



**Local Retired Group — Education Employers**  
**Medicare and Non-Medicare Monthly Rates**  
 Effective 1/1/2025 to 12/31/2025  
**Medical Including Rx**

PLAN AND COVERAGE LEVEL	MONTHLY RATE
<b>Rates for Retirees and Dependents – No Medicare</b>	
<b>Aetna NJEHP #097 (281) &amp; Horizon NJEHP #098 (28F)</b>	
Single – No Medicare	\$1,386.50
Retiree & Spouse/Partner – No Medicare	\$3,022.55
Family – No Medicare	\$3,438.48
Parent & Child – No Medicare	\$1,941.08
<b>Aetna GSHP #099 (28P)</b>	
Single – No Medicare	\$1,238.97
Retiree & Spouse/Partner – No Medicare	\$2,700.94
Family – No Medicare	\$3,072.61
Parent & Child – No Medicare	\$1,734.54
<b>Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare</b>	
<b>Medicare Advantage 10   Aetna NJEHP Split #19A (27A)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,039.17
Family – One on Medicare	\$2,455.10
Family – Both on Medicare	\$1,471.72
Parent & Child – One on Medicare	\$957.70
<b>Medicare Advantage 15   Aetna NJEHP Split #151 (27P)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,019.45
Family – One on Medicare	\$2,435.38
Family – Both on Medicare	\$1,432.28
Parent & Child – One on Medicare	\$937.98
<b>Medicare Advantage HMO   Aetna NJEHP Split #152 (27Q)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,070.53
Family – One on Medicare	\$2,486.46
Family – Both on Medicare	\$1,534.44
Parent & Child – One on Medicare	\$989.06
<b>Medicare Advantage HMO 1525   Aetna NJEHP Split #153 (27I)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,034.96
Family – One on Medicare	\$2,450.89
Family – Both on Medicare	\$1,463.30
Parent & Child – One on Medicare	\$953.49
<b>Aetna Medicare Advantage 10   Aetna GSHP Split #19B (27B)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,865.09
Family – One on Medicare	\$2,236.76
Family – Both on Medicare	\$1,400.91
Parent & Child – One on Medicare	\$898.69
<b>Aetna Medicare Advantage 15   Aetna GSHP Split #161 (28Q)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,845.37
Family – One on Medicare	\$2,217.04
Family – Both on Medicare	\$1,361.47
Parent & Child – One on Medicare	\$878.97



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<b>Aetna Medicare Advantage HMO   Aetna GSHP Split #162 (28R)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,896.45
Family – One on Medicare	\$2,268.12
Family – Both on Medicare	\$1,463.63
Parent & Child – One on Medicare	\$930.05
<b>Aetna Medicare Advantage HMO 1525   Aetna GSHP Split #163 (28S)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,860.88
Family – One on Medicare	\$2,232.55
Family – Both on Medicare	\$1,392.49
Parent & Child – One on Medicare	\$894.48
<b>Horizon NJEHP   Horizon HMO Split #144 (28K)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,272.76
Family – One on Medicare	\$2,688.69
Family – Both on Medicare	\$1,938.90
Parent & Child – One on Medicare	\$1,191.29
<b>Horizon NJEHP   Horizon NJ DIRECT 1525 Split #145 (28L)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,175.91
Family – One on Medicare	\$2,591.84
Family – Both on Medicare	\$1,745.20
Parent & Child – One on Medicare	\$1,094.44
<b>Horizon NJEHP   Horizon NJ DIRECT 2030 Split #146 (28M)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,162.51
Family – One on Medicare	\$2,578.44
Family – Both on Medicare	\$1,718.40
Parent & Child – One on Medicare	\$1,081.04
<b>Horizon NJEHP   Horizon HMO 1525 Split #147 (28N)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,074.07
Family – One on Medicare	\$2,490.00
Family – Both on Medicare	\$1,541.52
Parent & Child – One on Medicare	\$992.60
<b>Horizon NJEHP   Horizon HMO 2030 Split #148 (28O)</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,191.68
Family – One on Medicare	\$2,607.61
Family – Both on Medicare	\$1,776.74
Parent & Child – One on Medicare	\$1,110.21
<b>Horizon HMO #011 (286)</b>	
Single – On Medicare	\$636.71
Retiree & Spouse/Partner – One on Medicare	\$2,272.76
Retiree & Spouse/Partner – Both on Medicare	\$1,273.37
Family – One on Medicare	\$2,688.69
Family – Both on Medicare	\$1,938.90
Parent & Child – One on Medicare	\$1,191.29



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
<b>Horizon NJ DIRECT 1525 #051 (274)</b>	
Single – On Medicare	\$539.86
Retiree & Spouse/Partner – One on Medicare	\$2,175.91
Retiree & Spouse/Partner – Both on Medicare	\$1,079.71
Family – One on Medicare	\$2,591.84
Family – Both on Medicare	\$1,745.20
Parent & Child – One on Medicare	\$1,094.44
<b>Horizon NJ DIRECT 2030 #052 (275)</b>	
Single – On Medicare	\$526.46
Retiree & Spouse/Partner – One on Medicare	\$2,162.51
Retiree & Spouse/Partner – Both on Medicare	\$1,052.96
Family – One on Medicare	\$2,578.44
Family – Both on Medicare	\$1,718.40
Parent & Child – One on Medicare	\$1,081.04
<b>Horizon HMO 1525 #053 (287)</b>	
Single – On Medicare	\$438.02
Retiree & Spouse/Partner – One on Medicare	\$2,074.07
Retiree & Spouse/Partner – Both on Medicare	\$876.04
Family – One on Medicare	\$2,490.00
Family – Both on Medicare	\$1,541.52
Parent & Child – One on Medicare	\$992.60
<b>Horizon HMO 2030 #054 (288)</b>	
Single – On Medicare	\$555.63
Retiree & Spouse/Partner – One on Medicare	\$2,191.68
Retiree & Spouse/Partner – Both on Medicare	\$1,111.24
Family – One on Medicare	\$2,607.61
Family – Both on Medicare	\$1,776.74
Parent & Child – One on Medicare	\$1,110.21
<b>Aetna Medicare Advantage PPO 10 #181 (27C)</b>	
Single – On Medicare	\$403.12
Retiree & Spouse/Partner – Both on Medicare	\$806.27
<b>Aetna Medicare Advantage PPO 15 #182 (27D)</b>	
Single – On Medicare	\$383.40
Retiree & Spouse/Partner – Both on Medicare	\$766.83
<b>Aetna Medicare Advantage HMO #183 (27E)</b>	
Single – On Medicare	\$434.48
Retiree & Spouse/Partner – Both on Medicare	\$868.94
<b>Aetna Medicare Advantage HMO 1525 #184 (27F)</b>	
Single – On Medicare	\$398.91
Retiree & Spouse/Partner – Both on Medicare	\$797.84

**Note: NJEHP = New Jersey Educators Health Plan  
 GSHP = Garden State Health Plan**