Measurement Period	896,235,148	666,574,660
(c) Actual Contributions - Member ¹	53,987,166	43,249,952
(d) Actual Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
(e) Discount Rate	3.58%	3.87%
(f) Interest Cost	\$ 764,082,232	\$ 636,082,461
(3) Development of Expected Investment Return		
(a) Plan Fiduciary Net Position at Beginning of Measurement Period ¹	\$ 213,255,917	\$ 314,485,086
(b) Actual Contributions - Employer ¹	421,194,662	346,415,056
(c) Actual Contributions - Non-Employer Contributing Entities ¹	53,548,285	43,854,500
(d) Actual Contributions - Member ¹	53,987,166	43,249,952
(e) Actual Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
(f) Administrative Expenses ¹	(8,200,113)	(9,478,435)
(g) Other	-	-
(h) Expected Return on Assets	3.58%	3.87%
(i) Expected Return	\$ 9,389,460	\$ 11,286,267

¹Employer benefit payments and employer, non-employer and member contributions were provided by the State.

Allocations to Special Funding and Non-Special Funding

GASB 75 requires an allocation of results between those active employees and retirees subject to Special Funding agreements and those not subject to Special Funding agreements. Special Funding and Non-Special Funding Net OPEB Liability is allocated between Special Funding and Non-Special Funding based on the percentage of Total OPEB liability for each as of June 30, 2018 and June 30, 2019. OPEB expense (before adjustment for change in proportion) and deferred outflows and inflows (excluding change in proportion) are allocated between Special Funding and Non-Special Funding based on the percentage of Total OPEB Liability for each as of June 30, 2019. The Total OPEB Liability is generated from the valuation separately for Special Funding and Non-Special Funding. The June 30, 2019 Total OPEB Liability splits are rolled-forward on an expected basis, and trued-up to the combined Total OPEB Liability. This true-up is necessary because actual benefit payments are used to roll-forward the Total OPEB Liability. The following table shows the Total OPEB Liability and Headcounts split by Special Funding and Non-Special Funding:

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) Total OPEB Liability		
(a) Special Funding	\$ 6,338,578,586	\$ 5,637,151,775
(b) Non-Special Funding	9,642,524,641	8,182,092,807
(c) Total	\$ 15,981,103,227	\$ 13,819,244,582
(2) Active and Retiree Headcounts for Employer Allocations		
(a) Date of Census	June 30, 2018	June 30, 2019
(b) Special Funding Count	28,416	29,812
(c) Non-Special Funding Count	62,487	66,213
(d) Total	90,903	96,025

Accounting Requirements (continued)

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, 2018 to June 30, 2019 and from June 30, 2017 to June 30, 2018:

	Increase / (Decrease)		
	Total OPEB Liability ² (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)
Balance as of June 30, 2018 Measurement Date	\$ 15,981,103,227	\$ 314,485,086	\$ 15,666,618,141
Changes Recognized for the Fiscal Year			
Service Cost	\$ 666,574,660	N/A	\$ 666,574,660
Interest on the Total OPEB Liability	636,082,461	N/A	636,082,461
Changes of Benefit Terms	(1,903,958)	N/A	(1,903,958)
Differences Between Expected and Actual Experience	(1,399,921,930)	N/A	(1,399,921,930)
Changes of Assumptions	(1,635,760,217)	N/A	(1,635,760,217)
Gross Benefit Payments ¹	(470,179,613)	(470,179,613)	-
Contributions From the Employer ¹	N/A	346,415,056	(346,415,056)
Contributions From Non-Employer Contributing Entities ¹	N/A	43,854,500	(43,854,500)
Contributions From the Member ¹	43,249,952	43,249,952	-
Net Investment Income ¹	N/A	4,826,936	(4,826,936)
Administrative Expense ¹	N/A	(9,478,435)	9,478,435
Net Changes	\$ (2,161,858,645)	\$ (41,311,604)	\$ (2,120,547,041)
Balance as of June 30, 2019 Measurement Date	\$ 13,819,244,582	\$ 273,173,482	\$ 13,546,071,100

¹ Data for Measurement Periods Ending June 30, 2019 were provided by the State.

	Increase / (Decrease)		
	Total OPEB Liability (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)
Balance as of June 30, 2017 Measurement Date	\$ 20,629,044,656	\$ 213,255,917	\$ 20,415,788,739
Changes Recognized for the Fiscal Year			
Service Cost	\$ 896,235,148	N/A	\$ 896,235,148
Interest on the Total OPEB Liability	764,082,232	N/A	764,082,232
Changes of Benefit Terms	-	N/A	-
Differences Between Expected and Actual Experience	(3,626,384,047)	N/A	(3,626,384,047)
Changes of Assumptions	(2,314,240,675)	N/A	(2,314,240,675)
Gross Benefit Payments ¹	(421,621,253)	(421,621,253)	-
Contributions From the Employer ¹	N/A	421,194,662	(421,194,662)
Contributions From Non-Employer Contributing Entities ¹	N/A	53,548,285	(53,548,285)
Contributions From the Member ¹	53,987,166	53,987,166	-
Net Investment Income ¹	N/A	2,320,422	(2,320,422)
Administrative Expense ¹	N/A	(8,200,113)	8,200,113
Net Changes	\$ (4,647,941,429)	\$ 101,229,169	\$ (4,749,170,598)
Balance as of June 30, 2018 Measurement Date	\$ 15,981,103,227	\$ 314,485,086	\$ 15,666,618,141

¹ Data for Measurement Periods Ending June 30, 2018 were provided by the State.

Accounting Requirements (continued)

Liability (Gain) / Loss

The following table illustrates the liability gain / loss under GASB 75.

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) OPEB Liability at Beginning of Measurement Period	\$ 20,629,044,656	\$ 15,981,103,227
(2) Service Cost	896,235,148	666,574,660
(3) Interest on the Total OPEB Liability	764,082,232	636,082,461
(4) Changes of Benefit Terms	-	(1,903,958)
(5) Changes of Assumptions	(2,314,240,675)	(1,635,760,217)
(6) Contributions: Member ¹	53,987,166	43,249,952
(7) Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
(8) Expected OPEB Liability at End of Measurement Period	19,607,487,274	15,219,166,512
(9) Actual OPEB Liability at End of Measurement Period	15,981,103,227	13,819,244,582
(10) OPEB Liability (Gain) / Loss	\$ (3,626,384,047)	\$ (1,399,921,930)
(11) Average Future Working Life Expectancy ²	8.14	8.05
(12) OPEB Liability (Gain) / Loss Amortization	\$ (445,501,726)	\$ (173,903,345)
(13) Assumption Change (Gain) / Loss	(2,314,240,675)	(1,635,760,217)
(14) Average Future Working Life Expectancy ²	8.14	8.05
(15) Assumption Change (Gain) / Loss Amortization	\$ (284,304,751)	\$ (203,200,027)

¹ Data for Measurement Periods Ending June 30, 2018 and June 30, 2019 were provided by the State.

² Based on the average of the expected remaining service lives of all Local Government active and inactive employees that are provided with benefits through the OPEB plan.

Asset (Gain) / Loss

The following table illustrates the asset gain / loss under GASB 75.

	Measurement Date	
	June 30, 2018	June 30, 2019
(1) OPEB Asset at Beginning of Measurement Period ¹	\$ 213,255,917	\$ 314,485,086
(2) Contributions - Employer ¹	421,194,662	346,415,056
(3) Contributions - Non-Employer Contributing Entities ¹	53,548,285	43,854,500
(4) Contributions - Member ¹	53,987,166	43,249,952
(5) Expected Investment Income	9,389,460	11,286,267
(6) Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
(7) Administrative Expense ¹	(8,200,113)	(9,478,435)
(8) Other	-	-
(9) Expected OPEB Asset at End of Measurement Period	321,554,124	279,632,813
(10) Actual OPEB Asset at End of Measurement Period ¹	314,485,086	273,173,482
(11) OPEB Asset (Gain) / Loss	\$ 7,069,038	\$ 6,459,331
(12) Amortization Factor	5.00	5.00
(13) OPEB Asset (Gain) / Loss Amortization	\$ 1,413,808	\$ 1,291,866

¹ Data for Measurement Periods Ending June 30, 2018 and June 30, 2019 were provided by the State.

Accounting Requirements (continued)

Deferred Outflows / Inflows

The following table illustrates the Deferred Inflows and Outflows as of June 30, 2019 under GASB 75 after reflecting any reduction due to the Fiscal Year Ending June 30, 2020 amortizations.

	Deferred Outflows	Deferred Inflows
(1) Difference Between Actual and Expected Experience	\$ -	\$ (3,961,399,180)
(2) Net Difference Between Expected and Actual Earnings on OPEB Plan Investments	11,158,226	-
(3) Assumption Changes	-	(4,800,426,301)
(4) Subtotal	\$ 11,158,226	\$ (8,761,825,481)
(5) Contributions Made in Fiscal Year Ending 2019 After June 30, 2018 Measurement Date ¹	TBD	N/A
(6) Total	\$ 11,158,226	\$ (8,761,825,481)

¹ Employer contributions made after June 30, 2019 are reported as a deferred outflow of resources but are not amortized in expense.

Amortization of Deferred Inflows / Outflows

The table below lists the amortizations bases included in the deferred inflows/outflows as of June 30, 2019.

Date Established	Type of Base	Period		Balance		Annual Payment
		Original	Remaining	Original	Remaining	
June 30, 2017	Liability (Gain) / Loss	N/A	N/A	\$ -	\$ -	\$ -
June 30, 2017	Asset (Gain) / Loss	5.00	2.00	\$ 4,373,349	\$ 1,749,339	\$ 874,670
June 30, 2017	Assumptions	8.04	5.04	\$ (2,587,850,974)	\$ (1,622,234,938)	\$ (321,872,012)
	2017 Charges				\$ (1,620,485,599)	\$ (320,997,342)
June 30, 2018	Liability (Gain) / Loss	8.14	6.14	\$ (3,626,384,047)	\$ (2,735,380,595)	\$ (445,501,726)
June 30, 2018	Asset (Gain) / Loss	5.00	3.00	\$ 7,069,038	\$ 4,241,422	\$ 1,413,808
June 30, 2018	Assumptions	8.14	6.14	\$ (2,314,240,675)	\$ (1,745,631,173)	\$ (284,304,751)
	2018 Charges				\$ (4,476,770,346)	\$ (728,392,669)
June 30, 2019	Liability (Gain) / Loss	8.05	7.05	\$ (1,399,921,930)	\$ (1,226,018,585)	\$ (173,903,345)
June 30, 2019	Asset (Gain) / Loss	5.00	4.00	\$ 6,459,331	\$ 5,167,465	\$ 1,291,866
June 30, 2019	Assumptions	8.05	7.05	\$ (1,635,760,217)	\$ (1,432,560,190)	\$ (203,200,027)
	2019 Charges				\$ (2,653,411,310)	\$ (375,811,506)
	Liability (Gain) / Loss				\$ (3,961,399,180)	\$ (619,405,071)
	Asset (Gain) / Loss				\$ 11,158,226	\$ 3,580,344
	Assumptions				\$ (4,800,426,301)	\$ (809,376,790)
	Total Charges				\$ (8,750,667,255)	\$ (1,425,201,517)

Amounts Recognized in the deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in the OPEB expense as follows:

Measurement Period Ending June 30,

2020	\$ (1,425,201,517)
2021	\$ (1,425,201,517)
2022	\$ (1,426,076,187)
2023	\$ (1,427,489,995)
2024	\$ (1,428,781,861)
Total Thereafter	\$ (1,617,916,178)

Accounting Requirements (continued)

Net OPEB Liability

The components of the Net OPEB Liability as of June 30, 2018 and June 30, 2019 are as follows:

Liability Summary - Local Government	Measurement Date	
	June 30, 2018	June 30, 2019
Total OPEB Liability	\$ 15,981,103,227	\$ 13,819,244,582
Plan Fiduciary Net Position¹	\$ 314,485,086	\$ 273,173,482
Net OPEB Liability	\$ 15,666,618,141	\$ 13,546,071,100
Net Position as a Percentage of OPEB Liability	2.0%	2.0%
OPEB Expense	\$ 609,738,022	\$ (126,256,186)

¹ Data as of June 30, 2018 and June 30, 2019 were provided by the State.

Sensitivity of Net OPEB Liability to Changes in the Discount Rate

The following table illustrates the impact of discount rate sensitivity on the Net OPEB Liability as of June 30, 2019:

Local Government (\$ millions)	June 30, 2019		
	1% Decrease 2.50%	Current Rate 3.50%	1% Increase 4.50%
Total OPEB Liability	\$ 15,935,877,619	\$ 13,819,244,582	\$ 12,099,200,477
Plan Fiduciary Net Position¹	\$ 273,173,482	\$ 273,173,482	\$ 273,173,482
Net OPEB Liability	\$ 15,662,704,137	\$ 13,546,071,100	\$ 11,826,026,995

The following table illustrates the impact of discount rate sensitivity on the Net OPEB Liability as of June 30, 2018:

Local Government (\$ millions)	June 30, 2018		
	1% Decrease 2.87%	Current Rate 3.87%	1% Increase 4.87%
Total OPEB Liability	\$ 18,695,570,182	\$ 15,981,103,227	\$ 13,812,858,474
Plan Fiduciary Net Position¹	\$ 314,485,086	\$ 314,485,086	\$ 314,485,086
Net OPEB Liability	\$ 18,381,085,096	\$ 15,666,618,141	\$ 13,498,373,388

¹ Data as of June 30, 2018 and June 30, 2019 were provided by the State.

Accounting Requirements (continued)

Sensitivity of Net OPEB Liability to Changes in the Healthcare Cost Trend Rates

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability as of June 30, 2019:

Local Government (\$ millions)	June 30, 2019			
	1% Decrease	Trend Rate	1% Increase	
Total OPEB Liability	\$ 11,704,388,126	\$ 13,819,244,582	\$ 16,517,100,013	
Plan Fiduciary Net Position¹	\$ 273,173,482	\$ 273,173,482	\$ 273,173,482	
Net OPEB Liability	\$ 11,431,214,644	\$ 13,546,071,100	\$ 16,243,926,531	

The following table illustrates the impact of healthcare cost trend sensitivity on the Net OPEB Liability as of June 30, 2018:

Local Government (\$ millions)	June 30, 2018			
	1% Decrease	Trend Rate	1% Increase	
Total OPEB Liability	\$ 13,382,956,536	\$ 15,981,103,227	\$ 19,343,491,109	
Plan Fiduciary Net Position¹	\$ 314,485,086	\$ 314,485,086	\$ 314,485,086	
Net OPEB Liability	\$ 13,068,471,450	\$ 15,666,618,141	\$ 19,029,006,023	

¹ Data as of June 30, 2018 and June 30, 2019 were provided by the State.

Plan Membership

At June 30, 2018, the Program membership (excluding beneficiaries and retirees who have waived coverage) consisted of the following:

Local Government	June 30, 2018
Active Plan Members	63,032
Retirees Currently Receiving Benefits	27,871
Total Plan Members	90,903

The Total OPEB Liability as of June 30, 2019 reflects an adjustment for the addition of 3,097 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2018 and June 30, 2019.

Accounting Requirements (continued)

Disclosure—Changes in the Net OPEB Liability and Related Ratios

	Measurement Date	
	June 30, 2018	June 30, 2019
Total OPEB Liability		
Service Cost	\$ 896,235,148	\$ 666,574,660
Interest Cost	764,082,232	636,082,461
Changes of Benefit Terms	-	(1,903,958)
Differences Between Expected and Actual Experiences	(3,626,384,047)	(1,399,921,930)
Changes of Assumptions	(2,314,240,675)	(1,635,760,217)
Contributions: Member ¹	53,987,166	43,249,952
Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
Net Change in Total OPEB Liability	\$ (4,647,941,429)	\$ (2,161,858,645)
Total OPEB Liability (Beginning)	\$ 20,629,044,656	\$ 15,981,103,227
Total OPEB Liability (Ending) ²	\$ 15,981,103,227	\$ 13,819,244,582
Plan Fiduciary Net Position		
Contributions: Employer ¹	\$ 421,194,662	\$ 346,415,056
Contributions: Non-Employer Contributing Entities ¹	53,548,285	43,854,500
Contributions: Member ¹	53,987,166	43,249,952
Net Investment Income ¹	2,320,422	4,826,936
Gross Benefit Payments ¹	(421,621,253)	(470,179,613)
Administrative Expenses ¹	(8,200,113)	(9,478,435)
Other	-	-
Net Change in Plan Fiduciary Net Position	\$ 101,229,169	\$ (41,311,604)
Plan Fiduciary Net Position (Beginning) ¹	\$ 213,255,917	\$ 314,485,086
Plan Fiduciary Net Position (Ending) ¹	\$ 314,485,086	\$ 273,173,482
Net OPEB Liability (Ending)	\$ 15,666,618,141	\$ 13,546,071,100
Net Position as a Percentage of OPEB Liability Covered Employee Payroll³	2.0%	2.0%
Net OPEB Liability as a Percentage of Payroll	337%	282%

¹ Data for Measurement Periods Ending June 30, 2018 and June 30, 2019 were provided by the State.

² The Total OPEB Liability as of June 30, 2019 reflects an adjustment for the addition of 3,097 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2018 and June 30, 2019.

³ Covered payroll for the Measurement Periods Ending June 30, 2018 and June 30, 2019 is based on the payroll on the June 30, 2017 and June 30, 2018 census data, respectively.

Notes to Schedule:

Benefit Changes: There is no change due to benefit changes from June 30, 2017 to June 30, 2018. The \$1,903,958 decrease in liability from June 30, 2018 to June 30, 2019 is due to the updates to the Chapter 48 provisions.

Differences Between Expected and Actual Experiences: The decrease in liability from June 30, 2017 to June 30, 2018 is due to changes in the census, claims and premiums experience. The decrease in liability from June 30, 2018 to June 30, 2019 is due to changes in the census, claims and premiums experience.

Changes in Assumptions: The decrease in the liability from June 30, 2017 to June 30, 2018 is due to the increase in the assumed discount rate from 3.58% as of June 30, 2017 to 3.87% as of June 30, 2018; and a decrease in the assumed health care cost trend and excise tax assumptions. The decrease in the liability from June 30, 2018 to June 30, 2019 is due to the combined effect of the decrease in the assumed discount rate from 3.87% as of June 30, 2018 to 3.50% as of June 30, 2019; and changes in the trend, excise tax, updated decrements, PPO/HMO future retiree elections, salary scale and mortality assumptions.

Accounting Requirements (continued)

Disclosure – Contribution Schedule

Local Government

	Measurement Date	
	June 30, 2018	June 30, 2019
Actuarially Determined Contribution	N/A	N/A
Contributions Made in Relation to the Actuarially Determined Contribution	N/A	N/A
Contribution Deficiency (Excess)	N/A	N/A
Covered Employee Payroll ¹	\$ 4,646,915,753	\$ 4,801,667,470
Contributions as a Percentage of Payroll	N/A	N/A

¹ Covered payroll for the Measurement Period Ending June 30, 2018 is based on the payroll on the June 30, 2017 census data. Covered payroll for the Measurement Period Ending June 30, 2019 is based on the payroll on the June 30, 2018 census data.

Notes to Schedule:

Valuation Date June 30, 2018

Methods and assumptions used to determine contribution rates:

Actuarial Cost Method Entry Age Normal – Level % of Salary

Asset Valuation Method Market Value of Assets

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

Investment Rate of Return 3.50%

Retirement Age¹ 60

Mortality PUB-2010 “General” and “Safety” classification headcount-weighted mortality table with fully generation mortality improvement projections from the central year using Scale MP-2019

¹Weighted average retirement age based on June 30, 2018 census data and retirement rates provided in the “Actuarial Assumptions and Methods” section.

Accounting Requirements (continued)

Actuarial Valuation Date

The actuarial valuation date is the date in which the Total OPEB liability is determined. The actuarial valuation date for the June 30, 2019 measurement date is June 30, 2018, and for the June 30, 2018 measurement date is June 30, 2017. The Total OPEB liability was adjusted by using roll-forward procedures to determine the liability at the measurement date. The actuarial valuation date is required to be a date at most 30 months prior to the fiscal year ending date.

Measurement Date

The measurement date under GASB 75 is the date in which the discount rate, the balance sheet liabilities and income statement entries are reported. GASB 75 allows for the measurement date to be equal to any day in the Fiscal Year. The State of New Jersey has decided to choose the GASB 75 measurement date at the beginning of the Fiscal Year so that it is consistent with the GASB 74 measurement date for the prior Fiscal Year. The measurement date for the Fiscal Year Ending June 30, 2020 GASB 75 valuation is June 30, 2019. The measurement date for the Fiscal Year Ending June 30, 2019 GASB 75 valuation is June 30, 2018.

The Total OPEB Liabilities for each fiscal year are based on valuation results as of the actuarial valuation date (June 30, 2018 for the Fiscal Year Ending June 30, 2020 GASB 75 valuation, and June 30, 2017 for the Fiscal Year Ending June 30, 2019 GASB 75 valuation) and are adjusted to the measurement date using actual benefit payments (provided by the State). They reflect changes in the discount rate as of the end of each fiscal year.

During the Fiscal Year Ending June 30, 2019, 8 local government entities joined the SHBP and 1 entity terminated from the plan. This resulted in a change to the covered population of 3,097 which was considered a significant change. Therefore, a headcount adjustment was applied as part of the roll-forward procedures to determine the liability at the measurement date.

Amortization of Deferred Inflows / Outflows

Differences in the Total OPEB Liability due to actual and projected experience or due to assumptions changes are amortized over the future working lifetime of active and inactive employees. Changes in the Total OPEB Liability due to benefit changes are not amortized and recognized immediately. Differences in the actual and projected return on the assets are amortized over five years. This methodology is consistent with the GASB 75 statement.

The future working lifetime of active and inactive employees is equal to 8.05 years for Measurement Period as of June 30, 2019 and it was equal to 8.14 for Measurement Period as of June 30, 2018. The future working lifetime is based on all Local Government active and inactive employees who are provided benefits in the OPEB plan.

Accounting Requirements (continued)

Plan Provisions

Results are based on plan provisions effective for Plan Year 2020 and reflect all benefit changes adopted as of the measurement date, June 30, 2019. Further detail is provided in the “Plan Provisions” section of this report.

Health Care Reform – Excise Tax

Certain provisions of health care legislation that are effective in future years have the potential to impact the GASB 75 liabilities. As a result of the Affordable Care Act of 2010, there will be a 40% excise tax on per capita medical benefit costs that exceed certain thresholds. On January 22, 2018, the President signed a bill that included a delay of the Excise Tax from 2020 to 2022 and a moratorium of the Health Insurer Fee (HIF) in Plan Year 2019 for Medicare Advantage plans. As a result of the excise tax, we estimate that the Program’s Net OPEB Liability and Service Cost as of June 30, 2018 will increase approximately 0.3% and 1.7% respectively.

The HIF and excise tax were repealed as part of the December 2019 Federal spending package; however, as directed by the State, these repeals are not reflected in the fiscal year ending 2019 valuation since they occurred after the end of the fiscal year.

Economic Assumptions

Discount Rate

The discount rate basis under GASB 75 is required to be consistent with a 20-Year Municipal Bond Index. The Bond Buyer General Obligation 20-Year Municipal Bond Index is used for the determination of the discount rate. The discount rate will be based on this index rate that is reported on the last Friday prior to the measurement date.

The discount rates as of June 30, 2017, June 30, 2018, and June 30, 2019 are 3.58%, 3.87%, and 3.50% respectively. Additional detail regarding the discount rates is provided in the “Actuarial Assumptions and Methods” section of this report.

Expected Investment Rate of Return

Based on guidance provided by the State, the Plan Fiduciary Net Position consists of assets in the general fund. As a result, the expected investment rate of return on these asset amounts is less than the 20-Year Municipal Bond Index. Since the expected investment rate of return is less than the 20-Year Municipal Bond Index, it is assumed that the expected investment rate of return is equal to the 20-Year Municipal Bond Index rate (i.e. – the discount rate). Additionally, the assets in the general fund as of June 30, 2019 are less than the expected benefit payments in the first year; therefore, the crossover period is assumed to be in the first year, which provides additional support for continuing the discount rate at the 20-Year Municipal Bond Index rate.

The expected investment rates of return as of June 30, 2017, June 30, 2018, and June 30, 2019 are 3.58%, 3.87%, and 3.50%, respectively.

Accounting Requirements (continued)

Health Care Trend

The health care trend assumption is used to project the growth of the expected claims over the lifetime of the health care recipients. The GASB statement does not require a particular source for information to determine health care trends, but it does recommend selecting a source that is “publicly available, objective, and unbiased”.

Medical and prescription drug trend rates are determined by utilizing experience data, industry experience which includes surveys and Aon trend guidance. These rates are adjusted further to be appropriate with respect to the plan provisions. The ultimate trend for medical and prescription drug benefits was lowered from 5.0% to 4.5%. Recent plan experience along with national trend studies indicate a reduction on the expectations of future long-term medical and prescription drug experience. For pre-Medicare medical benefits, the trend is initially 5.7% and decreases to a 4.5% long-term trend rate after eight years. For post-65 medical benefits, the actual fully-insured Medicare Advantage rates for Plan Year 2019 and Plan Year 2020 are reflected. The assumed post-65 medical trend is 4.5% for all future years. For prescription drug benefits, the initial trend rate is 7.5% decreasing to a 4.5% long-term trend rate after eight years.

Salary Scale

The salary scale assumptions in the calculation of the Entry Age Normal (Level Percent) liability and normal cost results will be consistent with the salary scale assumptions used in the pension plans and the calculation of the retiree health contributions for current and future retirees who are subject to Chapter 78. The experience study results from the following experience study reports are used:

- Public Employees’ Retirement System (PERS) published as of October 21, 2019
- Police and Firemen’s Retirement System (PFRS) published as of September 24, 2019

Funding Policy

The Local Government Employers fund the postretirement healthcare benefits on a pay-as-you-go basis. The State provides funding for postretirement healthcare benefits to certain eligible retired local police officers and firefighters under Chapter 330, P.L. 1997 and survivors of local police officers and firefighters who die in the line of duty under Chapter 271. Such benefits are also funded on a pay-as-you-go basis. The Chapter 330 and Chapter 271 contributions from the State are included in this report as Contributions from Non-Employer Contributing Entities. The Chapter 330 and Chapter 271 contribution amounts were provided by the State.

Plan Fiduciary Net Position

The Local Government Employers do not pre-fund the liability and the funding policy is pay-as-you-go as disclosed in the section above. The asset information was provided by the State.

Accounting Requirements (continued)

Demographic Assumptions

On January 22, 2019, the Society of Actuaries (SOA) Retirement Plans Experience Committee released its first public sector mortality experience study, Pub-2010. These new assumptions reflect specific mortality assumptions by job classifications (Teachers, Public Safety Workers, General) and income level. The headcount-weighted Pub-2010 mortality rates are reflected in the fiscal year ending June 30, 2019 GASB 75 Valuation consistent with the bullets below.

On October 25, 2019, the Society of Actuaries (SOA) released an updated set of life expectancy mortality improvement assumptions, Scale MP-2019. The MP-2019 scale reflects more recent mortality data for the U.S. population.

Retirees may receive pension benefits from more than one pension plan. Consistent with the prior post-retirement mortality assumption, a single mortality assumption is recommended for all retirees. However, the Pub-2010 "Public Safety Worker" mortality table is applied to Chapter 330 retirees as these participants are PFRS retirees and are identified separately.

- Pre-Retirement Mortality
 - Police and Firemen's Retirement System (PFRS) – Pub-2010 Healthy "Public Safety Worker"
 - Public Employees' Retirement System (PERS) – Pub-2010 Healthy "General"
- Post-Retirement Mortality for Healthy Retirees
 - Chapter 330 – Pub-2010 Healthy "Public Safety Worker"
 - All Other Retirees – Pub-2010 Healthy "General"
- Post-Retirement Mortality for Disabled Retirees
 - Chapter 330 Retirees – Pub-2010 Disabled "Public Safety Worker"
 - All Other Retirees – Pub-2010 Disabled "General"

Active decrement rates (e.g. – retirement, withdrawal, disability) for the plans are based on the actuarial assumptions consistent with the experience studies. The GASB 75 valuation reflects the experience study results and recommended assumptions outlined in the following experience study reports:

- Public Employees' Retirement System (PERS) – published as of October 21, 2019
- Police and Firemen's Retirement System (PFRS) – published as of September 24, 2019

Future Retiree PPO/HMO Election Assumption

Claim costs for future retirees are based on a blend of the per capita claim costs for current retirees and the assumed percentage of future retirees who are expected to elect the PPO or HMO plan option. Based on recent plan elections for Local Government SHBP, the future retiree PPO election assumption used for the fiscal year ending June 30, 2020 valuation is 90%, an increase from 85%, and the future retiree HMO election assumption used for the fiscal year ending June 30, 2020 valuation is 10%, a decrease from 15%.

Further detail regarding demographic assumptions used in this valuation is provided in the "Actuarial Assumptions and Methods" section of this report.

Projection Results

Projected Cash Flows

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)
6/30/2019 ¹	\$426.9
6/30/2020	\$387.5
6/30/2021	\$409.1
6/30/2022	\$444.7
6/30/2023	\$482.7
6/30/2024	\$518.4
6/30/2025	\$557.7
6/30/2026	\$597.1
6/30/2027	\$639.1
6/30/2028	\$682.3
6/30/2029	\$725.9

¹Actual health and prescription drug benefit payments and member contributions for the year ending June 30, 2019 were provided by the State.

Ten-Year Projection of Total OPEB Liability

Projections assume an annual discount rate of 3.50% and a level active population. Please note that the discount rate will change each year based on the Bond Buyer General Obligation 20-Bond Municipal Bond Index rate each year. Actual results will vary from the projected liability projections below.

Local Government (\$ millions)

Year Ending	Total OPEB Liability (Beginning)	Service Cost + Interest Cost ¹	Benefit Payments ²	Total OPEB Liability (End)
6/30/2020	\$ 13,819.2	\$ 1,104.1	\$ 387.5	\$ 14,535.8
6/30/2021	\$ 14,535.8	\$ 1,148.3	\$ 409.1	\$ 15,275.0
6/30/2022	\$ 15,275.0	\$ 1,193.5	\$ 444.7	\$ 16,023.8
6/30/2023	\$ 16,023.8	\$ 1,239.7	\$ 482.7	\$ 16,780.8
6/30/2024	\$ 16,780.8	\$ 1,286.8	\$ 518.4	\$ 17,549.2
6/30/2025	\$ 17,549.2	\$ 1,334.9	\$ 557.7	\$ 18,326.4
6/30/2026	\$ 18,326.4	\$ 1,384.0	\$ 597.1	\$ 19,113.3
6/30/2027	\$ 19,113.3	\$ 1,435.5	\$ 639.1	\$ 19,909.7
6/30/2028	\$ 19,909.7	\$ 1,488.2	\$ 682.3	\$ 20,715.6
6/30/2029	\$ 20,715.6	\$ 1,542.0	\$ 725.9	\$ 21,531.7

1. Projection assumes an annual discount rate of 3.50%. Service Cost increases each year with the average salary scale by pension group.
2. Based on expected benefit payments.

Appendix

Participant Data

The actuarial valuation was based on personnel information provided by the State as of June 30, 2018. Below are some of the pertinent characteristics from the personnel data as of that date. Both age and service have been determined using years and months as of the valuation date.

Local Government	
Participant Counts as of June 30, 2018	
<u>Actives</u>	
<i>PERS General</i>	34,151
<i>PERS Law Enforcement</i>	58
<i>PERS Legislators</i>	8
<i>PERS Prosecutors</i>	0
<i>PFRS</i>	28,815
Active Total	63,032
<u>Retirees</u>	
Single Coverage	
<i>HMO</i>	1,228
<i>PPO</i>	10,914
Family Coverage	
<i>HMO</i>	1,714
<i>PPO</i>	14,015
Retiree Total	27,871
Grand Total*	90,903
<small>*Excludes retirees with no coverage and beneficiaries</small>	
Male / Female Ratio as of June 30, 2018	
<u>Actives</u>	
<i>% Female</i>	30%
<i>% Male</i>	70%
<u>Retirees</u>	
<i>% Female</i>	30%
<i>% Male</i>	70%
Average Age as of June 30, 2018	
Actives	45.11
Retirees	67.56
Average Service as of June 30, 2018	
Actives	13.67
Retirees	N/A

The Total OPEB Liability as of June 30, 2019 reflects an adjustment for the additional of 3,097 enrolled counts due to the net effect of local entities joining and terminating from the SHBP between June 30, 2018 and June 30, 2019.

Age / Service Scatter

The following table summarizes the distribution of the future retiree population by age and service as of June 30, 2018.

		Local Government						
		Service						
Age	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30+	Total
15-19	48	0	0	0	0	0	0	48
20-24	1,603	15	0	0	0	0	0	1,618
25-29	5,011	901	47	0	0	0	0	5,959
30-34	3,193	2,607	1,691	54	0	0	0	7,545
35-39	1,653	1,435	3,478	1,526	33	0	0	8,125
40-44	972	759	2,111	3,016	1,089	19	0	7,966
45-49	840	574	1,571	2,427	3,184	920	75	9,591
50-54	856	584	1,091	1,479	2,036	1,507	780	8,333
55-59	673	517	1,019	1,026	1,174	858	1,041	6,308
60-64	385	334	814	834	755	499	764	4,385
65-69	127	165	351	419	294	221	265	1,842
70+	45	77	329	262	232	160	207	1,312
Total	15,406	7,968	12,502	11,043	8,797	4,184	3,132	63,032

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:

- Excise tax on high-cost health plans
- 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.

Excise Tax on High-Cost Health Plans

The excise tax on high cost plans becomes effective in 2022. However, the expected additional cost needs to be reflected in OPEB valuations and disclosures. Key features of the law include:

- Imposes a non-deductible excise tax of 40% on plans with an aggregate value of health insurance coverage exceeding specified dollar thresholds beginning in 2022.
 - Aggregate value includes medical, pharmacy, and employer HSA/HRA contributions (excludes standalone dental and vision plans)
- 2018 thresholds are:
 - \$11,850 for single coverage and \$30,950 for family coverage for age 55 to 64 retirees
 - \$10,200 for single coverage and \$27,500 for family coverage for Medicare retirees
 - Thresholds indexed at general inflation (CPI-U) plus 1% from 2018 to 2019, and to CPI-U only thereafter.
- Excise tax applies only to portion of cost that exceeds threshold amount
- The law provides for blending of pre-65 and post-65 retirees.

The pre-65 and the post-65 retirees were blended together to determine the overall value of the benefit relative to the excise tax threshold. The values of the benefits were assumed to increase with the valuation trend and the excise tax thresholds were assumed to increase by 2.5% per year.

Health Care Claims Development (continued)

The excise tax was repealed in December 2019 as part of the Federal Spending package; however, as directed by the State, the repeal is not reflected in the FYE 2019 valuation since the repeal occurred after the end of the measurement period.

Group Market Reforms

- **Requirement to Cover Children to Age 26**—The Acts require 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 75.

Claims Cost Development

PPO and HMO medical, prescription drug, and EGWP incurred claims were developed based on actual claims experience through April 2019. EGWP revenue amounts are developed for Plan Year 2019, based on information provided by Optum, then trended to 2020. Projected incurred claims used to develop projected claims amounts include claims that are assumed to be incurred but not reported. Claims were trended and adjusted for plan design changes in effect for Plan Year 2020.

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, 2018

Age	Local Government Retirees					
	PPO			HMO		
	Medical & Admin	Rx Claims	Retiree EGWP	Medical & Admin	Rx Claims	Retiree EGWP
25	\$4,999	\$481	\$0	\$4,864	\$530	\$0
30	\$5,756	\$608	\$0	\$5,587	\$670	\$0
35	\$6,632	\$769	\$0	\$6,427	\$847	\$0
40	\$7,647	\$974	\$0	\$7,399	\$1,072	\$0
45	\$8,826	\$1,231	\$0	\$8,526	\$1,355	\$0
50	\$10,534	\$1,549	\$0	\$10,160	\$1,706	\$0
55	\$12,883	\$1,949	\$0	\$12,408	\$2,146	\$0
60	\$15,918	\$2,441	\$0	\$15,312	\$2,687	\$0
65	\$1,500	\$3,193	(\$1,717)	\$1,765	\$4,112	(\$1,754)
70	\$1,695	\$3,848	(\$2,069)	\$1,998	\$4,954	(\$2,114)
75	\$1,841	\$4,354	(\$2,341)	\$2,173	\$5,605	(\$2,392)
80	\$2,038	\$4,531	(\$2,436)	\$2,408	\$5,833	(\$2,489)
85	\$2,322	\$4,576	(\$2,461)	\$2,746	\$5,893	(\$2,514)
90	\$2,481	\$4,601	(\$2,471)	\$2,935	\$5,923	(\$2,529)

Claims Cost for Future Retirees as of July 1, 2018

Age	Local Government Actives		
	Medical & Admin	Rx Claims	Retiree EGWP
25	\$4,986	\$486	\$0
30	\$5,739	\$614	\$0
35	\$6,612	\$777	\$0
40	\$7,622	\$984	\$0
45	\$8,796	\$1,243	\$0
50	\$10,497	\$1,565	\$0
55	\$12,836	\$1,969	\$0
60	\$15,857	\$2,466	\$0
65	\$1,527	\$3,285	(\$1,721)
70	\$1,725	\$3,959	(\$2,074)
75	\$1,874	\$4,479	(\$2,346)
80	\$2,075	\$4,661	(\$2,441)
85	\$2,364	\$4,708	(\$2,466)
90	\$2,526	\$4,733	(\$2,477)

Health Care Claims Development (continued)

Trends

Medical Trend (all programs in these categories)

To Fiscal Year Ending	Annual Rate of Increase	
	PPO/HMO %	
	Pre - 65	Post - 65
2019	5.70%	Actual Rates*
2020	5.60%	Actual Rates*
2021	5.50%	4.50%
2022	5.40%	4.50%
2023	5.20%	4.50%
2024	5.00%	4.50%
2025	4.80%	4.50%
2026	4.60%	4.50%
2027 and Later	4.50%	4.50%

*Actual fully-insured Medicare Advantage rates for Plan Year 2019 and Plan Year 2020 are reflected.

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
	%
2019	7.50%
2020	7.00%
2021	6.75%
2022	6.50%
2023	6.25%
2024	6.00%
2025	5.50%
2026	5.00%
2027 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	June 30, 2019
Measurement Period	June 30, 2018 to June 30, 2019
Valuation Date	June 30, 2018
Census Data	For the Fiscal Year Ending June 30, 2020: June 30, 2018 For the Fiscal Year Ending June 30, 2019: June 30, 2017
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	As of June 30, 2019: 3.50% As of June 30, 2018: 3.87% As of June 30, 2017: 3.58%
Investment Rate of Return	As of June 30, 2019: 3.50% As of June 30, 2018: 3.87% As of June 30, 2017: 3.58%
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

CPI 2.50%

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-2019

PFRS: PUB-2010 "Safety" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2019

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-2019

Other Retirees: PUB-2010 "General" classification headcount-weighted mortality table with fully generational mortality improvement projections from the central year using Scale MP-2019

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-2019</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-2019</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-2019</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-2019</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 who died 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>
Actuarial Accrued Liability	<p>The Actuarial Present Value of Benefits allocated to all periods prior to the valuation year.</p>
Valuation Methodology and Terminology	<p>GASB accounting methodology has been used 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>
Data Adjustments	<p>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.</p>

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	\$274	\$270
30	\$318	\$313
35	\$370	\$364
40	\$431	\$424
45	\$503	\$494
50	\$604	\$593
55	\$742	\$728
60	\$918	\$900
65	\$235	\$294
70	\$277	\$348
75	\$310	\$389
80	\$328	\$412
85	\$345	\$432
90	\$354	\$443

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

Age	Local Government Employee Contributions
	25
30	\$318
35	\$369
40	\$430
45	\$502
50	\$603
55	\$740
60	\$916
65	\$241
70	\$284
75	\$318
80	\$337
85	\$354
90	\$363

Actuarial Assumptions and Methods (continued)

Plan Year 2020 Medical & Rx Annual Gross Premiums

(Used to determine future Retiree Contributions under Chapter 78)

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$8,566	\$18,185	\$1,698	\$3,930

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$1,574	\$3,489	\$2,286	\$4,447

Medicare Advantage Group	Pre 65		65 and Over	
	\$10 PPO	\$15 PPO	Legacy HMO	1525 HMO
Local Government	\$1,935	\$1,727	\$2,202	\$1,789

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 contribute 20% of the lowest cost health 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 used for Plan Year 2020 retiree contributions under Chapter 330.

Medical Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$7,300	\$15,664	\$2,902	\$7,960

Rx Cost Group	Pre 65		65 and Over	
	Single	Family	Single	Family
Local Government	\$1,551	\$3,434	\$2,203	\$3,855

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

Age	Ordinary Disability		Accidental
	Years of Service		All
	Less than 10	10 and Up	
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%

Withdrawal			
Service	Electing a Deferred Annuity	Electing a Refund	
	All	Age	
		<= 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 Years of Service	25 Years of Service	26 or More 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	4.50%	18.00%	14.00%
65	11.00%	35.00%	20.00%
70	13.00%	37.00%	24.00%
75	100.00%	100.00%	100.00%

Retirement					
Tiers 5					
Age	Less than 25 Years of Service	25 Years of Service	26 to 29 Years of Service	30 Years of Service	31 or More 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	11.00%	35.00%	35.00%	35.00%	20.00%
70	13.00%	37.00%	24.00%	24.00%	24.00%
75	100.00%	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%

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

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 police and fire 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, 2020:

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%	\$6,799	Not Covered		
PPO 10	\$10	\$75	None	0%	\$400	\$100	20%	\$2,000
PPO 15	\$15	\$100	None	0%	\$400** & \$6,799	\$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, 2018:

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0002-00	BAYONNE CITY HOUSING AUTH
0004-00	BLAIRSTOWN TOWNSHIP
0006-00	BURLINGTON CITY HOUSING AUTHOR
0008-00	CHATHAM TOWNSHIP
0009-00	CHESTERFIELD TOWNSHIP
0011-00	ELIZABETH CITY HOUSING AUTHORI
0012-00	GUTTENBERG TOWN
0013-00	HAMILTON TOWNSHIP
0015-00	HANOVER TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0017-00	HOLLAND TOWNSHIP
0018-00	HOPEWELL TOWNSHIP
0019-00	JEFFERSON TOWNSHIP
0020-00	MANCHESTER TOWNSHIP
0021-00	MAURICE RIVER TOWNSHIP
0024-00	MONROE TOWNSHIP
0025-00	MOORESTOWN TOWNSHIP
0026-00	NEW JERSEY ST LEAGUE OF MUNICI
0027-00	PASSAIC VALLEY SEWERAGE COMM
0028-00	PEMBERTON TOWNSHIP
0029-00	PERTH AMBOY CITY HOUS AUTH
0031-00	PRINCETON HOUSING AUTHORITY
0033-00	RIVERSIDE TOWNSHIP
0035-00	WEST NEW YORK HOUSING AUTHORITY
0036-00	WYCKOFF TOWNSHIP
0036-01	WYCKOFF TOWNSHIP FREE PUBLIC L
0037-00	COLTS NECK TOWNSHIP
0038-00	AVALON BOROUGH
0040-00	CAPE MAY CITY
0041-00	CEDAR GROVE TOWNSHIP
0042-00	FLORENCE TOWNSHIP
0045-00	HAMMONTON TOWN
0045-01	HAMMONTON TOWN
0046-00	HIGH BRIDGE BOROUGH
0047-00	HUNTERDON COUNTY
0048-00	JERSEY CITY REDEVELOPMENT AGENCY
0049-00	MONTGOMERY TOWNSHIP
0050-00	MOUNT EPHRAIM BOROUGH
0054-00	WEST AMWELL TOWNSHIP
0055-00	WESTVILLE BOROUGH
0056-00	CAPE MAY COUNTY BRIDGE COMM
0057-00	CLINTON TOWN
0059-00	LYNDHURST TOWNSHIP
0060-00	RAHWAY CITY HOUSING AUTHORITY
0061-00	ANDOVER TOWNSHIP
0063-00	BEDMINSTER TOWNSHIP

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0064-00	BETHLEHEM TOWNSHIP
0065-00	BOUND BROOK BOROUGH
0066-00	BUENA BOROUGH
0068-00	FLEMINGTON BOROUGH
0070-00	GARFIELD CITY HOUSING AUTH
0071-00	HAWTHORNE BOROUGH
0072-00	MILFORD BOROUGH
0073-00	NATIONAL PARK BOROUGH
0074-00	PATERSON CITY HOUSING AUTHORIT
0075-00	PENNSAUKEN TOWNSHIP
0077-00	SEA ISLE CITY
0078-00	SPARTA TOWNSHIP
0079-00	TEWKSBURY TOWNSHIP
0080-00	WOODSTOWN BOROUGH
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
0095-00	LUMBERTON TOWNSHIP
0096-00	HALEDON BOROUGH
0097-00	UPPER DEERFIELD TOWNSHIP
0098-00	RARITAN BOROUGH
0099-00	MAPLE SHADE TOWNSHIP
0101-00	SOUTH BOUND BROOK BOROUGH
0102-00	HAMILTON TOWNSHIP FIRE COMM DI
0103-00	WOODBRIIDGE TOWNSHIP
0104-00	MARLBORO TOWNSHIP
0105-00	HOLMDEL TOWNSHIP
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0116-00	SOUTH TOMS RIVER BOROUGH
0118-00	ALLENTOWN BOROUGH
0119-00	WOODBURY HEIGHTS BOROUGH
0121-00	MENDHAM TOWNSHIP
0131-00	CLINTON TOWNSHIP
0132-00	EGG HARBOR TOWNSHIP
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0135-00	BERLIN BOROUGH
0136-00	STILLWATER TOWNSHIP
0139-00	GLEN ROCK BOROUGH
0140-00	SUSSEX BOROUGH
0143-00	HADDON HEIGHTS BOROUGH
0161-00	LAMBERTVILLE CITY
0162-00	WOODBINE BOROUGH
0164-00	DELAWARE TOWNSHIP
0166-00	CLEMENTON BOROUGH
0167-00	STAFFORD TOWNSHIP
0171-00	CHERRY HILL TOWNSHIP
0172-00	MOUNT OLIVE TOWNSHIP
0174-00	FAR HILLS BOROUGH
0175-00	HAMPTON TOWNSHIP
0177-00	EAST RUTHERFORD BOROUGH
0178-00	POHATCONG TOWNSHIP
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0184-00	PEQUANNOCK TOWNSHIP
0187-00	BELVIDERE TOWN
0188-00	PEAPACK GLADSTONE BOROUGH
0194-00	PROSPECT PARK BOROUGH
0195-00	BEACH HAVEN BOROUGH
0200-00	ATLANTIC HIGHLANDS BOROUGH
0201-00	VERONA TOWNSHIP
0204-00	OGDENSBURG BOROUGH
0205-00	SWEDESBORO BOROUGH
0206-00	EAST BRUNSWICK TOWNSHIP
0207-00	CAMDEN COUNTY
0208-00	OCEAN CITY
0209-00	WENONAH BOROUGH
0210-00	HIGHLAND PARK BOROUGH
0211-00	ALPINE BOROUGH
0212-00	OAKLYN BOROUGH
0213-00	RUTHERFORD BOROUGH
0214-00	MATAWAN BOROUGH
0215-00	BERNARDSVILLE BOROUGH
0217-00	BARNEGAT LIGHT BOROUGH
0219-00	SADDLE RIVER 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
0250-00	HADDON TOWNSHIP FIRE COMM DIST
0251-00	SOMERS POINT CITY

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
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
0279-00	BRANCBURG TOWNSHIP
0280-00	HARDYSTON TOWNSHIP
0281-00	WHITE TOWNSHIP
0282-00	EAST WINDSOR TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0287-00	METUCHEN BOROUGH
0300-00	TRENTON CITY PARKING AUTHORITY
0302-00	CLIFTON CITY
0314-00	UNION BEACH BOROUGH
0319-00	READINGTON TOWNSHIP
0320-00	MOUNT HOLLY TOWNSHIP
0321-00	TETERBORO BOROUGH
0323-00	TOTOWA BOROUGH
0328-00	BLOOMINGDALE BOROUGH
0329-00	WALL TOWNSHIP
0331-00	SOUTH RIVER BOROUGH
0333-00	VERNON TOWNSHIP
0336-00	CAMDEN CITY
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP
0340-00	NEW JERSEY SCHOOL BOARDS ASSOC
0342-00	BORDENTOWN TWP
0343-00	WEST LONG BRANCH BOROUGH
0344-00	UNION CITY HOUSING AUTH
0345-00	FRANKFORD TOWNSHIP
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
0355-00	ESTELL MANOR CITY
0356-00	NEWARK CITY
0356-01	NEWARK CITY
0358-00	SOUTH AMBOY CITY
0359-00	TRENTON CITY

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0360-01	JERSEY CITY (POLICE)
0360-02	JERSEY CITY (FIRE)
0360-04	JERSEY CITY (GENERAL ACCOUNTS)
0361-00	MARGATE CITY
0362-00	ALLENDALE BOROUGH
0363-00	ALPHA BOROUGH
0365-00	AUDUBON PARK BOROUGH
0366-00	BEACHWOOD BOROUGH
0369-00	BRANCHVILLE BOROUGH
0370-00	BROOKLAWN BOROUGH
0372-00	CHESILHURST BOROUGH
0373-00	CHESTER BOROUGH
0374-00	CLOSTER BOROUGH
0375-00	DUNELLEN BOROUGH
0376-00	EAST NEWARK BOROUGH
0378-00	EMERSON BOROUGH
0379-00	ENGLEWOOD CLIFFS BOROUGH
0380-00	FAIR HAVEN BOROUGH
0384-00	FRANKLIN LAKES 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
0395-00	HOPATCONG BOROUGH
0396-00	INTERLAKEN BOROUGH
0398-00	JAMESBURG BOROUGH
0399-00	KINNELON BOROUGH
0400-00	LAKEHURST BOROUGH
0403-00	LINDENWOLD BOROUGH
0404-00	LITTLE SILVER BOROUGH
0405-00	MAGNOLIA BOROUGH
0406-00	MEDFORD LAKES BOROUGH
0408-00	MILLTOWN BOROUGH
0409-00	MONTVALE BOROUGH
0411-00	NEPTUNE CITY BOROUGH
0413-00	TINTON FALLS BOROUGH
0414-00	NORTH CALDWELL TOWNSHIP
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0417-00	OLD TAPPAN BOROUGH
0418-00	PARAMUS BOROUGH
0418-01	PARAMUS BOROUGH POLICE DEPARTM
0419-00	PEMBERTON BOROUGH
0420-00	PENNS GROVE BOROUGH

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0421-00	PINE VALLEY BOROUGH
0422-00	RINGWOOD BOROUGH
0423-00	RIVERDALE BOROUGH
0424-00	RIVERTON BOROUGH
0428-00	ROSELAND BOROUGH
0430-00	SHIP BOTTOM BOROUGH
0431-00	SHREWSBURY BOROUGH
0432-00	SOMERDALE BOROUGH
0433-00	SOUTH PLAINFIELD BOROUGH
0434-00	SPOTSWOOD BOROUGH
0435-00	STANHOPE BOROUGH
0437-00	STRATFORD BOROUGH
0441-00	WALDWICK BOROUGH
0443-00	WATCHUNG BOROUGH
0444-00	WEST CAPE MAY BOROUGH
0445-00	WEST PATERSON BOROUGH
0446-00	WEST WILDWOOD BOROUGH
0447-00	WOODCLIFF LAKE BOROUGH
0449-00	DEMAREST BOROUGH
0450-00	ENGLISHTOWN BOROUGH
0451-00	HARVEY CEDARS BOROUGH
0452-00	UPPER SADDLE RIVER BOROUGH
0453-00	ALEXANDRIA TOWNSHIP
0457-00	BERNARDS TOWNSHIP
0458-00	BERLIN TOWNSHIP
0459-00	BOONTON TOWNSHIP
0460-00	BRICK TOWNSHIP
0462-00	BURLINGTON 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
0471-00	TOMS RIVER TOWNSHIP
0473-00	EAGLEWOOD TOWNSHIP
0474-00	EASTAMPTON TOWNSHIP
0475-00	EAST GREENWICH TOWNSHIP
0476-00	EAST HANOVER TOWNSHIP
0477-00	EDGEWATER PARK TOWNSHIP
0478-00	ELK TOWNSHIP
0480-00	EVESHAM TOWNSHIP
0482-00	FRANKLIN TOWNSHIP
0483-00	FRANKLIN TOWNSHIP
0486-00	GALLOWAY TOWNSHIP
0487-00	GREEN TOWNSHIP

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0488-00	GREEN BROOK TOWNSHIP
0491-00	GREENWICH TOWNSHIP
0492-00	HAINESPORT TOWNSHIP
0494-00	HARRISON 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
0503-00	LITTLE EGG HARBOR TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0506-00	LOWER ALLOWAYS CREEK TOWNSHIP
0508-00	OLD BRIDGE TOWNSHIP
0510-00	MANALAPAN 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
0526-00	OCEAN TOWNSHIP
0528-00	OXFORD TOWNSHIP
0530-00	PIESGROVE TOWNSHIP
0532-00	PLAINSBORO TOWNSHIP
0533-00	PLUMSTED TOWNSHIP
0537-00	HAZLET TOWNSHIP
0538-00	RIVER VALE TOWNSHIP
0539-00	ROXBURY TOWNSHIP
0541-00	SHAMONG TOWNSHIP
0543-00	SOUTHAMPTON TOWNSHIP
0544-00	SOUTH BRUNSWICK 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
0558-00	WASHINGTON TOWNSHIP
0559-00	WATERFORD TOWNSHIP
0560-00	WESTAMPTON TOWNSHIP

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0562-00	WEYMOUTH TOWNSHIP
0563-00	WILLINGBORO TOWNSHIP
0565-00	WOODLAND TOWNSHIP
0566-00	WOOLWICH TOWNSHIP
0567-00	WASHINGTON TOWNSHIP
0835-00	ATLANTIC COUNTY
0835-01	ATLANTIC COUNTY LIBRARY
0835-02	ATLANTIC COUNTY PUBLIC HEALTH
0836-00	BERGEN COUNTY
0837-00	BURLINGTON COUNTY
0838-00	CAPE MAY COUNTY
0839-00	CUMBERLAND COUNTY
0840-00	GLOUCESTER COUNTY
0841-00	MIDDLESEX COUNTY
0842-00	MONMOUTH COUNTY
0843-00	MORRIS COUNTY
0844-00	OCEAN COUNTY
0844-01	OCEAN COUNTY LIBRARY
0844-07	OCEAN COUNTY PIC
0845-00	SALEM COUNTY
0846-00	SOMERSET COUNTY
0847-00	SUSSEX COUNTY
0848-00	UNION COUNTY
0849-00	WARREN CO BD OF CHOSEN FRHLDRS
0850-00	ABSECON CITY
0851-00	ASBURY PARK CITY
0852-00	ATLANTIC CITY
0852-01	ATLANTIC CITY ERI
0852-02	ATLANTIC CITY PFRS
0853-00	BAYONNE CITY
0854-00	BEVERLY CITY
0855-00	BRIDGETON CITY
0856-00	BRIGANTINE CITY
0857-00	BURLINGTON CITY
0858-00	EAST ORANGE CITY
0859-00	EGG HARBOR CITY
0860-00	ELIZABETH CITY
0860-01	ELIZABETH CITY FREE PUBLIC LIB
0861-00	ENGLEWOOD CITY
0862-00	GARFIELD CITY
0863-00	GLOUCESTER CITY
0866-00	LINDEN CITY
0867-00	LONG BRANCH CITY
0868-00	MILLVILLE CITY
0869-00	NEW BRUNSWICK CITY
0870-00	NORTHFIELD CITY
0871-00	NORTH WILDWOOD CITY
0871-01	NORTH WILDWOOD CITY

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0872-00	ORANGE CITY
0873-00	PASSAIC CITY
0873-01	PASSAIC CITY PUBLIC LIBRARY
0874-00	PERTH AMBOY CITY
0875-00	PLAINFIELD CITY
0876-00	RAHWAY CITY
0877-00	SALEM CITY
0877-01	SALEM CITY FREE PUBLIC LIBRARY
0878-00	SUMMIT CITY
0879-00	UNION CITY
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0882-00	WILDWOOD CITY
0883-00	WOODBURY CITY
0884-00	RIDGEFIELD PARK VILLAGE
0885-00	RIDGEWOOD VILLAGE
0885-01	RIDGEWOOD PUBLIC LIBRARY
0886-00	SOUTH ORANGE VILLAGE
0887-00	BLOOMFIELD TOWNSHIP
0888-00	BOONTON TOWN
0889-00	DOVER TOWN
0890-00	HACKETTSTOWN TOWN
0891-00	HARRISON TOWN
0892-00	IRVINGTON TOWN
0893-00	KEARNY TOWN
0894-00	MONTCLAIR TOWNSHIP
0894-02	MONTCLAIR TOWNSHIP POLICE & FI
0895-00	MORRISTOWN TOWN
0896-00	NUTLEY TOWN
0897-00	PHILLIPSBURG TOWN
0898-00	SECAUCUS TOWN
0899-00	WESTFIELD TOWN
0900-00	WEST NEW YORK TOWN
0901-00	WEST ORANGE TOWNSHIP
0902-00	BELLEVILLE TOWNSHIP
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
0909-00	BRIELLE BOROUGH
0910-00	BUTLER BOROUGH
0911-00	CALDWELL BOROUGH
0912-00	CARTERET BOROUGH
0913-00	CHATHAM BOROUGH
0914-00	CLIFFSIDE PARK BOROUGH

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0915-00	COLLINGSWOOD BOROUGH
0916-00	DEAL BOROUGH
0917-00	DUMONT BOROUGH
0918-00	ELMWOOD PARK BOROUGH
0919-00	EATONTOWN BOROUGH
0920-00	EDGEWATER BOROUGH
0921-00	ESSEX FELLS BOROUGH
0922-00	FAIR LAWN BOROUGH
0923-00	FAIRVIEW BOROUGH
0924-00	FLORHAM PARK BOROUGH
0925-00	FORT LEE 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
0941-02	MANVILLE BORO DEP OF PUBLIC WO
0942-00	MERCHANTVILLE BOROUGH
0943-00	MIDDLESEX BOROUGH
0944-00	MONMOUTH BEACH BOROUGH
0945-00	MORRIS PLAINS BOROUGH
0946-00	MOUNTAIN LAKES BOROUGH
0947-00	MOUNTAINSIDE BOROUGH
0948-00	NEW MILFORD BOROUGH
0949-00	NEW PROVIDENCE BOROUGH
0950-00	NORTH ARLINGTON BOROUGH
0951-00	NORTH PLAINFIELD BOROUGH
0952-00	OCEAN GATE BOROUGH
0953-00	ORADELL BOROUGH
0954-00	PALISADES PARK BOROUGH
0955-00	PARK RIDGE 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

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
0966-00	ROSELLE PARK BOROUGH
0967-00	RUMSON BOROUGH
0968-00	SAYREVILLE 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
0976-00	WASHINGTON BOROUGH
0977-00	WEST CALDWELL BOROUGH
0978-00	WESTWOOD BOROUGH
0979-00	WHARTON 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
0991-00	HADDON TOWNSHIP
0992-00	HAMILTON TOWNSHIP
0993-00	HARDING TOWNSHIP
0994-00	HILLSIDE TOWNSHIP
0995-00	INDEPENDENCE TOWNSHIP
0996-00	LAKEWOOD 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
1004-00	NORTH BERGEN TWP
1005-00	PARSIPPANY TROY HILLS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1008-00	EDISON TOWNSHIP
1009-00	ROCHELLE PARK TOWNSHIP
1010-00	ROCKAWAY TOWNSHIP
1011-00	SOUTH HACKENSACK TOWNSHIP
1012-00	SPRINGFIELD TOWNSHIP
1013-00	TEANECK TOWNSHIP
1014-00	UNION TOWNSHIP
1015-00	WASHINGTON TOWNSHIP
1016-00	WEEHAWKEN TOWNSHIP

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
1174-00	GUTTENBERG TOWN HOUSING AUTH
1175-00	HACKENSACK CITY HOUSING AUTH
1176-00	IRVINGTON TOWN HOUSING AUTH(N
1177-00	MORRISTOWN TOWN HOUSING AUTHOR
1178-00	PASSAIC CITY HOUSING AUTHORITY
1179-00	PHILLIPSBURG TOWN HOUS AUTH
1180-00	PLAINFIELD CITY HOUSING AUTH
1181-00	SOUTH AMBOY CITY HOUSING AUTHO
1182-00	WOODBIDGE TOWNSHIP HOUSING AU
1183-00	DELANCO TWP SEWERAGE AUTHORITY
1185-00	EWING LAWRENCE SEWERAGE AUTHOR
1186-00	LAMBERTVILLE CITY SEWERAGE AUT
1190-00	PENNSAUKEN TOWNSHIP SEWERAGE A
1196-00	ELIZABETH CITY PARKING AUTHORI
1198-00	NEW BRUNSWICK CITY PARKING AUT
1200-00	PATERSON CITY PARKING AUTH
1201-00	ASBURY PARK 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 AUT
1209-00	ORANGE CITY HOUSING AUTHORITY
1210-00	TRENTON CITY HOUSING AUTH
1212-00	BEVERLY SEWERAGE AUTHORITY
1214-00	LINDEN ROSELLE SEWERAGE AUTHOR
1216-00	RAHWAY VALLEY SEWERAGE AUTHORI
1218-00	PASSAIC VALLEY WATER COMM
1221-00	MONMOUTH COUNTY REGIONAL HEALT
1223-00	NORTH JERSEY DIST WATER SUPPLY
1240-00	OCEAN COUNTY MOSQUITO EXTM COM
1251-00	ESSEX & UNION JOINT MEETING
1251-01	ESSEX & UNION JOINT MEETING
1260-00	JERSEY CITY MUNICIPAL UTIL AUT
1261-00	LONG BRANCH CITY SEWERAGE AUTH
1263-00	NORTHWEST BERGEN COUNTY UTIL A
1264-00	MOORESTOWN TOWNSHIP FIRE DIST
1265-00	NEPTUNE TOWNSHIP FIRE DIST #2
1266-00	TOWACO FIRE DISTRICT 2
1303-00	HAMILTON TOWNSHIP FIRE COMM DI
1304-00	HAMILTON TOWNSHIP FIRE COMM DI
1307-00	MOORESTOWN TWP FIRE COMM DIST
1309-00	PENNS GROVE SEWERAGE AUTHORITY
1310-00	EDISON TOWNSHIP HOUSING AUTH
1316-00	BEACH HAVEN BOROUGH SEWERAGE A
1326-00	FRANKLIN TOWNSHIP SEW AUTH
1335-00	WILLINGBORO TOWNSHIP MUNICIPAL

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
1339-00	WRIGHTSTOWN BOROUGH MUN UTIL A
1344-00	HIGHTSTOWN BOROUGH HOUSING AUT
1349-00	SOMERSET RARITAN VALLEY SEW AU
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
1363-00	BRIDGETON CITY HOUSING AUTH
1366-00	DELTRAN TOWNSHIP SEWERAGE AUTH
1369-00	HANOVER TOWNSHIP SEW AUTH
1376-00	PRINCETON JOINT PUBLIC LIBRARY
1378-00	MONROE TOWNSHIP MUNICIPAL UTIL
1381-00	NEPTUNE TOWNSHIP HOUSING AUTHO
1382-00	ENGLEWOOD CITY HOUSING AUTH
1388-00	BOONTON TOWN HOUSING AUTHORITY
1396-00	HAMILTON TOWNSHIP FIRE COMM DI
1398-00	DEPTFORD TWP MUA
1400-00	CARTERET BOROUGH HOUSING AUTH
1401-00	LAKEWOOD TOWNSHIP HOUSING 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 DI
1439-00	GLOUCESTER TWP M U A
1443-00	WEST MILFORD TOWNSHIP MUN UTIL
1450-00	KEANSBURG BORO HOUSING AUTH
1451-00	POMPTON LAKES BOROUGH MUA
1457-00	JACKSON TOWNSHIP MUNICIPAL UTI
1460-00	VINELAND CITY HOUSING AUTHORIT
1463-00	CAPE MAY CITY HOUSING AUTH
1466-00	HACKETTSTOWN TOWN MUN UTIL AUT
1467-00	BERKELEY TOWNSHIP SEWERAGE AUT
1469-00	WOODBIDGE TOWNSHIP FIRE DIST
1470-00	HADDON TOWNSHIP HOUSING AUTH
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH
1479-00	ATLANTIC COUNTY IMPROVEMENT AU
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST
1489-00	WASHINGTON TOWNSHIP MUN UTIL A
1494-00	MIDDLETOWN TOWNSHIP SEWERAGE A
1500-00	ESSEX REGIONAL HEALTH COMMISSI
1501-00	HAMILTON TOWNSHIP MUN UTIL AUT
1502-00	NEW JERSEY HOUSING/MORTGAGE FI
1503-00	BRICK TOWNSHIP HOUSING AUTHORI
1504-00	NEW JERSEY EDUCATIONAL FACILIT
1505-00	LINDEN CITY HOUSING AUTHORITY
1513-00	CLIFFSIDE PARK BOROUGH HOUSING
1516-00	NEW JERSEY ASSOCIATION OF COUN
1525-00	TWO RIVER WATER RECLAMATION AU

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
1526-00	GLOUCESTER COUNTY UTILITIES AU
1527-00	MERCER COUNTY IMPROVEMENT AUTH
1530-00	SOUTH JERSEY PORT CORPORATION
1534-00	HAMILTON TOWNSHIP FIRE COMM DI
1540-00	BUENA BOROUGH MUN UTIL AUTH
1542-00	BAYSHORE REGIONAL SEWERAGE AUT
1545-00	MIDDLE BROOK REGIONAL HEALTH C
1553-00	EDGEWATER BOROUGH HOUSING AUTH
1556-00	HAMILTON TOWNSHIP FIRE COMM DI
1560-00	WILDWOOD CITY HOUSING AUTH
1561-00	FREEHOLD BOROUGH HOUSING AUTH
1562-00	WOODBIDGE TOWNSHIP FIRE DIST
1565-00	ATLANTIC COUNTY BOARD OF WELFA
1565-01	ATLANTIC CO BD OF WELFARE WORK
1565-02	ATLANTIC CO BD OF WELFARE YOUT
1566-00	BERGEN COUNTY BD OF SOC SERV
1567-00	BURLINGTON COUNTY BD OF SOC SE
1571-00	GLOUCESTER COUNTY BD OF SOC SE
1573-00	MERCER COUNTY BOARD OF SOC SER
1577-00	OCEAN COUNTY BOARD OF SOCIAL S
1579-00	SALEM COUNTY BOARD OF SOC SERV
1580-00	SOMERSET COUNTY BOARD OF SOC S
1582-00	UNION COUNTY BOARD OF SOC SERV
1585-00	SOUTH MONMOUTH REGIONAL SEWERA
1589-00	LOWER TOWNSHIP MUNICIPAL UTIL
1591-00	HUDSON REGIONAL HEALTH COMM
1595-00	RARITAN TOWNSHIP MUNICIPAL UTI
1597-00	OCEAN COUNTY UTILITIES AUTHORI
1598-00	MARLBORO TOWNSHIP MUNICIPAL UT
1599-00	NEW JERSEY SPORTS & EXPOSITION
1599-01	NJ SPORTS & EXPOSITION AUTHORI
1601-00	ROCKAWAY VALLEY SEWERAGE AUTH
1608-00	MONMOUTH COUNTY BAYSHORE OUTFA
1616-00	NEW JERSEY HEALTH CARE FAC FIN
1619-00	MIDDLETOWN TOWNSHIP HOUSING AU
1621-00	WESTERN MONMOUTH UTILITIES AUT
1625-00	WEEHAWKEN TOWNSHIP HOUSING AUT
1627-00	LITTLE EGG HARBOR TWP MUN UTIL
1628-00	NEPTUNE TOWNSHIP SEWERAGE AUTH
1629-00	PEMBERTON TOWNSHIP MUNICIPAL U
1630-00	JACKSON TOWNSHIP FIRE DISTRICT
1631-00	CAMDEN COUNTY MUN UTIL AUTH
1633-00	HILLSBOROUGH TOWNSHIP MUN UTIL
1635-00	WEST WINDSOR TOWNSHIP PARKING
1636-00	ATLANTIC COUNTY UTIL AUTHORITY
1644-00	NEW JERSEY ECONOMIC DEVELOPMEN
1645-00	LACEY TOWNSHIP MUNICIPAL UTIL
1648-00	CUMBERLAND COUNTY UTILITIES AU

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
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
1659-00	CUMBERLAND-SALEM CONSERVATION
1660-00	FREEHOLD SOIL CONSERVATION DIS
1661-00	WARREN COUNTY SOIL CONSERVATIO
1663-00	GLOUCESTER TOWNSHIP FIRE COMM
1670-00	BURLINGTON COUNTY SOIL CONS DI
1671-00	HUNTERDON COUNTY SOIL CONSERVA
1673-00	CHESTER BOROUGH/TWP JT FR PUB
1674-00	CAPE-ATLANTIC SOIL CONSERV DIS
1676-00	WASHINGTON TWP BD OF FIRE COMM
1680-00	MERCER COUNTY SOIL CONSERVATIO
1682-00	GLOUCESTER TWP FIRE COMM DST 4
1686-00	GLOUCESTER COUNTY SOIL CONSERV
1687-00	SOUTHEAST MORRIS COUNTY MUN UT
1694-00	READINGTON LEBANON SEWERAGE AU
1701-00	ABERDEEN TOWNSHIP FIRE DISTRIC
1702-00	CHERRY HILL TWP FIRE DIST 13
1709-00	BUENA BOROUGH HOUSING AUTHORIT
1715-00	GLOUCESTER TOWNSHIP FIRE COMM
1717-00	BORDENTOWN TOWNSHIP FIRE DIST
1718-00	CAMDEN CITY PARKING AUTH
1719-00	SUSSEX COUNTY MUNICIPAL UTIL A
1727-00	MADISON BORO HOUSING AUTHORITY
1728-00	PINELANDS COMMISSION
1729-00	WARREN CO MOSQ EXTERM COMM
1730-00	ATLANTIC CITY MUN UTIL AUTH
1733-00	NJ TRANSIT CORPORATION
1734-00	HANOVER TWP FIRE DIST 2
1737-00	MANTUA TOWNSHIP MUNICIPAL UTIL
1739-00	SOUTH ORANGE VILLAGE PARKING A
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
1744-00	DEPTFORD TWP FIRE DISTRICT
1755-00	NEW JERSEY WATER SUPPLY AUTHOR
1756-00	JACKSON TWP BD OF FIRE DIST 2
1757-00	HANOVER TWP FIRE COMM #3
1759-00	HUDSON-ESSEX-PASSAIC SOIL CON
1775-00	OCEAN TOWNSHIP FIRE DIST #2
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIS
1778-00	CAMDEN CO IMPROVEMENT AUTHORIT
1779-00	CINNAMINSON TWP FIRE DIST #1
1781-00	SAYREVILLE HOUSING AUTHORITY

Plan Provisions (continued)

June 30, 2018 Local Government Employers

Employer Group	Employer Name
1787-00	BORDENTOWN SEWERAGE AUTHORITY
1793-00	BRICK TOWNSHIP JOINT FIRE COMM
1794-00	HUDSON COUNTY IMPROVEMENT AUTH
1795-00	BORDENTOWN TOWNSHIP FIRE DIST
1800-00	OLD BRIDGE TOWNSHIP FIRE DIST
1801-00	MIDDLESEX COUNTY MUN JOINT INS
1804-00	MONROE TWP FIRE DISTRICT 2
1807-00	LAKEWOOD TWP FIRE DISTRICT 1
1809-00	WARREN CO POLLUTION CONTROL
1814-00	OCEAN TOWNSHIP FIRE DIST #1
1815-00	HAMILTON TOWNSHIP FIRE COMM DI
1817-00	CAMDEN CO HEALTH SERVICES CTR
1818-00	HOWELL TOWNSHIP FIRE DIST #3
1834-00	GLOUCESTER TOWNSHIP FIRE COMM
1835-00	CAMDEN CO POLLUTION CONTROL FI
1837-00	WINSLOW TOWNSHIP FIRE DIST #1
1838-00	MONROE TWP FIRE DISTRICT #3
1842-00	NORTH HUDSON SEWERAGE AUTHORIT
1847-00	BERKELEY TOWNSHIP MUN UTIL AUT
1853-00	PLAINSBORO TOWNSHIP FIRE DIST
1865-00	PLAINFIELD AREA SEWERAGE AUTHO
1875-00	NEW JERSEY REDEVELOPMENT AUTHO
1900-00	BERGEN COUNTY IMPROVEMENT AUTH
1906-00	NORTH HUDSON REGIONAL FIRE & R
1919-00	BAYONNE CITY MUNICIPAL UTILITI
8001-00	COMPENSATION RATING & INSPEC.
8006-00	DELAWARE RIVER BASIN COMMISSIO
8012-00	NEW JERSEY SCHOOLS DEVELOPMENT
8016-00	KEARNY TOWN MUNICIPAL UTIL AUT
8018-00	NEPTUNE TOWNSHIP FIRE DIST # 1
8023-00	WOODBIDGE TWP FIRE DIST (FORD
8064-00	OLD BRIDGE TWP FIRE DISTRICT 4
8072-00	SECAUCUS TOWN MUNI UTIL AUTH
8073-00	SOUTH JERSEY TRANS AUTHORITY
8078-00	WALL TWONSHIP FIRE DIST 3
8082-00	LINDENWOLD TWP FIRE DIST 1
8099-00	SECAUCUS HOUSING AUTHORITY
8140-00	PRINCETON
8140-01	PRINCETON RETIRED CH48

Plan Provisions (continued)

The following Local Government employers are included in the valuation as of June 30, 2017:

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0002-00	BAYONNE CITY HOUSING AUTH
0004-00	BLAIRSTOWN TOWNSHIP
0006-00	BURLINGTON CITY HOUSING AUTHOR
0008-00	CHATHAM TOWNSHIP
0009-00	CHESTERFIELD TOWNSHIP
0011-00	ELIZABETH CITY HOUSING AUTHORI
0012-00	GUTTENBERG TOWN
0013-00	HAMILTON TOWNSHIP
0015-00	HANOVER TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0017-00	HOLLAND TOWNSHIP
0018-00	HOPEWELL TOWNSHIP
0019-00	JEFFERSON TOWNSHIP
0020-00	MANCHESTER TOWNSHIP
0021-00	MAURICE RIVER TOWNSHIP
0024-00	MONROE TOWNSHIP
0025-00	MOORESTOWN TOWNSHIP
0026-00	NEW JERSEY ST LEAGUE OF MUNICI
0027-00	PASSAIC VALLEY SEWERAGE COMM
0028-00	PEMBERTON TOWNSHIP
0029-00	PERTH AMBOY CITY HOUS AUTH
0031-00	PRINCETON HOUSING AUTHORITY
0033-00	RIVERSIDE TOWNSHIP
0035-00	WEST NEW YORK HOUSING AUTHORIT
0036-00	WYCKOFF TOWNSHIP
0036-01	WYCKOFF TOWNSHIP FREE PUBLIC L
0037-00	COLTS NECK TOWNSHIP
0038-00	AVALON BOROUGH
0040-00	CAPE MAY CITY
0041-00	CEDAR GROVE TOWNSHIP
0042-00	FLORENCE TOWNSHIP
0045-00	HAMMONTON TOWN
0045-01	HAMMONTON TOWN
0046-00	HIGH BRIDGE BOROUGH
0047-00	HUNTERDON COUNTY
0049-00	MONTGOMERY TOWNSHIP
0050-00	MOUNT EPHRAIM BOROUGH
0054-00	WEST AMWELL TOWNSHIP
0055-00	WESTVILLE BOROUGH
0056-00	CAPE MAY COUNTY BRIDGE COMM
0057-00	CLINTON TOWN
0059-00	LYNDHURST TOWNSHIP
0060-00	RAHWAY CITY HOUSING AUTHORITY
0061-00	ANDOVER TOWNSHIP
0063-00	BEDMINSTER TOWNSHIP
0064-00	BETHLEHEM TOWNSHIP

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0065-00	BOUND BROOK BOROUGH
0066-00	BUENA BOROUGH
0068-00	FLEMINGTON BOROUGH
0070-00	GARFIELD CITY HOUSING AUTH
0071-00	HAWTHORNE BOROUGH
0072-00	MILFORD BOROUGH
0073-00	NATIONAL PARK BOROUGH
0074-00	PATERSON CITY HOUSING AUTHORIT
0075-00	PENNSAUKEN TOWNSHIP
0077-00	SEA ISLE CITY
0078-00	SPARTA TOWNSHIP
0079-00	TEWKSBURY TOWNSHIP
0080-00	WOODSTOWN BOROUGH
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
0095-00	LUMBERTON TOWNSHIP
0096-00	HALEDON BOROUGH
0097-00	UPPER DEERFIELD TOWNSHIP
0098-00	RARITAN BOROUGH
0099-00	MAPLE SHADE TOWNSHIP
0101-00	SOUTH BOUND BROOK BOROUGH
0102-00	HAMILTON TOWNSHIP FIRE COMM DI
0103-00	WOODBRIIDGE TOWNSHIP
0104-00	MARLBORO TOWNSHIP
0105-00	HOLMDEL TOWNSHIP
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0116-00	SOUTH TOMS RIVER BOROUGH
0118-00	ALLENTOWN BOROUGH
0119-00	WOODBURY HEIGHTS BOROUGH
0121-00	MENDHAM TOWNSHIP
0131-00	CLINTON TOWNSHIP
0132-00	EGG HARBOR TOWNSHIP
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH
0135-00	BERLIN BOROUGH

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0136-00	STILLWATER TOWNSHIP
0139-00	GLEN ROCK BOROUGH
0140-00	SUSSEX BOROUGH
0143-00	HADDON HEIGHTS BOROUGH
0161-00	LAMBERTVILLE CITY
0162-00	WOODBINE BOROUGH
0164-00	DELAWARE TOWNSHIP
0166-00	CLEMENTON BOROUGH
0167-00	STAFFORD TOWNSHIP
0171-00	CHERRY HILL TOWNSHIP
0172-00	MOUNT OLIVE TOWNSHIP
0174-00	FAR HILLS BOROUGH
0175-00	HAMPTON TOWNSHIP
0177-00	EAST RUTHERFORD BOROUGH
0178-00	POHATCONG TOWNSHIP
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0184-00	PEQUANNOCK TOWNSHIP
0187-00	BELVIDERE TOWN
0188-00	PEAPACK GLADSTONE BOROUGH
0194-00	PROSPECT PARK BOROUGH
0195-00	BEACH HAVEN BOROUGH
0200-00	ATLANTIC HIGHLANDS BOROUGH
0201-00	VERONA TOWNSHIP
0204-00	OGDENSBURG BOROUGH
0205-00	SWEDESBORO BOROUGH
0206-00	EAST BRUNSWICK TOWNSHIP
0207-00	CAMDEN COUNTY
0208-00	OCEAN CITY
0209-00	WENONAH BOROUGH
0210-00	HIGHLAND PARK BOROUGH
0211-00	ALPINE BOROUGH
0212-00	OAKLYN BOROUGH
0213-00	RUTHERFORD BOROUGH
0214-00	MATAWAN BOROUGH
0215-00	BERNARDSVILLE BOROUGH
0217-00	BARNEGAT LIGHT BOROUGH
0219-00	SADDLE RIVER 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
0250-00	HADDON TOWNSHIP FIRE COMM DIST
0251-00	SOMERS POINT CITY
0253-00	LODI BOROUGH HOUSING AUTHORITY

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
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	DELRAN TOWNSHIP
0277-00	SANDYSTON TOWNSHIP
0278-00	UPPER FREEHOLD TOWNSHIP
0279-00	BRANCBURG TOWNSHIP
0280-00	HARDYSTON TOWNSHIP
0281-00	WHITE TOWNSHIP
0282-00	EAST WINDSOR TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0287-00	METUCHEN BOROUGH
0300-00	TRENTON CITY PARKING AUTHORITY
0302-00	CLIFTON CITY
0314-00	UNION BEACH BOROUGH
0319-00	READINGTON TOWNSHIP
0320-00	MOUNT HOLLY TOWNSHIP
0321-00	TETERBORO BOROUGH
0323-00	TOTOWA BOROUGH
0328-00	BLOOMINGDALE BOROUGH
0329-00	WALL TOWNSHIP
0331-00	SOUTH RIVER BOROUGH
0336-00	CAMDEN CITY
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP
0340-00	NEW JERSEY SCHOOL BOARDS ASSOC
0342-00	BORDENTOWN TWP
0343-00	WEST LONG BRANCH BOROUGH
0344-00	UNION CITY HOUSING AUTH
0345-00	FRANKFORD TOWNSHIP
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
0355-00	ESTELL MANOR CITY
0356-00	NEWARK CITY
0358-00	SOUTH AMBOY CITY
0359-00	TRENTON CITY
0359-01	TRENTON CITY LIBRARY
0360-01	JERSEY CITY (POLICE)

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0360-02	JERSEY CITY (FIRE)
0360-04	JERSEY CITY (GENERAL ACCOUNTS)
0361-00	MARGATE CITY
0362-00	ALLENDALE BOROUGH
0365-00	AUDUBON PARK BOROUGH
0366-00	BEACHWOOD BOROUGH
0369-00	BRANCHVILLE BOROUGH
0370-00	BROOKLAWN BOROUGH
0372-00	CHESILHURST BOROUGH
0373-00	CHESTER BOROUGH
0374-00	CLOSTER BOROUGH
0375-00	DUNELLEN BOROUGH
0376-00	EAST NEWARK BOROUGH
0378-00	EMERSON BOROUGH
0379-00	ENGLEWOOD CLIFFS BOROUGH
0380-00	FAIR HAVEN BOROUGH
0384-00	FRANKLIN LAKES 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
0395-00	HOPATCONG BOROUGH
0396-00	INTERLAKEN BOROUGH
0398-00	JAMESBURG BOROUGH
0399-00	KINNELON BOROUGH
0400-00	LAKEHURST BOROUGH
0401-00	LAWNSIDE BOROUGH
0403-00	LINDENWOLD BOROUGH
0405-00	MAGNOLIA BOROUGH
0406-00	MEDFORD LAKES BOROUGH
0408-00	MILLTOWN BOROUGH
0409-00	MONTVALE BOROUGH
0411-00	NEPTUNE CITY BOROUGH
0412-00	NEWFIELD BOROUGH
0413-00	TINTON FALLS BOROUGH
0414-00	NORTH CALDWELL TOWNSHIP
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0417-00	OLD TAPPAN BOROUGH
0418-00	PARAMUS BOROUGH
0418-01	PARAMUS BOROUGH POLICE DEPARTM
0419-00	PEMBERTON BOROUGH
0420-00	PENNS GROVE BOROUGH
0421-00	PINE VALLEY BOROUGH

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0422-00	RINGWOOD BOROUGH
0423-00	RIVERDALE BOROUGH
0424-00	RIVERTON BOROUGH
0428-00	ROSELAND BOROUGH
0430-00	SHIP BOTTOM BOROUGH
0431-00	SHREWSBURY BOROUGH
0432-00	SOMERDALE BOROUGH
0433-00	SOUTH PLAINFIELD BOROUGH
0434-00	SPOTSWOOD BOROUGH
0435-00	STANHOPE BOROUGH
0437-00	STRATFORD BOROUGH
0441-00	WALDWICK BOROUGH
0443-00	WATCHUNG BOROUGH
0444-00	WEST CAPE MAY BOROUGH
0445-00	WEST PATERSON BOROUGH
0446-00	WEST WILDWOOD BOROUGH
0447-00	WOODCLIFF LAKE BOROUGH
0449-00	DEMAREST BOROUGH
0450-00	ENGLISHTOWN BOROUGH
0451-00	HARVEY CEDARS BOROUGH
0452-00	UPPER SADDLE RIVER BOROUGH
0453-00	ALEXANDRIA TOWNSHIP
0457-00	BERNARDS TOWNSHIP
0458-00	BERLIN TOWNSHIP
0459-00	BOONTON TOWNSHIP
0460-00	BRICK TOWNSHIP
0462-00	BURLINGTON 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
0471-00	TOMS RIVER TOWNSHIP
0473-00	EAGLESWOOD TOWNSHIP
0474-00	EASTAMPTON TOWNSHIP
0475-00	EAST GREENWICH TOWNSHIP
0476-00	EAST HANOVER TOWNSHIP
0477-00	EDGEWATER PARK TOWNSHIP
0478-00	ELK TOWNSHIP
0480-00	EVESHAM TOWNSHIP
0482-00	FRANKLIN TOWNSHIP
0483-00	FRANKLIN TOWNSHIP
0486-00	GALLOWAY TOWNSHIP
0487-00	GREEN TOWNSHIP
0488-00	GREEN BROOK TOWNSHIP

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0491-00	GREENWICH TOWNSHIP
0492-00	HAINESPORT TOWNSHIP
0494-00	HARRISON TOWNSHIP
0496-00	HOPEWELL TOWNSHIP
0497-00	JACKSON TOWNSHIP
0498-00	KNOWLTON TOWNSHIP
0499-00	LACEY TOWNSHIP
0500-00	LAWRENCE TOWNSHIP
0501-00	LEBANON TOWNSHIP
0502-00	LIBERTY TOWNSHIP
0503-00	LITTLE EGG HARBOR TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0506-00	LOWER ALLOWAYS CREEK TOWNSHIP
0508-00	OLD BRIDGE TOWNSHIP
0510-00	MANALAPAN 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
0526-00	OCEAN TOWNSHIP
0528-00	OXFORD TOWNSHIP
0530-00	PILESGROVE TOWNSHIP
0532-00	PLAINSBORO TOWNSHIP
0533-00	PLUMSTED TOWNSHIP
0537-00	HAZLET TOWNSHIP
0538-00	RIVER VALE TOWNSHIP
0539-00	ROXBURY TOWNSHIP
0541-00	SHAMONG TOWNSHIP
0543-00	SOUTHAMPTON TOWNSHIP
0544-00	SOUTH BRUNSWICK 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
0558-00	WASHINGTON TOWNSHIP
0559-00	WATERFORD TOWNSHIP
0560-00	WESTAMPTON TOWNSHIP

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0562-00	WEYMOUTH TOWNSHIP
0563-00	WILLINGBORO TOWNSHIP
0565-00	WOODLAND TOWNSHIP
0566-00	WOOLWICH TOWNSHIP
0567-00	WASHINGTON TOWNSHIP
0835-00	ATLANTIC COUNTY
0835-01	ATLANTIC COUNTY LIBRARY
0835-02	ATLANTIC COUNTY PUBLIC HEALTH
0836-00	BERGEN COUNTY
0837-00	BURLINGTON COUNTY
0838-00	CAPE MAY COUNTY
0839-00	CUMBERLAND COUNTY
0840-00	GLOUCESTER COUNTY
0841-00	MIDDLESEX COUNTY
0842-00	MONMOUTH COUNTY
0843-00	MORRIS COUNTY
0844-00	OCEAN COUNTY
0844-01	OCEAN COUNTY LIBRARY
0844-07	OCEAN COUNTY PIC
0845-00	SALEM COUNTY
0846-00	SOMERSET COUNTY
0847-00	SUSSEX COUNTY
0848-00	UNION COUNTY
0849-00	WARREN CO BD OF CHOSEN FRHLDRS
0850-00	ABSECON CITY
0851-00	ASBURY PARK CITY
0852-00	ATLANTIC CITY
0852-01	ATLANTIC CITY ERI
0852-02	ATLANTIC CITY PFRS
0853-00	BAYONNE CITY
0854-00	BEVERLY CITY
0855-00	BRIDGETON CITY
0856-00	BRIGANTINE CITY
0857-00	BURLINGTON CITY
0858-00	EAST ORANGE CITY
0859-00	EGG HARBOR CITY
0860-00	ELIZABETH CITY
0860-01	ELIZABETH CITY FREE PUBLIC LIB
0861-00	ENGLEWOOD CITY
0862-00	GARFIELD CITY
0863-00	GLOUCESTER CITY
0866-00	LINDEN CITY
0867-00	LONG BRANCH CITY
0868-00	MILLVILLE CITY
0869-00	NEW BRUNSWICK CITY
0870-00	NORTHFIELD CITY
0871-00	NORTH WILDWOOD CITY
0871-01	NORTH WILDWOOD CITY

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0872-00	ORANGE CITY
0873-00	PASSAIC CITY
0873-01	PASSAIC CITY PUBLIC LIBRARY
0874-00	PERTH AMBOY CITY
0875-00	PLAINFIELD CITY
0876-00	RAHWAY CITY
0877-00	SALEM CITY
0877-01	SALEM CITY FREE PUBLIC LIBRARY
0878-00	SUMMIT CITY
0879-00	UNION CITY
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0882-00	WILDWOOD CITY
0883-00	WOODBURY CITY
0884-00	RIDGEFIELD PARK VILLAGE
0885-00	RIDGEWOOD VILLAGE
0885-01	RIDGEWOOD PUBLIC LIBRARY
0886-00	SOUTH ORANGE VILLAGE
0887-00	BLOOMFIELD TOWNSHIP
0888-00	BOONTON TOWN
0889-00	DOVER TOWN
0890-00	HACKETTSTOWN TOWN
0891-00	HARRISON TOWN
0892-00	IRVINGTON TOWN
0893-00	KEARNY TOWN
0894-00	MONTCLAIR TOWNSHIP
0894-02	MONTCLAIR TOWNSHIP POLICE & FI
0895-00	MORRISTOWN TOWN
0896-00	NUTLEY TOWN
0897-00	PHILLIPSBURG TOWN
0898-00	SECAUCUS TOWN
0899-00	WESTFIELD TOWN
0900-00	WEST NEW YORK TOWN
0901-00	WEST ORANGE TOWNSHIP
0902-00	BELLEVILLE TOWNSHIP
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
0909-00	BRIELLE BOROUGH
0910-00	BUTLER BOROUGH
0911-00	CALDWELL BOROUGH
0912-00	CARTERET BOROUGH
0913-00	CHATHAM BOROUGH
0914-00	CLIFFSIDE PARK BOROUGH

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0915-00	COLLINGSWOOD BOROUGH
0916-00	DEAL BOROUGH
0917-00	DUMONT BOROUGH
0918-00	ELMWOOD PARK BOROUGH
0919-00	EATONTOWN BOROUGH
0920-00	EDGEWATER BOROUGH
0921-00	ESSEX FELLS BOROUGH
0922-00	FAIR LAWN BOROUGH
0923-00	FAIRVIEW BOROUGH
0924-00	FLORHAM PARK BOROUGH
0925-00	FORT LEE 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
0941-02	MANVILLE BORO DEP OF PUBLIC WO
0942-00	MERCHANTVILLE BOROUGH
0943-00	MIDDLESEX BOROUGH
0944-00	MONMOUTH BEACH BOROUGH
0945-00	MORRIS PLAINS BOROUGH
0946-00	MOUNTAIN LAKES BOROUGH
0947-00	MOUNTAINSIDE BOROUGH
0948-00	NEW MILFORD BOROUGH
0949-00	NEW PROVIDENCE BOROUGH
0950-00	NORTH ARLINGTON BOROUGH
0951-00	NORTH PLAINFIELD BOROUGH
0952-00	OCEAN GATE BOROUGH
0953-00	ORADELL BOROUGH
0954-00	PALISADES PARK BOROUGH
0955-00	PARK RIDGE 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

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
0966-00	ROSELLE PARK BOROUGH
0967-00	RUMSON BOROUGH
0968-00	SAYREVILLE 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
0976-00	WASHINGTON BOROUGH
0977-00	WEST CALDWELL BOROUGH
0978-00	WESTWOOD BOROUGH
0979-00	WHARTON 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
0991-00	HADDON TOWNSHIP
0992-00	HAMILTON TOWNSHIP
0993-00	HARDING TOWNSHIP
0994-00	HILLSIDE TOWNSHIP
0995-00	INDEPENDENCE TOWNSHIP
0996-00	LAKEWOOD 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
1004-00	NORTH BERGEN TWP
1005-00	PARSIPPANY TROY HILLS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1008-00	EDISON TOWNSHIP
1009-00	ROCHELLE PARK TOWNSHIP
1010-00	ROCKAWAY TOWNSHIP
1011-00	SOUTH HACKENSACK TOWNSHIP
1012-00	SPRINGFIELD TOWNSHIP
1013-00	TEANECK TOWNSHIP
1014-00	UNION TOWNSHIP
1015-00	WASHINGTON TOWNSHIP
1016-00	WEEHAWKEN TOWNSHIP

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
1174-00	GUTTENBERG TOWN HOUSING AUTH
1175-00	HACKENSACK CITY HOUSING AUTH
1176-00	IRVINGTON TOWN HOUSING AUTH(N
1177-00	MORRISTOWN TOWN HOUSING AUTHOR
1178-00	PASSAIC CITY HOUSING AUTHORITY
1179-00	PHILLIPSBURG TOWN HOUS AUTH
1180-00	PLAINFIELD CITY HOUSING AUTH
1181-00	SOUTH AMBOY CITY HOUSING AUTHO
1182-00	WOODBIDGE TOWNSHIP HOUSING AU
1183-00	DELANCO TWP SEWERAGE AUTHORITY
1185-00	EWING LAWRENCE SEWERAGE AUTHOR
1186-00	LAMBERTVILLE CITY SEWERAGE AUT
1190-00	PENNSAUKEN TOWNSHIP SEWERAGE A
1196-00	ELIZABETH CITY PARKING AUTHORI
1198-00	NEW BRUNSWICK CITY PARKING AUT
1200-00	PATERSON CITY PARKING AUTH
1201-00	ASBURY PARK 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 AUT
1209-00	ORANGE CITY HOUSING AUTHORITY
1210-00	TRENTON CITY HOUSING AUTH
1212-00	BEVERLY SEWERAGE AUTHORITY
1214-00	LINDEN ROSELLE SEWERAGE AUTHOR
1216-00	RAHWAY VALLEY SEWERAGE AUTHORI
1218-00	PASSAIC VALLEY WATER COMM
1221-00	MONMOUTH COUNTY REGIONAL HEALT
1223-00	NORTH JERSEY DIST WATER SUPPLY
1240-00	OCEAN COUNTY MOSQUITO EXTM COM
1246-00	ESSEX COUNTY PARK COMMISSION
1251-00	ESSEX & UNION JOINT MEETING
1251-01	ESSEX & UNION JOINT MEETING
1260-00	JERSEY CITY MUNICIPAL UTIL AUT
1261-00	LONG BRANCH CITY SEWERAGE AUTH
1263-00	NORTHWEST BERGEN COUNTY UTIL A
1264-00	MOORESTOWN TOWNSHIP FIRE DIST
1265-00	NEPTUNE TOWNSHIP FIRE DIST #2
1266-00	TOWACO FIRE DISTRICT 2
1303-00	HAMILTON TOWNSHIP FIRE COMM DI
1304-00	HAMILTON TOWNSHIP FIRE COMM DI
1307-00	MOORESTOWN TWP FIRE COMM DIST
1309-00	PENNS GROVE SEWERAGE AUTHORITY
1310-00	EDISON TOWNSHIP HOUSING AUTH
1316-00	BEACH HAVEN BOROUGH SEWERAGE A
1326-00	FRANKLIN TOWNSHIP SEW AUTH

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
1335-00	WILLINGBORO TOWNSHIP MUNICIPAL
1339-00	WRIGHTSTOWN BOROUGH MUN UTIL A
1344-00	HIGHTSTOWN BOROUGH HOUSING AUT
1349-00	SOMERSET RARITAN VALLEY SEW AU
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
1363-00	BRIDGETON CITY HOUSING AUTH
1366-00	DELTRAN TOWNSHIP SEWERAGE AUTH
1369-00	HANOVER TOWNSHIP SEW AUTH
1376-00	PRINCETON JOINT PUBLIC LIBRARY
1378-00	MONROE TOWNSHIP MUNICIPAL UTIL
1381-00	NEPTUNE TOWNSHIP HOUSING AUTHO
1382-00	ENGLEWOOD CITY HOUSING AUTH
1388-00	BOONTON TOWN HOUSING AUTHORITY
1396-00	HAMILTON TOWNSHIP FIRE COMM DI
1398-00	DEPTFORD TWP MUA
1400-00	CARTERET BOROUGH HOUSING AUTH
1401-00	LAKEWOOD TOWNSHIP HOUSING AUTH
1414-00	PLEASANTVILLE CITY HOUSING AUT
1415-00	SALEM CITY HOUSING AUTHORITY
1416-00	MERCER COUNTY PARK COMMISSION
1425-00	BERKELEY TOWNSHIP HOUSING AUTH
1432-00	HAMILTON TOWNSHIP FIRE COMM DI
1439-00	GLOUCESTER TWP M U A
1443-00	WEST MILFORD TOWNSHIP MUN UTIL
1450-00	KEANSBURG BORO HOUSING AUTH
1451-00	POMPTON LAKES BOROUGH MUA
1457-00	JACKSON TOWNSHIP MUNICIPAL UTI
1460-00	VINELAND CITY HOUSING AUTHORIT
1463-00	CAPE MAY CITY HOUSING AUTH
1466-00	HACKETTSTOWN TOWN MUN UTIL AUT
1467-00	BERKELEY TOWNSHIP SEWERAGE AUT
1469-00	WOODBIDGE TOWNSHIP FIRE DIST
1470-00	HADDON TOWNSHIP HOUSING AUTH
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH
1479-00	ATLANTIC COUNTY IMPROVEMENT AU
1488-00	OLD BRIDGE TOWNSHIP FIRE DIST
1489-00	WASHINGTON TOWNSHIP MUN UTIL A
1494-00	MIDDLETOWN TOWNSHIP SEWERAGE A
1500-00	ESSEX REGIONAL HEALTH COMMISSI
1501-00	HAMILTON TOWNSHIP MUN UTIL AUT
1502-00	NEW JERSEY HOUSING/MORTGAGE FI
1503-00	BRICK TOWNSHIP HOUSING AUTHORI
1504-00	NEW JERSEY EDUCATIONAL FACILIT
1505-00	LINDEN CITY HOUSING AUTHORITY
1513-00	CLIFFSIDE PARK BOROUGH HOUSING

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
1516-00	NEW JERSEY ASSOCIATION OF COUN
1525-00	TWO RIVER WATER RECLAMATION AU
1526-00	GLOUCESTER COUNTY UTILITIES AU
1527-00	MERCER COUNTY IMPROVEMENT AUTH
1530-00	SOUTH JERSEY PORT CORPORATION
1534-00	HAMILTON TOWNSHIP FIRE COMM DI
1540-00	BUENA BOROUGH MUN UTIL AUTH
1542-00	BAYSHORE REGIONAL SEWERAGE AUT
1545-00	MIDDLE BROOK REGIONAL HEALTH C
1553-00	EDGEWATER BOROUGH HOUSING AUTH
1556-00	HAMILTON TOWNSHIP FIRE COMM DI
1560-00	WILDWOOD CITY HOUSING AUTH
1561-00	FREEHOLD BOROUGH HOUSING AUTH
1562-00	WOODBIDGE TOWNSHIP FIRE DIST
1565-00	ATLANTIC COUNTY BOARD OF WELFA
1565-01	ATLANTIC CO BD OF WELFARE WORK
1565-02	ATLANTIC CO BD OF WELFARE YOUT
1566-00	BERGEN COUNTY BD OF SOC SERV
1567-00	BURLINGTON COUNTY BD OF SOC SE
1571-00	GLOUCESTER COUNTY BD OF SOC SE
1573-00	MERCER COUNTY BOARD OF SOC SER
1577-00	OCEAN COUNTY BOARD OF SOCIAL S
1579-00	SALEM COUNTY BOARD OF SOC SERV
1580-00	SOMERSET COUNTY BOARD OF SOC S
1582-00	UNION COUNTY BOARD OF SOC SERV
1585-00	SOUTH MONMOUTH REGIONAL SEWERA
1589-00	LOWER TOWNSHIP MUNICIPAL UTIL
1591-00	HUDSON REGIONAL HEALTH COMM
1595-00	RARITAN TOWNSHIP MUNICIPAL UTI
1597-00	OCEAN COUNTY UTILITIES AUTHORI
1598-00	MARLBORO TOWNSHIP MUNICIPAL UT
1599-00	NEW JERSEY SPORTS & EXPOSITION
1599-01	NJ SPORTS & EXPOSITION AUTHORI
1601-00	ROCKAWAY VALLEY SEWERAGE AUTH
1608-00	MONMOUTH COUNTY BAYSHORE OUTFA
1616-00	NEW JERSEY HEALTH CARE FAC FIN
1619-00	MIDDLETOWN TOWNSHIP HOUSING AU
1621-00	WESTERN MONMOUTH UTILITIES AUT
1625-00	WEEHAWKEN TOWNSHIP HOUSING AUT
1627-00	LITTLE EGG HARBOR TWP MUN UTIL
1628-00	NEPTUNE TOWNSHIP SEWERAGE AUTH
1629-00	PEMBERTON TOWNSHIP MUNICIPAL U
1630-00	JACKSON TOWNSHIP FIRE DISTRICT
1631-00	CAMDEN COUNTY MUN UTIL AUTH
1633-00	HILLSBOROUGH TOWNSHIP MUN UTIL
1635-00	WEST WINDSOR TOWNSHIP PARKING
1636-00	ATLANTIC COUNTY UTIL AUTHORITY
1644-00	NEW JERSEY ECONOMIC DEVELOPMEN

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
1645-00	LACEY TOWNSHIP MUNICIPAL UTIL
1648-00	CUMBERLAND COUNTY UTILITIES AU
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
1659-00	CUMBERLAND-SALEM CONSERVATION
1660-00	FREEHOLD SOIL CONSERVATION DIS
1661-00	WARREN COUNTY SOIL CONSERVATIO
1663-00	GLOUCESTER TOWNSHIP FIRE COMM
1670-00	BURLINGTON COUNTY SOIL CONS DI
1671-00	HUNTERDON COUNTY SOIL CONSERVA
1673-00	CHESTER BOROUGH/TWP JT FR PUB
1674-00	CAPE-ATLANTIC SOIL CONSERV DIS
1676-00	WASHINGTON TWP BD OF FIRE COMM
1680-00	MERCER COUNTY SOIL CONSERVATIO
1682-00	GLOUCESTER TWP FIRE COMM DST 4
1686-00	GLOUCESTER COUNTY SOIL CONSERV
1687-00	SOUTHEAST MORRIS COUNTY MUN UT
1694-00	READINGTON LEBANON SEWERAGE AU
1701-00	ABERDEEN TOWNSHIP FIRE DISTRIC
1702-00	CHERRY HILL TWP FIRE DIST 13
1709-00	BUENA BOROUGH HOUSING AUTHORIT
1715-00	GLOUCESTER TOWNSHIP FIRE COMM
1717-00	BORDENTOWN TOWNSHIP FIRE DIST
1718-00	CAMDEN CITY PARKING AUTH
1719-00	SUSSEX COUNTY MUNICIPAL UTIL A
1727-00	MADISON BORO HOUSING AUTHORITY
1728-00	PINELANDS COMMISSION
1729-00	WARREN CO MOSQ EXTERM COMM
1730-00	ATLANTIC CITY MUN UTIL AUTH
1733-00	NJ TRANSIT CORPORATION
1734-00	HANOVER TWP FIRE DIST 2
1737-00	MANTUA TOWNSHIP MUNICIPAL UTIL
1739-00	SOUTH ORANGE VILLAGE PARKING A
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
1744-00	DEPTFORD TWP FIRE DISTRICT
1755-00	NEW JERSEY WATER SUPPLY AUTHOR
1756-00	JACKSON TWP BD OF FIRE DIST 2
1757-00	HANOVER TWP FIRE COMM #3
1759-00	HUDSON-ESSEX-PASSAIC SOIL CON
1775-00	OCEAN TOWNSHIP FIRE DIST #2
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIS
1778-00	CAMDEN CO IMPROVEMENT AUTHORIT

Plan Provisions (continued)

June 30, 2017 Local Government Employers

Employer Group	Employer Name
1779-00	CINNAMINSON TWP FIRE DIST #1
1781-00	SAYREVILLE HOUSING AUTHORITY
1787-00	BORDENTOWN SEWERAGE AUTHORITY
1793-00	BRICK TOWNSHIP JOINT FIRE COMM
1794-00	HUDSON COUNTY IMPROVEMENT AUTH
1795-00	BORDENTOWN TOWNSHIP FIRE DIST
1800-00	OLD BRIDGE TOWNSHIP FIRE DIST
1801-00	MIDDLESEX COUNTY MUN JOINT INS
1804-00	MONROE TWP FIRE DISTRICT 2
1809-00	WARREN CO POLLUTION CONTROL
1814-00	OCEAN TOWNSHIP FIRE DIST #1
1815-00	HAMILTON TOWNSHIP FIRE COMM DI
1817-00	CAMDEN CO HEALTH SERVICES CTR
1818-00	HOWELL TOWNSHIP FIRE DIST #3
1834-00	GLOUCESTER TOWNSHIP FIRE COMM
1835-00	CAMDEN CO POLLUTION CONTROL FI
1837-00	WINSLOW TOWNSHIP FIRE DIST #1
1838-00	MONROE TWP FIRE DISTRICT #3
1842-00	NORTH HUDSON SEWERAGE AUTHORIT
1847-00	BERKELEY TOWNSHIP MUN UTIL AUT
1853-00	PLAINSBORO TOWNSHIP FIRE DIST
1865-00	PLAINFIELD AREA SEWERAGE AUTHO
1875-00	NEW JERSEY REDEVELOPMENT AUTHO
1900-00	BERGEN COUNTY IMPROVEMENT AUTH
1906-00	NORTH HUDSON REGIONAL FIRE & R
1919-00	BAYONNE CITY MUNICIPAL UTILITI
8001-00	COMPENSATION RATING & INSPEC.
8006-00	DELAWARE RIVER BASIN COMMISSIO
8012-00	NEW JERSEY SCHOOLS DEVELOPMENT
8016-00	KEARNY TOWN MUNICIPAL UTIL AUT
8018-00	NEPTUNE TOWNSHIP FIRE DIST # 1
8023-00	WOODBIDGE TWP FIRE DIST (FORD
8072-00	SECAUCUS TOWN MUNI UTIL AUTH
8073-00	SOUTH JERSEY TRANS AUTHORITY
8082-00	LINDENWOLD TWP FIRE DIST 1
8099-00	SECAUCUS HOUSING AUTHORITY
8140-00	PRINCETON
8140-01	PRINCETON RETIRED CH48
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, 2018.

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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			
0008-00	CHATHAM TOWNSHIP			0%	0%		Y			
0012-00	GUTTENBERG TOWN		Y	0%	0%		Y			
0017-00	HOLLAND TOWNSHIP			0%	0%	Y	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			
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	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						N		548	
0060-00	RAHWAY CITY HOUSING AUTHORITY			0%	0%		Y			
0064-00	BETHLEHEM TOWNSHIP			0%	100%		N			
0070-00	GARFIELD CITY HOUSING AUTH		Y	0%	0%		Y			
0074-00	PATERSON CITY HOUSING AUTHORITY		Y	0%	0%		Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
0077-00	SEA ISLE CITY			0%	0%		Y			
0081-00	CLAYTON BOROUGH	Y	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	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			
0099-00	MAPLE SHADE TOWNSHIP			0%	0%	Y	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	Y			
0135-00	BERLIN BOROUGH			0%	0%		Y			
0136-00	STILLWATER TOWNSHIP			0%	0%	Y	Y			
0161-00	LAMBERTVILLE CITY			0%	0%		Y			
0162-00	WOODBINE BOROUGH			0%	0%	Y	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)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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	Y			
0205-00	SWEDESBORO BOROUGH			0%	100%		N			
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			
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			
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	DELTRAN TOWNSHIP						N		367.04	
0277-00	SANDYSTON TOWNSHIP			50%	100%		N			
0279-00	BRANCBURG TOWNSHIP			0%	100%		N			
0282-00	EAST WINDSOR TOWNSHIP		Y	0%	0%		Y			
0321-00	TETERBORO BOROUGH		Y	0%	0%	Y	Y			
0333-00	VERNON TOWNSHIP		Y	0%	0%		N			
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	Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
0356-00	NEWARK CITY			0%	0%		Y			
0358-00	SOUTH AMBOY CITY		Y	0%	0%		Y			
0362-00	ALLENDALE BOROUGH			0%	0%		Y			
0365-00	AUDUBON PARK BOROUGH			0%	0%	Y	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	Y			
0400-00	LAKEHURST BOROUGH		Y	0%	0%		Y			
0401-00	LAWNSIDE BOROUGH			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			0%	0%		Y			
0424-00	RIVERTON BOROUGH			0%	0%	Y	Y			
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			0%	0%	Y	Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
0446-00	WEST WILDWOOD BOROUGH			0%	0%		Y	65		
0447-00	WOODCLIFF LAKE BOROUGH			0%	0%		Y			
0453-00	ALEXANDRIA TOWNSHIP			0%	0%	Y	Y			
0463-00	CHESTER TOWNSHIP			0%	0%	Y	Y			
0464-00	CINNAMINSON TOWNSHIP			0%	0%		Y			180
0466-00	CRANBURY TOWNSHIP	Y		0%	0%		Y			
0467-00	DEERFIELD TOWNSHIP			0%	0%	Y	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	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			
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	Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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	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	Y			
0847-04	SUSSEX COUNTY SOCIAL SERVICES			0%	0%	Y	Y			
0849-00	WARREN CO BD OF CHOSEN FRHLDRS	Y		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		
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			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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	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			
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			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			
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			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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	Y			
0945-00	MORRIS PLAINS BOROUGH			0%	100%		N			
0946-00	MOUNTAIN LAKES BOROUGH			0%	0%	Y	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		
0969-00	SEA GIRT BOROUGH			0%	0%	Y	Y			
0971-00	SEASIDE PARK BOROUGH			0%	0%		Y	65		
0972-00	SOMERVILLE BOROUGH			0%	100%		N			
0973-00	SPRING LAKE BOROUGH			0%	0%	Y	Y			
0974-00	SPRING LAKE HEIGHTS BOROUGH			0%	0%		Y	65		
0975-00	TENAFLY BOROUGH			36%	36%		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			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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			
0995-00	INDEPENDENCE TOWNSHIP			0%	0%	Y	Y			
0997-00	LAWRENCE TOWNSHIP			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	Y			
1185-00	EWING LAWRENCE SEWERAGE AUTHORITY			0%	0%	Y	Y			
1186-00	LAMBERTVILLE CITY SEWERAGE AUTH	Y		0%	0%	Y	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			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
1218-00	PASSAIC VALLEY WATER COMM			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	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	Y			
1352-00	RAHWAY CITY PARKING AUTHORITY			0%	0%	Y	Y			
1355-00	HIGHLAND PARK BOROUGH HOUSING AUTH	Y		0%	0%		Y			
1363-00	BRIDGETON CITY HOUSING AUTH	Y		0%	0%		Y			
1366-00	DELRAN TOWNSHIP SEWERAGE AUTH			0%	0%	Y	Y			
1369-00	HANOVER TOWNSHIP SEW AUTH		Y	0%	0%		Y			
1376-00	PRINCETON JOINT PUBLIC LIBRARY			20%	20%		Y			
1382-00	ENGLEWOOD CITY HOUSING AUTH			0%	0%		Y			
1388-00	BOONTON TOWN HOUSING AUTHORITY	Y		0%	0%	Y	Y			
1398-00	DEPTFORD TWP MUA			0%	0%		Y	65		
1401-00	LAKESWOOD TOWNSHIP HOUSING AUTHORITY			0%	100%		N			
1403-00	BAYONNE CITY PARKING AUTH			0%	0%	Y	Y			
1415-00	SALEM CITY HOUSING AUTHORITY			0%	0%	Y	Y			
1432-00	HAMILTON TOWNSHIP FIRE COMM DIST #2			0%	0%		Y			
1439-00	GLOUCESTER TWP M U A			0%	0%		Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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	Y			
1469-00	WOODBIDGE TOWNSHIP FIRE DIST #2			0%	100%		N			
1476-00	OCEAN TOWNSHIP SEWERAGE AUTH			0%	0%	Y	Y			
1479-00	ATLANTIC COUNTY IMPROVEMENT AUTH		Y	0%	0%	Y	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	Y			
1501-00	HAMILTON TOWNSHIP MUN UTIL AUTH		Y	25%	0%	Y	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	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			
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	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			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
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			
1629-00	PEMBERTON TOWNSHIP MUNICIPAL UTIL AUTH			0%	100%		N			
1630-00	JACKSON TOWNSHIP FIRE DISTRICT # 3			0%	0%		Y	65		
1631-00	CAMDEN COUNTY MUN UTIL AUTH			0%	0%		Y			
1635-00	WEST WINDSOR TOWNSHIP PARKING AUTH			0%	0%	Y	Y			
1636-00	ATLANTIC COUNTY UTIL AUTHORITY			0%	0%		Y			
1652-00	CAPE MAY COUNTY MUN UTIL AUTH			0%	0%		Y			
1655-00	LAKEWOOD TWP MUN UTILITY AUTH			0%	0%		Y			
1658-00	OCEAN COUNTY SOIL CONSERVATION DIST			0%	0%	Y	Y			
1659-00	CUMBERLAND-SALEM CONSERVATION DISTRICT		Y	0%	0%	Y	Y			
1660-00	FREEHOLD SOIL CONSERVATION DIST			0%	100%		N			
1661-00	WARREN COUNTY SOIL CONSERVATION DIST			0%	0%		Y			
1673-00	CHESTER BOROUGH/TWP JT FR PUB LIB	Y		0%	0%	Y	Y			
1674-00	CAPE-ATLANTIC SOIL CONSERV DIST			0%	0%	Y	Y			
1676-00	WASHINGTON TWP BD OF FIRE COMM	Y		0%	0%		Y			
1680-00	MERCER COUNTY SOIL CONSERVATION DIST			0%	0%	Y	Y			
1682-00	GLOUCESTER TWP FIRE COMM DST 4			0%	0%		Y			
1686-00	GLOUCESTER COUNTY SOIL CONSERVATION DIST			0%	0%		Y			24
1701-00	ABERDEEN TOWNSHIP FIRE DISTRICT 1			0%	100%		N			
1702-00	CHERRY HILL TWP FIRE DIST 13	Y		20%	20%		Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
1715-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 5			0%	0%		Y			
1727-00	MADISON BORO HOUSING AUTHORITY			0%	0%	Y	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	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	Y			
1778-00	CAMDEN CO IMPROVEMENT AUTHORITY	Y		0%	0%		Y			
1780-00	ATLANTIC HIGHLANDS-HIGHLANDS SEWAGE AUTH	Y		0%	0%	Y	Y			
1794-00	HUDSON COUNTY IMPROVEMENT AUTH			0%	0%	Y	Y			
1800-00	OLD BRIDGE TOWNSHIP FIRE DIST #3	Y		0%	0%		Y			
1807-00	LAKEWOOD TWP FIRE DISTRICT #1			100%	100%		N			
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	Y			
1834-00	GLOUCESTER TOWNSHIP FIRE COMM DIST 6			0%	0%	Y	Y			
1835-00	CAMDEN CO POLLUTION CONTROL FIN	Y		10%	10%		Y			
1842-00	NORTH HUDSON SEWERAGE AUTHORITY	Y		0%	0%		Y			
1847-00	BERKELEY TOWNSHIP MUN UTIL AUTH			0%	0%	Y	Y			
1900-00	BERGEN COUNTY IMPROVEMENT AUTHORITY	Y		0%	0%	Y	Y			
1906-00	NORTH HUDSON REGIONAL FIRE & RESCUE			0%	0%		Y			
1919-00	BAYONNE CITY MUNICIPAL UTILITIES AUTH			0%	0%		Y			

Plan Provisions (continued)

Chapter 48, P.L. 1999 (continued)

<u>Employer Code</u>	<u>Employer Name</u>	<u>Eligibility</u>		<u>Retiree Contributions</u>	<u>Retiree Contributions for Dependent Coverage</u>	<u>Default Subject to Chapter 78 Contributions?</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>							
8001-00	COMPENSATION RATING & INSPEC. BUR.	Y		0%	0%		Y			
8006-00	DELAWARE RIVER BASIN COMMISSION	Y		0%	0%		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	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			
1919-00	BAYONNE CITY MUNICIPAL UTILITIES AUTH			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, 2018.

Employer Code	Employer Name
0009-00	CHESTERFIELD TOWNSHIP
0013-00	HAMILTON TOWNSHIP
0015-00	HANOVER TOWNSHIP
0016-00	HILLSBOROUGH TOWNSHIP
0017-00	HOLLAND TOWNSHIP
0018-00	HOPEWELL TOWNSHIP
0019-00	JEFFERSON TOWNSHIP
0020-00	MANCHESTER TOWNSHIP
0024-00	MONROE TOWNSHIP
0025-00	MOORESTOWN TOWNSHIP
0028-00	PEMBERTON TOWNSHIP
0030-00	PITTSBOROUGH TOWNSHIP
0033-00	RIVERSIDE TOWNSHIP
0037-00	COLTS NECK TOWNSHIP
0040-00	CAPE MAY CITY
0041-00	CEDAR GROVE TOWNSHIP
0042-00	FLORENCE TOWNSHIP
0046-00	HIGH BRIDGE BOROUGH
0047-00	HUNTERDON COUNTY
0049-00	MONTGOMERY TOWNSHIP
0050-00	MOUNT EPHRAIM BOROUGH
0054-00	WEST AMWELL TOWNSHIP
0055-00	WESTVILLE BOROUGH
0059-00	LYNDHURST TOWNSHIP
0063-00	BEDMINSTER TOWNSHIP
0068-00	FLEMINGTON BOROUGH
0071-00	HAWTHORN BOROUGH
0073-00	NATIONAL PARK BOROUGH
0075-00	PENNSAUKEN TOWNSHIP
0078-00	SPARTA TOWNSHIP
0079-00	TEWKSBURY TOWNSHIP
0080-00	WOODSTOWN BOROUGH
0082-00	LONGPORT BOROUGH
0083-00	PATERSON CITY
0085-00	STONE HARBOR BOROUGH
0088-00	MIDLAND PARK BOROUGH
0090-00	NETCONG BOROUGH
0092-00	WEST DEPTFORD TOWNSHIP

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0093-00	ISLAND HEIGHTS BOROUGH
0094-00	LINWOOD CITY
0095-00	LUMBERTON TOWNSHIP
0096-00	HALEDON BOROUGH
0099-00	MAPLE SHADE TOWNSHIP
0104-00	MARLBORO TOWNSHIP
0105-00	HOLMDEL TOWNSHIP
0107-00	BAY HEAD BOROUGH
0108-00	NORTH HALEDON BOROUGH
0118-00	ALLENTOWN BOROUGH
0121-00	MENDHAM TOWNSHIP
0131-00	CLINTON TOWNSHIP
0132-00	EGG HARBOR TOWNSHIP
0133-00	HOWELL TOWNSHIP
0134-00	FRANKLIN BOROUGH
0138-00	UNION TOWNSHIP
0143-00	HADDON HEIGHTS BOROUGH
0166-00	CLEMENTON BOROUGH
0167-00	STAFFORD TOWNSHIP
0171-00	CHERRY HILL TOWNSHIP
0172-00	MOUNT OLIVE TOWNSHIP
0174-00	FAR HILLS BOROUGH
0177-00	EAST RUTHERFORD BOROUGH
0178-00	POHATCONG TOWNSHIP
0182-00	WINFIELD TOWNSHIP
0183-00	PINE BEACH BOROUGH
0184-00	PEQUANNOCK TOWNSHIP
0187-00	BELVIDERE TOWN
0194-00	PROSPECT PARK BOROUGH
0200-00	ATLANTIC HIGHLANDS BOROUGH
0201-00	VERONA TOWNSHIP
0204-00	OGDENSBURG BOROUGH
0205-00	SWEDESBORO BOROUGH
0206-00	EAST BRUNSWICK TOWNSHIP
0207-00	CAMDEN COUNTY
0208-00	OCEAN CITY
0209-00	WENONAH BOROUGH
0210-00	HIGHLAND PARK BOROUGH
0211-00	ALPINE BOROUGH
0212-00	OAKLYN BOROUGH
0213-00	RUTHERFORD BOROUGH
0215-00	BERNARDSVILLE BOROUGH

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0219-00	SADDLE RIVER BOROUGH
0220-00	HIGHLANDS 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	DELRAN TOWNSHIP
0279-00	BRANCBURG TOWNSHIP
0280-00	HARDYSTON TOWNSHIP
0282-00	EAST WINDSOR TOWNSHIP
0283-00	LITTLE FALLS TOWNSHIP
0287-00	METUCHEN BOROUGH
0302-00	CLIFTON CITY
0314-00	UNION BEACH BOROUGH
0320-00	MOUNT HOLLY TOWNSHIP
0323-00	TOTOWA BOROUGH
0328-00	BLOOMINGDALE BOROUGH
0329-00	WALL TOWNSHIP
0331-00	SOUTH RIVER BOROUGH
0336-00	CAMDEN CITY
0337-00	LAKE COMO BOROUGH
0339-00	OCEAN TOWNSHIP
0342-00	BORDENTOWN TWP
0343-00	WEST LONG BRANCH BOROUGH
0349-00	ESSEX COUNTY
0353-00	BORDENTOWN CITY
0356-00	NEWARK CITY
0359-00	TRENTON CITY
0360-02	JERSEY CITY (FIRE)
0361-00	MARGATE CITY
0362-00	ALLENDALE BOROUGH
0363-00	ALPHA BOROUGH
0365-00	AUDUBON PARK BOROUGH
0366-00	BEACHWOOD BOROUGH
0370-00	BROOKLAWN BOROUGH

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0371-00	CALIFON BOROUGH
0372-00	CHESILHURST BOROUGH
0376-00	EAST NEWARK BOROUGH
0377-00	ELMER BOROUGH
0378-00	EMERSON BOROUGH
0384-00	FRANKLIN LAKES BOROUGH
0385-00	FRENCHTOWN BOROUGH
0388-00	HAMBURG BOROUGH
0390-00	HARRINGTON PARK BOROUGH
0391-00	HAWORTH BOROUGH
0393-00	HIGHTSTOWN BOROUGH
0395-00	HOPATCONG 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
0405-00	MAGNOLIA BOROUGH
0406-00	MEDFORD LAKES BOROUGH
0408-00	MILLTOWN BOROUGH
0409-00	MONTVALE BOROUGH
0411-00	NEPTUNE CITY BOROUGH
0412-00	NEWFIELD BOROUGH
0414-00	NORTH CALDWELL TOWNSHIP
0415-00	NORTHVALE BOROUGH
0416-00	NORWOOD BOROUGH
0418-00	PARAMUS BOROUGH
0418-01	PARAMUS BOROUGH POLICE DEPT
0419-00	PEMBERTON BOROUGH
0420-00	PENNS GROVE BOROUGH
0421-00	PINE VALLEY BOROUGH
0422-00	RINGWOOD BOROUGH
0423-00	RIVERDALE BOROUGH
0428-00	ROSELAND BOROUGH
0430-00	SHIP BOTTOM BOROUGH
0432-00	SOMERDALE BOROUGH
0433-00	SOUTH PLAINFIELD BOROUGH
0435-00	STANHOPE BOROUGH
0441-00	WALDWICK BOROUGH
0445-00	WEST PATERSON BOROUGH
0446-00	WEST WILDWOOD BOROUGH

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
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
0460-00	BRICK TOWNSHIP
0462-00	BURLINGTON TOWNSHIP
0464-00	CINNAMINSON TOWNSHIP
0468-00	DELANCO TOWNSHIP
0470-00	DEPTFORD TOWNSHIP
0471-00	TOMS RIVER TOWNSHIP
0474-00	EASTAMPTON TOWNSHIP
0475-00	EAST GREENWICH TOWNSHIP
0476-00	EAST HANOVER TOWNSHIP
0477-00	EDGEWATER PARK TOWNSHIP
0480-00	EVESHAM TOWNSHIP
0482-00	FRANKLIN 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
0500-00	LAWRENCE TOWNSHIP
0501-00	LEBANON TOWNSHIP
0503-00	LITTLE EGG HARBOR TOWNSHIP
0505-00	LOPATCONG TOWNSHIP
0506-00	LOWER ALLOWAYS CREEK TOWNSHIP
0508-00	OLD BRIDGE TOWNSHIP
0512-00	MANSFIELD TOWNSHIP
0513-00	MANSFIELD TOWNSHIP
0521-00	MONTVILLE TOWNSHIP
0522-00	MOUNT LAUREL TOWNSHIP
0525-00	NORTH HANOVER TOWNSHIP
0526-00	OCEAN TOWNSHIP
0528-00	OXFORD TOWNSHIP
0532-00	PLAINSBORO TOWNSHIP
0533-00	PLUMSTED TOWNSHIP
0537-00	HAZLET TOWNSHIP
0544-00	SOUTH BRUNSWICK TOWNSHIP
0545-00	SOUTH HARRISON TOWNSHIP

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0549-00	BARNEGAT TOWNSHIP
0555-00	WARREN TOWNSHIP
0558-00	WASHINGTON TOWNSHIP
0559-00	WATERFORD TOWNSHIP
0560-00	WESTAMPTON TOWNSHIP
0563-00	WILLINGBORO TOWNSHIP
0566-00	WOOLWICH TOWNSHIP
0567-00	WASHINGTON TOWNSHIP
0835-00	ATLANTIC COUNTY
0837-00	BURLINGTON COUNTY
0838-00	CAPE MAY COUNTY
0839-00	CUMBERLAND COUNTY
0840-00	GLOUCESTER COUNTY
0841-00	MIDDLESEX COUNTY
0842-00	MONMOUTH COUNTY
0843-00	MORRIS COUNTY
0844-00	OCEAN COUNTY
0845-00	SALEM COUNTY
0846-00	SOMERSET COUNTY
0847-00	SUSSEX COUNTY
0848-00	UNION COUNTY
0849-00	WARREN CO BD OF CHOSEN FRHLDRS
0850-00	ABSECON CITY
0851-00	ASBURY PARK CITY
0852-00	ATLANTIC CITY
0853-00	BAYONNE CITY
0854-00	BEVERLY CITY
0855-00	BRIDGETON CITY
0856-00	BRIGANTINE CITY
0858-00	EAST ORANGE CITY
0859-00	EGG HARBOR CITY
0860-00	ELIZABETH CITY
0861-00	ENGLEWOOD CITY
0862-00	GARFIELD CITY
0863-00	GLOUCESTER CITY
0867-00	LONG BRANCH CITY
0868-00	MILLVILLE CITY
0869-00	NEW BRUNSWICK CITY
0870-00	NORTHFIELD CITY
0871-00	NORTH WILDWOOD CITY
0872-00	ORANGE CITY
0873-00	PASSAIC CITY

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0875-00	PLAINFIELD CITY
0876-00	RAHWAY CITY
0877-00	SALEM CITY
0878-00	SUMMIT CITY
0879-00	UNION CITY
0880-00	VENTNOR CITY
0881-00	VINELAND CITY
0882-00	WILDWOOD CITY
0883-00	WOODBURY CITY
0884-00	RIDGEFIELD PARK VILLAGE
0886-00	SOUTH ORANGE VILLAGE
0887-00	BLOOMFIELD TOWNSHIP
0889-00	DOVER TOWN
0890-00	HACKETTSTOWN TOWN
0892-00	IRVINGTON TOWN
0894-00	MONTCLAIR TOWNSHIP
0894-02	MONTCLAIR TOWNSHIP POLICE & FI
0895-00	MORRISTOWN TOWN
0896-00	NUTLEY TOWN
0897-00	PHILLIPSBURG TOWN
0898-00	SECAUCUS TOWN
0899-00	WESTFIELD TOWN
0900-00	WEST NEW YORK TOWN
0901-00	WEST ORANGE TOWNSHIP
0902-00	BELLEVILLE TOWNSHIP
0905-00	BELMAR BOROUGH
0907-00	BOGOTA BOROUGH
0908-00	BRADLEY BEACH BOROUGH
0909-00	BRIELLE BOROUGH
0913-00	CHATHAM BOROUGH
0917-00	DUMONT BOROUGH
0919-00	EATONTOWN BOROUGH
0920-00	EDGEWATER BOROUGH
0922-00	FAIR LAWN BOROUGH
0924-00	FLORHAM PARK BOROUGH
0925-00	FORT LEE 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

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0937-00	LODI BOROUGH
0938-00	MADISON BOROUGH
0939-00	MANASQUAN BOROUGH
0940-00	MANTOLOKING BOROUGH
0941-00	MANVILLE BOROUGH
0942-00	MERCHANTVILLE BOROUGH
0946-00	MOUNTAIN LAKES BOROUGH
0947-00	MOUNTAINSIDE BOROUGH
0948-00	NEW MILFORD BOROUGH
0949-00	NEW PROVIDENCE BOROUGH
0951-00	NORTH PLAINFIELD BOROUGH
0952-00	OCEAN GATE BOROUGH
0955-00	PARK RIDGE BOROUGH
0956-00	POINT PLEASANT BOROUGH
0957-00	POINT PLEASANT BEACH BOROUGH
0959-00	PRINCETON BOROUGH
0960-00	RAMSEY BOROUGH
0963-00	RIVER EDGE BOROUGH
0964-00	ROCKAWAY BOROUGH
0966-00	ROSELLE PARK BOROUGH
0968-00	SAYREVILLE 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
0976-00	WASHINGTON BOROUGH
0977-00	WEST CALDWELL BOROUGH
0978-00	WESTWOOD BOROUGH
0979-00	WHARTON BOROUGH
0980-00	WILDWOOD CREST BOROUGH
0982-00	WOOD-RIDGE BOROUGH
0988-00	CRANFORD TOWNSHIP
0989-00	DENVILLE TOWNSHIP
0990-00	EWING TOWNSHIP
0991-00	HADDON TOWNSHIP
0993-00	HARDING TOWNSHIP
0994-00	HILLSIDE TOWNSHIP
0995-00	INDEPENDENCE TOWNSHIP
0996-00	LAKEWOOD TOWNSHIP

Plan Provisions (continued)

Chapter 330, P.L. 1997 (continued)

Employer Code	Employer Name
0997-00	LAWRENCE TOWNSHIP
0998-00	LIVINGSTON TOWNSHIP
1000-00	MAPLEWOOD TOWNSHIP
1001-00	MILLBURN TOWNSHIP
1002-00	MORRIS TOWNSHIP
1003-00	NEPTUNE TOWNSHIP
1004-00	NORTH BERGEN TWP
1005-00	PARSIPPANY TROY HILLS TOWNSHIP
1006-00	LONG HILL TOWNSHIP
1008-00	EDISON TOWNSHIP
1010-00	ROCKAWAY TOWNSHIP
1011-00	SOUTH HACKENSACK TOWNSHIP
1012-00	SPRINGFIELD TOWNSHIP
1013-00	TEANECK TOWNSHIP
1014-00	UNION TOWNSHIP
1015-00	WASHINGTON TOWNSHIP
1016-00	WEEHAWKEN TOWNSHIP
1246-00	ESSEX COUNTY PARK COMMISSION
1303-00	HAMILTON TOWNSHIP FIRE COMM DIST #4
1432-00	HAMILTON TOWNSHIP FIRE COMM DIST #2
1630-00	JACKSON TOWNSHIP FIRE DIST
1684-00	GLOUCESTER COUNTY HOUSING AUTH
1702-00	CHERRY HILL TWP FIRE DIST 13
1717-00	BORDENTOWN TOWNSHIP FIRE DIST
1720-00	SALEM COUNTY IMPROVEMENT AUTH
1733-00	NJ TRANSIT CORPORATION
1734-00	HANOVER TWP FIRE DIST 2
1756-00	JACKSON TWP BD OF FIRE DIST 2
1757-00	HANOVER TWP FIRE COMM #3
1777-00	MOUNT LAUREL TOWNSHIP FIRE DIS
1779-00	CINNAMINSON TWP FIRE DIST #1
1795-00	BORDENTOWN TOWNSHIP FIRE DIST
1804-00	MONROE TWP FIRE DISTRICT 2
1815-00	HAMILTON TOWNSHIP FIRE COMM DI
1834-00	GLOUCESTER TWP FIRE COMM
1837-00	WINSLOW TOWNSHIP FIRE DIST #1
1838-00	MONROE TWP FIRE DISTRICT #3
8140-00	PRINCETON