



**Chapter 375 Rates for State  
Active and Retired Groups  
Monthly Rates – Aetna Plans  
Effective 1/1/2025 - 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE	
	EMPLOYEES WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	RETIREEES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
<b>Freedom10 #018</b> Single	N/A	\$1,204.96
<b>Freedom15 #180</b> Single	\$1,051.25	\$1,154.24
<b>CWA Unity Freedom* #025</b> Single	\$1,021.55	\$1,075.42
<b>CWA Unity Freedom 2019* #026</b> Single	\$1,017.13	\$1,070.60
<b>Freedom** #031</b> Single	\$1,021.55	\$1,075.42
<b>Freedom 2019** #032</b> Single	\$1,017.13	\$1,070.60
<b>Aetna HMO #019</b> Single	\$1,015.18	\$1,130.98
<b>Freedom1525 #063</b> Single	\$1,009.42	\$1,109.56
<b>Aetna Liberty Plus #067</b> Single	\$711.22	\$824.50
<b>Freedom2030 #064</b> Single	\$962.56	\$1,054.89
<b>Freedom2035 #066</b> Single	\$834.85	\$913.74
<b>Freedom HDHigh #092</b> Single	\$554.44	\$610.96
<b>Freedom HDLow #093</b> Single	\$822.28	\$906.13

\* 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.

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

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



**Chapter 375 Rates for State  
Active and Retired Groups  
Monthly Rates – Horizon Plans  
Effective 1/1/2025 – 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE	
	EMPLOYEES WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	RETIREES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
<b>NJ DIRECT10 #050</b> Single	N/A	\$1,204.96
<b>NJ DIRECT15 #150</b> Single	\$1,051.25	\$1,154.24
<b>CWA Unity DIRECT* #023</b> Single	\$1,021.55	\$1,075.42
<b>CWA Unity DIRECT 2019* #024</b> Single	\$1,017.13	\$1,070.60
<b>NJ DIRECT** #027</b> Single	\$1,021.55	\$1,075.42
<b>NJ DIRECT 2019** #030</b> Single	\$1,017.13	\$1,070.60
<b>Horizon HMO #011</b> Single	\$1,015.18	\$1,130.98
<b>NJ DIRECT1525 #051</b> Single	\$1,009.42	\$1,109.56
<b>Horizon OMNIA #057</b> Single	\$711.22	\$824.50
<b>NJ DIRECT2030 #052</b> Single	\$962.56	\$1,054.89
<b>NJ DIRECT2035 #056</b> Single	\$834.85	\$913.74
<b>NJ DIRECT HDHigh #090</b> Single	\$554.44	\$610.96
<b>NJ DIRECT HDLow #091</b> Single	\$822.28	\$906.13

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

\*\* Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

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