



Chapter 375 Rates for State Active and Retired Groups
Active Monthly Rates – 26 Aetna and 26 Horizon Plans
 Effective 7/1/2026 - 12/31/2026

PLAN AND COVERAGE LEVEL	MONTHLY RATE
	EMPLOYEES WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN
26 Aetna Freedom 15 #18A and 26 Horizon NJ DIRECT 15 #15A Single	\$1,279.55
26 Aetna CWA Unity Freedom #02C and 26 Horizon CWA Unity DIRECT #02A Single	\$1,159.26
26 Aetna Freedom #03A and 26 Horizon NJ DIRECT #02E Single	\$1,159.26
26 Aetna HMO #01I and 26 Horizon HMO #01A Single	\$1,243.77
26 Aetna Freedom 1525 #06D and 26 Horizon NJ DIRECT 1525 #05B Single	\$1,229.68
26 Aetna Liberty Plus #06H and 26 Horizon OMNIA #05E Single	\$862.87
26 Aetna Freedom 2030 #06E and 26 Horizon NJ DIRECT 2030 #05C Single	\$1,172.70
26 Aetna Freedom 2035 #06G and 26 Horizon NJ DIRECT 2035 #05D Single	\$1,026.76
26 Aetna Freedom HDHigh #09C and 26 Horizon NJ DIRECT HDHigh #09A Single	\$689.48
26 Aetna Freedom HDLow #09D and 26 Horizon NJ DIRECT HDLow #09B Single	\$1,021.91

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



Chapter 375 Rates for State Active and Retired Groups
Retired Monthly Rates – Aetna and Horizon Plans
 Effective 1/1/2026 - 12/31/2026

PLAN AND COVERAGE LEVEL	MONTHLY RATE
	RETIRES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
Aetna Freedom 10 #018 and Horizon NJ DIRECT 10 #050 Single	\$1,630.13
Aetna Freedom 15 #180 and Horizon NJ DIRECT 15 #150 Single	\$1,563.32
Aetna CWA Unity Freedom* #025 and Horizon CWA Unity DIRECT* #023 Single	\$1,455.56
Aetna CWA Unity Freedom 2019* #026 and Horizon CWA Unity DIRECT 2019* #024 Single	\$1,449.27
Aetna Freedom** #031 and Horizon NJ DIRECT** #027 Single	\$1,455.56
Aetna Freedom 2019** #032 and Horizon NJ DIRECT 2019** #030 Single	\$1,449.27
Aetna HMO #019 and Horizon HMO #011 Single	\$1,534.44
Aetna Freedom 1525 #063 and Horizon NJ DIRECT 1525 #051 Single	\$1,500.14
Aetna Liberty Plus #067 and Horizon OMNIA #057 Single	\$1,116.98
Aetna Freedom 2030 #064 and Horizon NJ DIRECT 2030 #052 Single	\$1,486.21
Aetna Freedom 2035 #066 and Horizon NJ DIRECT 2035 #056 Single	\$1,406.42
Aetna Freedom HDHigh #092 and Horizon NJ DIRECT HDHigh #090 Single	\$833.75
Aetna Freedom HDLow #093 and Horizon NJ DIRECT HDLow #091 Single	\$1,236.55

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

** Members hired before July 1, 2019, will be enrolled in Aetna Freedom or Horizon NJ DIRECT. Members hired after July 1, 2019, will be enrolled in Aetna Freedom 2019 or Horizon NJ DIRECT 2019.

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Retired Monthly Rates – 26 Aetna and 26 Horizon Plans
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PLAN AND COVERAGE LEVEL	MONTHLY RATE
	RETIRES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
26 Aetna Freedom 10 #01H and 26 Horizon NJ DIRECT 10 #05A Single	\$1,604.63
26 Aetna Freedom 15 #18A and 26 Horizon NJ DIRECT 15 #15A Single	\$1,536.44
26 Aetna CWA Unity Freedom #02C and 26 Horizon CWA Unity DIRECT #02A Single	\$1,430.63
26 Aetna Freedom #03A and 26 Horizon NJ DIRECT #02E Single	\$1,430.63
26 Aetna HMO #01I and 26 Horizon HMO #01A Single	\$1,502.03
26 Aetna Freedom 1525 #06D and Horizon NJ DIRECT 1525 #05B Single	\$1,474.53
26 Aetna Liberty Plus #06H and Horizon OMNIA #05E Single	\$1,096.32
26 Aetna Freedom 2030 #06E and Horizon NJ DIRECT 2030 #05C Single	\$1,460.99
26 Aetna Freedom 2035 #06G and Horizon NJ DIRECT 2035 #05D Single	\$1,390.33
26 Aetna Freedom HDHigh #09C and Horizon NJ DIRECT HDHigh #09A Single	\$824.42
26 Aetna Freedom HDLow #09D and Horizon NJ DIRECT HDLow #09B Single	\$1,221.99

Note: Retirees who attained 25 years of service on or after July 1, 2026 may only select the 26 plans.

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