



**Local Retired Group — Government Employers  
 Medicare and Non-Medicare Monthly Rates  
 Effective 1/1/2025 to 12/31/2025  
 Medical Only — For Retirees With a Private Employer  
 Prescription Drug Plan or With Medicare Part D Benefits**

PLAN AND COVERAGE LEVEL	MONTHLY RATE
<b>Rates for Retirees and Dependents – No Medicare</b>	
<b>Aetna CWA Unity Freedom #025 &amp; Horizon CWA Unity DIRECT #023 (See Note)</b>	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
<b>Aetna CWA Unity Freedom 2019 #026 &amp; Horizon CWA Unity DIRECT 2019 #024 (See Note)</b>	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
<b>Aetna Freedom #031 &amp; Horizon NJ DIRECT #027</b>	
Single – No Medicare	\$1,268.80
Retiree & Spouse/Partner – No Medicare	\$2,766.01
Family – No Medicare	\$3,146.68
Parent & Child – No Medicare	\$1,776.34
<b>Aetna Freedom 2019 #032 &amp; Horizon NJ DIRECT 2019 #030</b>	
Single – No Medicare	\$1,268.80
Retiree & Spouse/Partner – No Medicare	\$2,766.01
Family – No Medicare	\$3,146.68
Parent & Child – No Medicare	\$1,776.34
<b>Aetna Freedom 10 #018 &amp; Horizon NJ DIRECT 10 #050</b>	
Single – No Medicare	\$1,496.38
Retiree & Spouse/Partner – No Medicare	\$3,262.12
Family – No Medicare	\$3,711.04
Parent & Child – No Medicare	\$2,094.94
<b>Aetna Freedom 15 #180 &amp; Horizon NJ DIRECT 15 #150</b>	
Single – No Medicare	\$1,407.08
Retiree & Spouse/Partner – No Medicare	\$3,067.42
Family – No Medicare	\$3,489.54
Parent & Child – No Medicare	\$1,969.91
<b>Aetna Freedom 1525 #063 &amp; Horizon NJ DIRECT 1525 #051</b>	
Single – No Medicare	\$1,343.94
Retiree & Spouse/Partner – No Medicare	\$2,929.81
Family – No Medicare	\$3,332.99
Parent & Child – No Medicare	\$1,881.54
<b>Aetna Freedom 2030 #064 &amp; Horizon NJ DIRECT 2030 #052</b>	
Single – No Medicare	\$1,264.72
Retiree & Spouse/Partner – No Medicare	\$2,757.09
Family – No Medicare	\$3,136.51
Parent & Child – No Medicare	\$1,770.61

**Note:** These plans are only available to CWA retirees from NJ Water Supply Authority and NJ Infrastructure



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
<b>Aetna HMO #019 &amp; Horizon HMO #011</b>	
Single – No Medicare	\$1,365.91
Retiree & Spouse/Partner – No Medicare	\$2,977.68
Family – No Medicare	\$3,387.49
Parent & Child – No Medicare	\$1,912.28
<b>Aetna HMO 1525 #061 &amp; Horizon HMO 1525 #053</b>	
Single – No Medicare	\$1,206.24
Retiree & Spouse/Partner – No Medicare	\$2,629.62
Family – No Medicare	\$2,991.50
Parent & Child – No Medicare	\$1,688.76
<b>Aetna HMO 2030 #062 &amp; Horizon HMO 2030 #054</b>	
Single – No Medicare	\$1,132.55
Retiree & Spouse/Partner – No Medicare	\$2,468.95
Family – No Medicare	\$2,808.73
Parent & Child – No Medicare	\$1,585.56
<b>Aetna Liberty #067 &amp; Horizon OMNIA #057</b>	
Single – No Medicare	\$1,047.92
Retiree & Spouse/Partner – No Medicare	\$2,284.51
Family – No Medicare	\$2,598.90
Parent & Child – No Medicare	\$1,467.12
<b>Aetna Freedom HDHigh #092 &amp; Horizon NJ DIRECT HDHigh #090</b>	
Single – No Medicare	\$712.22
Retiree & Spouse/Partner – No Medicare	\$1,552.64
Family – No Medicare	\$1,766.31
Parent & Child – No Medicare	\$997.12
<b>Aetna Freedom HDLow #093 &amp; Horizon NJ DIRECT HDLow #091</b>	
Single – No Medicare	\$1,055.01
Retiree & Spouse/Partner – No Medicare	\$2,299.89
Family – No Medicare	\$2,616.39
Parent & Child – No Medicare	\$1,477.00
<b>Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare</b>	
<b>Aetna Medicare Advantage 10   Aetna Freedom Split #19X</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,660.15
Family – One on Medicare	\$2,040.82
Family – Both on Medicare	\$934.96
Parent & Child – One on Medicare	\$670.48
<b>Aetna Medicare Advantage 10   Aetna Freedom 2019 Split #19Y</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,660.15
Family – One on Medicare	\$2,040.82
Family – Both on Medicare	\$934.96
Parent & Child – One on Medicare	\$670.48



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<b>Aetna Medicare Advantage 10   Aetna CWA Unity Freedom Split #19Z (See Note)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.79
<b>Aetna Medicare Advantage 10   Aetna CWA Unity Freedom 2019 Split #190 (See Note)</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.78
<b>Aetna Medicare Advantage 10   Aetna Freedom 10 Split #19K</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,928.68
Family – One on Medicare	\$2,377.60
Family – Both on Medicare	\$1,044.15
Parent & Child – One on Medicare	\$761.50
<b>Aetna Medicare Advantage 15   Aetna Freedom 15 Split #19L</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,805.41
Family – One on Medicare	\$2,227.53
Family – Both on Medicare	\$965.51
Parent & Child – One on Medicare	\$707.90
<b>Aetna Medicare Advantage   Aetna HMO Split #19M</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,799.56
Family – One on Medicare	\$2,209.37
Family – Both on Medicare	\$1,031.25
Parent & Child – One on Medicare	\$734.16
<b>Aetna Medicare Advantage   Aetna HMO 1525 Split #19N</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,575.74
Family – One on Medicare	\$1,937.62
Family – Both on Medicare	\$883.74
Parent & Child – One on Medicare	\$634.88
<b>Aetna Medicare Advantage   Aetna Freedom HDHigh Split #192*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,003.36
Family – One on Medicare	\$1,217.03
<b>Aetna Medicare Advantage   Aetna Freedom HDLow Split #191*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,407.82
Family – One on Medicare	\$1,724.32
<b>Aetna Medicare Advantage   Aetna Liberty Split #193*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,399.53
Family – One on Medicare	\$1,713.92

**Note:** These plans are only available to CWA retirees from NJ Water Supply Authority and NJ Infrastructure Bank

**\* These plans are not available when the Retiree is on Medicare**



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
<b>Horizon NJ DIRECT 10   Horizon NJ DIRECT 1525 Split #17A</b>	
Retiree & Spouse/Partner – One on Medicare	\$2,060.16
Family – One on Medicare	\$2,509.08
Family – Both on Medicare	\$1,307.11
Parent & Child – One on Medicare	\$892.98
<b>Horizon NJ DIRECT 15   Horizon NJ DIRECT 1525 Split #17D</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,954.76
Family – One on Medicare	\$2,376.88
Family – Both on Medicare	\$1,264.21
Parent & Child – One on Medicare	\$857.25
<b>Horizon NJ DIRECT HDHigh   Horizon NJ DIRECT 1525 Split #17Y*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,134.84
Family – One on Medicare	\$1,348.51
<b>Horizon NJ DIRECT HDLow   Horizon NJ DIRECT 1525 Split #17V*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,539.30
Family – One on Medicare	\$1,855.80
<b>Horizon OMNIA   Horizon NJ DIRECT 1525 Split #17Z*</b>	
Retiree & Spouse/Partner – One on Medicare	\$1,531.01
Family – One on Medicare	\$1,845.40
<b>Horizon NJ DIRECT 1525 #051</b>	
Single – On Medicare	\$294.42
Retiree & Spouse/Partner – One on Medicare	\$1,880.29
Retiree & Spouse/Partner – Both on Medicare	\$588.84
Family – One on Medicare	\$2,283.47
Family – Both on Medicare	\$1,233.95
Parent & Child – One on Medicare	\$832.02
<b>Horizon NJ DIRECT 2030 #052</b>	
Single – On Medicare	\$276.09
Retiree & Spouse/Partner – One on Medicare	\$1,768.46
Retiree & Spouse/Partner – Both on Medicare	\$552.18
Family – One on Medicare	\$2,147.88
Family – Both on Medicare	\$1,159.25
Parent & Child – One on Medicare	\$781.98
<b>Horizon HMO #011</b>	
Single – On Medicare	\$381.12
Retiree & Spouse/Partner – One on Medicare	\$1,992.89
Retiree & Spouse/Partner – Both on Medicare	\$762.24
Family – One on Medicare	\$2,402.70
Family – Both on Medicare	\$1,417.91
Parent & Child – One on Medicare	\$927.49

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<b>Horizon HMO 1525 #053</b>	
Single – On Medicare	\$200.34
Retiree & Spouse/Partner – One on Medicare	\$1,623.72
Retiree & Spouse/Partner – Both on Medicare	\$400.68
Family – One on Medicare	\$1,985.60
Family – Both on Medicare	\$979.70
Parent & Child – One on Medicare	\$682.86
<b>Horizon HMO 2030 #054</b>	
Single – On Medicare	\$362.32
Retiree & Spouse/Partner – One on Medicare	\$1,698.72
Retiree & Spouse/Partner – Both on Medicare	\$724.64
Family – One on Medicare	\$2,038.50
Family – Both on Medicare	\$1,268.27
Parent & Child – One on Medicare	\$815.33
<b>Aetna Medicare Advantage PPO 10 #181</b>	
Single – On Medicare	\$162.94
Retiree & Spouse/Partner – Both on Medicare	\$325.88
<b>Aetna Medicare Advantage PPO 15 #182</b>	
Single – On Medicare	\$145.07
Retiree & Spouse/Partner – Both on Medicare	\$290.14
<b>Aetna Medicare Advantage HMO #183</b>	
Single – On Medicare	\$187.79
Retiree & Spouse/Partner – Both on Medicare	\$375.58
<b>Aetna Medicare Advantage HMO 1525 #184</b>	
Single – On Medicare	\$152.36
Retiree & Spouse/Partner – Both on Medicare	\$304.72