



Chapter 330 Rates for Local Government Retirees
Medicare and Non-Medicare Monthly Rates
Medical Including Rx
 Effective 1/1/2025 to 12/31/2025

PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Rates for Retirees and Dependents – No Medicare	
Aetna Freedom 10 #018 (26B) & Horizon NJ DIRECT 10 #050 (250)	
Single – No Medicare	\$646.23
Retiree & Spouse/Partner – No Medicare	\$1,408.84
Family – No Medicare	\$1,602.71
Parent & Child – No Medicare	\$904.72
Aetna Freedom 15 #180 (26C) & Horizon NJ DIRECT 15 #150 (251)	
Single – No Medicare	\$556.93
Retiree & Spouse/Partner – No Medicare	\$1,214.14
Family – No Medicare	\$1,381.21
Parent & Child – No Medicare	\$779.69
Aetna Freedom 1525 #063 (269) & Horizon NJ DIRECT 1525 #051 (254)	
Single – No Medicare	\$484.30
Retiree & Spouse/Partner – No Medicare	\$1,055.82
Family – No Medicare	\$1,201.10
Parent & Child – No Medicare	\$678.06
Aetna Freedom 2030 #064 (26A) & Horizon NJ DIRECT 2030 #052 (255)	
Single – No Medicare	\$407.90
Retiree & Spouse/Partner – No Medicare	\$889.27
Family – No Medicare	\$1,011.63
Parent & Child – No Medicare	\$571.06
Aetna HMO #019 (252) & Horizon HMO #011 (266)	
Single – No Medicare	\$507.17
Retiree & Spouse/Partner – No Medicare	\$1,106.16
Family – No Medicare	\$1,258.87
Parent & Child – No Medicare	\$710.65
Aetna HMO 1525 #061 (256) & Horizon HMO 1525 #053 (267)	
Single – No Medicare	\$360.02
Retiree & Spouse/Partner – No Medicare	\$784.82
Family – No Medicare	\$892.84
Parent & Child – No Medicare	\$504.03
Aetna HMO 2030 #062 (257) & Horizon HMO 2030 #054 (268)	
Single – No Medicare	\$289.26
Retiree & Spouse/Partner – No Medicare	\$630.62
Family – No Medicare	\$717.39
Parent & Child – No Medicare	\$404.98
Aetna Freedom HDHigh #092 (262) & Horizon NJ DIRECT HDHigh #090 (260)	
Single – No Medicare	See Note
Retiree & Spouse/Partner – No Medicare	
Family – No Medicare	
Parent & Child – No Medicare	

Note: Retirees who subscribe to NJ DIRECT HDHigh will pay 1.5 percent of their pension allowance.



**Chapter 330 Rates for Local Government Retirees
 Medicare and Non-Medicare Monthly Rates
 Medical Including Rx
 Effective 1/1/2025 to 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K (25N)	
Retiree & Spouse/Partner – One on Medicare	\$806.12
Family – One on Medicare	\$982.99
Family – Both on Medicare	\$503.62
Parent & Child – One on Medicare	\$346.12
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L (25O)	
Retiree & Spouse/Partner – One on Medicare	\$682.85
Family – One on Medicare	\$832.92
Family – Both on Medicare	\$424.98
Parent & Child – One on Medicare	\$292.52
Aetna Medicare Advantage Aetna HMO Split #19M (25P)	
Retiree & Spouse/Partner – One on Medicare	\$713.99
Family – One on Medicare	\$849.70
Family – Both on Medicare	\$580.89
Parent & Child – One on Medicare	\$362.60
Aetna Medicare Advantage Aetna HMO 1525 Split #19N (25Q)	
Retiree & Spouse/Partner – One on Medicare	\$448.23
Family – One on Medicare	\$539.25
Family – Both on Medicare	\$326.02
Parent & Child – One on Medicare	\$211.56
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192 (25S)*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A (25A)	
Retiree & Spouse/Partner – One on Medicare	\$928.10
Family – One on Medicare	\$1,104.97
Family – Both on Medicare	\$747.58
Parent & Child – One on Medicare	\$468.10
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D (25B)	
Retiree & Spouse/Partner – One on Medicare	\$822.70
Family – One on Medicare	\$972.77
Family – Both on Medicare	\$704.68
Parent & Child – One on Medicare	\$432.37
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y (25Y)*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 1525 #051 (254)	
Single – On Medicare	\$232.24
Retiree & Spouse/Partner – One on Medicare	\$737.01
Retiree & Spouse/Partner – Both on Medicare	\$464.49
Family – One on Medicare	\$865.29
Family – Both on Medicare	\$669.84
Parent & Child – One on Medicare	\$403.37

Note: Retirees who subscribe to NJ DIRECT HDHigh will pay 1.5 percent of their pension allowance.

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



Chapter 330 Rates for Local Government Retirees
Medicare and Non-Medicare Monthly Rates
Medical Including Rx
 Effective 1/1/2025 to 12/31/2025

PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Horizon NJ DIRECT 2030 #052 (255)	
Single – On Medicare	\$216.73
Retiree & Spouse/Partner – One on Medicare	\$631.35
Retiree & Spouse/Partner – Both on Medicare	\$433.47
Family – One on Medicare	\$736.71
Family – Both on Medicare	\$602.15
Parent & Child – One on Medicare	\$357.26
Horizon HMO #011 (266)	
Single – On Medicare	\$375.08
Retiree & Spouse/Partner – One on Medicare	\$907.32
Retiree & Spouse/Partner – Both on Medicare	\$750.17
Family – One on Medicare	\$1,043.03
Family – Both on Medicare	\$967.55
Parent & Child – One on Medicare	\$555.93
Horizon HMO 1525 #053 (267)	
Single – On Medicare	\$138.16
Retiree & Spouse/Partner – One on Medicare	\$496.21
Retiree & Spouse/Partner – Both on Medicare	\$276.33
Family – One on Medicare	\$587.23
Family – Both on Medicare	\$421.98
Parent & Child – One on Medicare	\$259.54
Horizon HMO 2030 #054 (268)	
Single – On Medicare	\$302.96
Retiree & Spouse/Partner – One on Medicare	\$577.57
Retiree & Spouse/Partner – Both on Medicare	\$605.93
Family – One on Medicare	\$647.34
Family – Both on Medicare	\$717.65
Parent & Child – One on Medicare	\$396.05
Aetna Medicare Advantage PPO 10 #181 (25C)	
Single – On Medicare	\$110.26
Retiree & Spouse/Partner – Both on Medicare	\$220.53
Aetna Medicare Advantage PPO 15 #182 (25D)	
Single – On Medicare	\$92.39
Retiree & Spouse/Partner – Both on Medicare	\$184.79
Aetna Medicare Advantage HMO #183 (25E)	
Single – On Medicare	\$181.75
Retiree & Spouse/Partner – Both on Medicare	\$363.51
Aetna Medicare Advantage HMO 1525 #184 (25F)	
Single – On Medicare	\$90.18
Retiree & Spouse/Partner – Both on Medicare	\$180.37