



CWA Members
State Monthly Active Group
Monthly Rates - Aetna Plans
Effective 7/1/2024 to 12/31/2024

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #204	
CWA Unity Freedom* #025 — PPO Plan with \$15 Primary Care Copayment	
Single	\$892.12
Member & Spouse/Partner	\$1,784.24
Family	\$2,551.46
Parent & Child	\$1,659.34
CWA Unity Freedom 2019* #026 — PPO Plan with \$15 Primary Care Copayment	
Single	\$887.42
Member & Spouse/Partner	\$1,774.84
Family	\$2,538.02
Parent & Child	\$1,650.60
PRESCRIPTION DRUG PROGRAM #204	
Single	\$165.60
Member & Spouse/Partner	\$331.20
Family	\$473.62
Parent & Child	\$308.02
Medical Plans Available with Prescription Drug Program #203	
Aetna HMO #019 — HMO Plan with \$15 Primary Care Copayment	
Single	\$836.90
Member & Spouse/Partner	\$1,673.80
Family	\$2,393.53
Parent & Child	\$1,556.63
PRESCRIPTION DRUG PROGRAM #203	
Single	\$173.63
Member & Spouse/Partner	\$347.26
Family	\$496.58
Parent & Child	\$322.95
Medical Plans Available with Prescription Drug Program #209	
Aetna Liberty Plus #067 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1	
Single	\$656.43
Member & Spouse/Partner	\$1,312.86
Family	\$1,877.39
Parent & Child	\$1,220.96
PRESCRIPTION DRUG PROGRAM #209	
Single	\$125.91
Member & Spouse/Partner	\$251.84
Family	\$360.10
Parent & Child	\$234.19

* Members hired before July 1, 2019, will be enrolled in CWA Unity Freedom. Members hired after July 1, 2019, will be enrolled in CWA Unity Freedom 2019.



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PLAN/COVERAGE DESCRIPTION	TOTAL
High Deductible Health Plans with Built-In Prescription Drug	
Freedom HDHigh #092 — High Deductible Health Plan with \$4,100 In-Network Deductible	
Single	\$550.65
Member & Spouse/Partner	\$1,101.30
Family	\$1,574.86
Parent & Child	\$1,024.21
Freedom HDLow #093 — High Deductible Health Plan with \$1,600 In-Network Deductible	
Single	\$816.65
Member & Spouse/Partner	\$1,633.30
Family	\$2,335.62
Parent & Child	\$1,518.97

For copayments and deductibles, please refer to the *Plan Design Charts* on our website at: www.nj.gov/treasury/pensions



CWA Members
State Monthly Active Group
Monthly Rates - Horizon Plans
Effective 1/1/2024 – 12/31/2024

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #204	
CWA Unity DIRECT* #023 — PPO Plan with \$15 Primary Care Copayment	
Single	\$892.12
Member & Spouse/Partner	\$1,784.24
Family	\$2,551.46
Parent & Child	\$1,659.34
CWA Unity DIRECT 2019* #024 — PPO Plan with \$15 Primary Care Copayment	
Single	\$887.42
Member & Spouse/Partner	\$1,774.84
Family	\$2,538.02
Parent & Child	\$1,650.60
PRESCRIPTION DRUG PROGRAM #204	
Single	\$165.60
Member & Spouse/Partner	\$331.20
Family	\$473.62
Parent & Child	\$308.02
Medical Plans Available with Prescription Drug Program #203	
Horizon HMO #011 — HMO Plan with \$15 Primary Care Copayment	
Single	\$836.90
Member & Spouse/Partner	\$1,673.80
Family	\$2,393.53
Parent & Child	\$1,556.63
PRESCRIPTION DRUG PROGRAM #203	
Single	\$173.63
Member & Spouse/Partner	\$347.26
Family	\$496.58
Parent & Child	\$322.95
Medical Plans Available with Prescription Drug Program #209	
Horizon OMNIA #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1	
Single	\$656.43
Member & Spouse/Partner	\$1,312.86
Family	\$1,877.39
Parent & Child	\$1,220.96
PRESCRIPTION DRUG PROGRAM #209	
Single	\$125.91
Member & Spouse/Partner	\$251.84
Family	\$360.10
Parent & Child	\$234.19

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CWA Members
State Monthly Active Group
Monthly Rates - Horizon Plans
Effective 1/1/2024 – 12/31/2024

PLAN/COVERAGE DESCRIPTION	TOTAL
High Deductible Health Plans with Built-In Prescription Drug	
NJ DIRECT HDHigh #090 — High Deductible Health Plan with \$4,100 In-Network Deductible	
Single	\$550.65
Member & Spouse/Partner	\$1,101.30
Family	\$1,574.86
Parent & Child	\$1,024.21
NJ DIRECT HDLow #091 — High Deductible Health Plan with \$1,600 In-Network Deductible	
Single	\$816.65
Member & Spouse/Partner	\$1,633.30
Family	\$2,335.62
Parent & Child	\$1,518.97

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