



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Including Rx

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Rates for Retirees and Dependents – No Medicare	
Aetna CWA Unity Freedom #025 (24G) & Horizon CWA Unity DIRECT #023 (24E)	
Single – No Medicare	\$1,725.96
Retiree & Spouse/Partner – No Medicare	\$3,762.57
Family – No Medicare	\$4,280.36
Parent & Child – No Medicare	\$2,416.34
Aetna CWA Unity Freedom 2019 #026 (24H) & Horizon CWA Unity DIRECT 2019 #024 (24F)	
Single – No Medicare	\$1,725.96
Retiree & Spouse/Partner – No Medicare	\$3,762.57
Family – No Medicare	\$4,280.36
Parent & Child – No Medicare	\$2,416.34
Aetna Freedom #031 (24N) & Horizon NJ DIRECT #027 (24L)	
Single – No Medicare	\$1,725.96
Retiree & Spouse/Partner – No Medicare	\$3,762.57
Family – No Medicare	\$4,280.36
Parent & Child – No Medicare	\$2,416.34
Aetna Freedom 2019 #032 (24O) & Horizon NJ DIRECT 2019 #030 (24M)	
Single – No Medicare	\$1,725.96
Retiree & Spouse/Partner – No Medicare	\$3,762.57
Family – No Medicare	\$4,280.36
Parent & Child – No Medicare	\$2,416.34
Aetna Freedom 10 #018 (24B) & Horizon NJ DIRECT 10 #050 (230)	
Single – No Medicare	\$1,966.86
Retiree & Spouse/Partner – No Medicare	\$4,287.79
Family – No Medicare	\$4,877.88
Parent & Child – No Medicare	\$2,753.60
Aetna Freedom 15 #180 (24C) & Horizon NJ DIRECT 15 #150 (231)	
Single – No Medicare	\$1,872.04
Retiree & Spouse/Partner – No Medicare	\$4,081.01
Family – No Medicare	\$4,642.64
Parent & Child – No Medicare	\$2,620.79
Aetna Freedom 1525 #063 (249) & Horizon NJ DIRECT 1525 #051 (234)	
Single – No Medicare	\$1,806.67
Retiree & Spouse/Partner – No Medicare	\$3,938.55
Family – No Medicare	\$4,480.53
Parent & Child – No Medicare	\$2,529.31
Aetna Freedom 2030 #064 (24A) & Horizon NJ DIRECT 2030 #052 (235)	
Single – No Medicare	\$1,731.54
Retiree & Spouse/Partner – No Medicare	\$3,774.75
Family – No Medicare	\$4,294.17
Parent & Child – No Medicare	\$2,424.12



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Aetna HMO #019 (232) & Horizon HMO #011 (246)	
Single – No Medicare	\$1,770.04
Retiree & Spouse/Partner – No Medicare	\$3,856.10
Family – No Medicare	\$4,386.88
Parent & Child – No Medicare	\$2,476.11
Aetna HMO 1525 #061 (236) & Horizon HMO 1525 #053 (247)	
Single – No Medicare	\$1,636.13
Retiree & Spouse/Partner – No Medicare	\$3,566.71
Family – No Medicare	\$4,057.57
Parent & Child – No Medicare	\$2,290.50
Aetna HMO 2030 #062 (237) & Horizon HMO 2030 #054 (248)	
Single – No Medicare	\$1,569.36
Retiree & Spouse/Partner – No Medicare	\$3,421.28
Family – No Medicare	\$3,892.04
Parent & Child – No Medicare	\$2,197.12
Aetna Liberty #067 (24Q) & Horizon OMNIA #057 (24P)	
Single – No Medicare	\$1,454.37
Retiree & Spouse/Partner – No Medicare	\$3,170.52
Family – No Medicare	\$3,606.87
Parent & Child – No Medicare	\$2,036.11
Aetna Freedom HDHigh #092 (242) & Horizon NJ DIRECT HDHigh #090 (240)	
Single – No Medicare	\$1,000.54
Retiree & Spouse/Partner – No Medicare	\$2,181.05
Family – No Medicare	\$2,481.21
Parent & Child – No Medicare	\$1,400.67
Aetna Freedom HDLow #093 (243) & Horizon NJ DIRECT HDLow #091 (241)	
Single – No Medicare	\$1,461.64
Retiree & Spouse/Partner – No Medicare	\$3,186.37
Family – No Medicare	\$3,624.90
Parent & Child – No Medicare	\$2,046.26
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 15 Aetna Freedom Split #19F (23I)	
Retiree & Spouse/Partner – One on Medicare	\$2,524.97
Family – One on Medicare	\$3,042.76
Family – Both on Medicare	\$1,805.16
Parent & Child – One on Medicare	\$1,178.74
Aetna Medicare Advantage 15 Aetna Freedom 2019 Split #19G (23K)	
Retiree & Spouse/Partner – One on Medicare	\$2,524.97
Family – One on Medicare	\$3,042.76
Family – Both on Medicare	\$1,805.16
Parent & Child – One on Medicare	\$1,178.74



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Aetna Medicare Advantage 15 Aetna CWA Unity Freedom Split #19H (23L)	
Retiree & Spouse/Partner – One on Medicare	\$2,524.97
Family – One on Medicare	\$3,042.76
Family – Both on Medicare	\$1,805.16
Parent & Child – One on Medicare	\$1,178.74
Aetna Medicare Advantage 15 Aetna CWA Unity Freedom 2019 Split #19I (23M)	
Retiree & Spouse/Partner – One on Medicare	\$2,524.97
Family – One on Medicare	\$3,042.76
Family – Both on Medicare	\$1,805.16
Parent & Child – One on Medicare	\$1,178.74
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K (24V)	
Retiree & Spouse/Partner – One on Medicare	\$2,827.43
Family – One on Medicare	\$3,417.52
Family – Both on Medicare	\$1,957.16
Parent & Child – One on Medicare	\$1,293.24
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L (23O)	
Retiree & Spouse/Partner – One on Medicare	\$2,697.33
Family – One on Medicare	\$3,258.96
Family – Both on Medicare	\$1,875.28
Parent & Child – One on Medicare	\$1,237.11
Aetna Medicare Advantage Aetna HMO Split #19M (23P)	
Retiree & Spouse/Partner – One on Medicare	\$2,704.95
Family – One on Medicare	\$3,235.73
Family – Both on Medicare	\$2,084.58
Parent & Child – One on Medicare	\$1,324.96
Aetna Medicare Advantage Aetna HMO 1525 Split #19N (23Q)	
Retiree & Spouse/Partner – One on Medicare	\$2,473.55
Family – One on Medicare	\$2,964.41
Family – Both on Medicare	\$1,871.25
Parent & Child – One on Medicare	\$1,197.34
Aetna Medicare Advantage Aetna Freedom HDHigh Split #19P (23S)*	
Retiree & Spouse/Partner – One on Medicare	\$1,668.87
Family – One on Medicare	\$1,969.03
Aetna Medicare Advantage Aetna Freedom HDLow Split #19O (23R)*	
Retiree & Spouse/Partner – One on Medicare	\$2,213.09
Family – One on Medicare	\$2,651.62
Aetna Medicare Advantage Aetna Liberty Split #19Q (23U)*	
Retiree & Spouse/Partner – One on Medicare	\$2,204.51
Family – One on Medicare	\$2,640.86

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



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon CWA Unity DIRECT Horizon NJ DIRECT 1525 Split #17B (23W)	
Retiree & Spouse/Partner – One on Medicare	\$2,633.81
Family – One on Medicare	\$3,151.60
Family – Both on Medicare	\$2,022.84
Parent & Child – One on Medicare	\$1,287.58
Horizon CWA Unity DIRECT Horizon NJ DIRECT 2030 Split #17C (23X)	
Retiree & Spouse/Partner – One on Medicare	\$2,619.34
Family – One on Medicare	\$3,137.13
Family – Both on Medicare	\$1,993.90
Parent & Child – One on Medicare	\$1,273.11
Horizon NJ DIRECT Horizon NJ DIRECT 1525 Split #17G (24I)	
Retiree & Spouse/Partner – One on Medicare	\$2,633.81
Family – One on Medicare	\$3,151.60
Family – Both on Medicare	\$2,022.84
Parent & Child – One on Medicare	\$1,287.58
Horizon NJ DIRECT Horizon NJ DIRECT 2030 Split #17H (24R)	
Retiree & Spouse/Partner – One on Medicare	\$2,619.34
Family – One on Medicare	\$3,137.13
Family – Both on Medicare	\$1,993.90
Parent & Child – One on Medicare	\$1,273.11
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A (23A)	
Retiree & Spouse/Partner – One on Medicare	\$2,918.13
Family – One on Medicare	\$3,508.22
Family – Both on Medicare	\$2,138.56
Parent & Child – One on Medicare	\$1,383.94
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D (23B)	
Retiree & Spouse/Partner – One on Medicare	\$2,806.17
Family – One on Medicare	\$3,367.80
Family – Both on Medicare	\$2,092.96
Parent & Child – One on Medicare	\$1,345.95
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y (23Y)*	
Retiree & Spouse/Partner – One on Medicare	\$1,777.71
Family – One on Medicare	\$2,077.87
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V (23V)*	
Retiree & Spouse/Partner – One on Medicare	\$2,321.93
Family – One on Medicare	\$2,760.46
Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z (23Z)*	
Retiree & Spouse/Partner – One on Medicare	\$2,313.35
Family – One on Medicare	\$2,749.70

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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon NJ DIRECT 1525 #051 (234)	
Single – On Medicare	\$597.20
Retiree & Spouse/Partner – One on Medicare	\$2,729.08
Retiree & Spouse/Partner – Both on Medicare	\$1,194.40
Family – One on Medicare	\$3,271.06
Family – Both on Medicare	\$2,061.59
Parent & Child – One on Medicare	\$1,319.84
Horizon NJ DIRECT 2030 #052 (235)	
Single – On Medicare	\$582.73
Retiree & Spouse/Partner – One on Medicare	\$2,625.94
Retiree & Spouse/Partner – Both on Medicare	\$1,165.46
Family – One on Medicare	\$3,145.36
Family – Both on Medicare	\$1,996.55
Parent & Child – One on Medicare	\$1,275.31
Horizon HMO #011 (246)	
Single – On Medicare	\$779.33
Retiree & Spouse/Partner – One on Medicare	\$2,865.39
Retiree & Spouse/Partner – Both on Medicare	\$1,558.66
Family – One on Medicare	\$3,396.17
Family – Both on Medicare	\$2,405.46
Parent & Child – One on Medicare	\$1,485.40
Horizon HMO 1525 #053 (247)	
Single – On Medicare	\$727.16
Retiree & Spouse/Partner – One on Medicare	\$2,657.74
Retiree & Spouse/Partner – Both on Medicare	\$1,454.32
Family – One on Medicare	\$3,148.60
Family – Both on Medicare	\$2,239.63
Parent & Child – One on Medicare	\$1,381.53
Horizon HMO 2030 #054 (248)	
Single – On Medicare	\$710.53
Retiree & Spouse/Partner – One on Medicare	\$2,562.45
Retiree & Spouse/Partner – Both on Medicare	\$1,421.06
Family – One on Medicare	\$3,033.21
Family – Both on Medicare	\$2,174.38
Parent & Child – One on Medicare	\$1,338.29



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna Medicare Advantage PPO 10 #181 (23C)	
Single – On Medicare	\$506.50
Retiree & Spouse/Partner – Both on Medicare	\$1,013.00
Aetna Medicare Advantage PPO 15 #182 (23D)	
Single – On Medicare	\$488.36
Retiree & Spouse/Partner – Both on Medicare	\$976.72
Aetna Medicare Advantage HMO #183 (23E)	
Single – On Medicare	\$618.89
Retiree & Spouse/Partner – Both on Medicare	\$1,237.78
Aetna Medicare Advantage HMO 1525 #184 (23F)	
Single – On Medicare	\$542.97
Retiree & Spouse/Partner – Both on Medicare	\$1,085.94