



Local Retired Group — Government Employers
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 (26G) & Horizon CWA Unity DIRECT #023 (26D) (See Note)	
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 (26H) & Horizon CWA Unity DIRECT 2019 #024 (26E) (See Note)	
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 (26N) & Horizon NJ DIRECT #027 (26L)	
Single – No Medicare	\$2,128.19
Retiree & Spouse/Partner – No Medicare	\$4,639.63
Family – No Medicare	\$5,278.14
Parent & Child – No Medicare	\$2,979.54
Aetna Freedom 2019 #032 (26O) & Horizon NJ DIRECT 2019 #030 (26M)	
Single – No Medicare	\$2,128.19
Retiree & Spouse/Partner – No Medicare	\$4,639.63
Family – No Medicare	\$5,278.14
Parent & Child – No Medicare	\$2,979.54
Aetna Freedom 10 #018 (26B) & Horizon NJ DIRECT 10 #050 (250)	
Single – No Medicare	\$2,439.62
Retiree & Spouse/Partner – No Medicare	\$5,318.57
Family – No Medicare	\$6,050.44
Parent & Child – No Medicare	\$3,415.53
Aetna Freedom 15 #180 (26C) & Horizon NJ DIRECT 15 #150 (251)	
Single – No Medicare	\$2,322.05
Retiree & Spouse/Partner – No Medicare	\$5,062.24
Family – No Medicare	\$5,758.82
Parent & Child – No Medicare	\$3,250.92
Aetna Freedom 1525 #063 (269) & Horizon NJ DIRECT 1525 #051 (254)	
Single – No Medicare	\$2,224.41
Retiree & Spouse/Partner – No Medicare	\$4,849.39
Family – No Medicare	\$5,516.67
Parent & Child – No Medicare	\$3,114.29
Aetna Freedom 2030 #064 (26A) & Horizon NJ DIRECT 2030 #052 (255)	
Single – No Medicare	\$2,124.42
Retiree & Spouse/Partner – No Medicare	\$4,631.44
Family – No Medicare	\$5,268.72
Parent & Child – No Medicare	\$2,974.27

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



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Aetna HMO #019 (252) & Horizon HMO #011 (266)	
Single – No Medicare	\$2,254.71
Retiree & Spouse/Partner – No Medicare	\$4,916.20
Family – No Medicare	\$5,593.43
Parent & Child – No Medicare	\$3,157.59
Aetna HMO 1525 #061 (256) & Horizon HMO 1525 #053 (267)	
Single – No Medicare	\$2,063.65
Retiree & Spouse/Partner – No Medicare	\$4,498.84
Family – No Medicare	\$5,117.92
Parent & Child – No Medicare	\$2,889.18
Aetna HMO 2030 #062 (257) & Horizon HMO 2030 #054 (268)	
Single – No Medicare	\$1,971.11
Retiree & Spouse/Partner – No Medicare	\$4,297.21
Family – No Medicare	\$4,888.50
Parent & Child – No Medicare	\$2,759.66
Aetna Liberty #067 (26Q) & Horizon OMNIA #057 (26P)	
Single – No Medicare	\$1,801.86
Retiree & Spouse/Partner – No Medicare	\$3,928.16
Family – No Medicare	\$4,468.74
Parent & Child – No Medicare	\$2,522.67
Aetna Freedom HDHigh #092 (262) & Horizon NJ DIRECT HDHigh #090 (260)	
Single – No Medicare	\$1,238.19
Retiree & Spouse/Partner – No Medicare	\$2,699.25
Family – No Medicare	\$3,070.68
Parent & Child – No Medicare	\$1,733.47
Aetna Freedom HDLow #093 (263) & Horizon NJ DIRECT HDLow #091 (261)	
Single – No Medicare	\$1,799.27
Retiree & Spouse/Partner – No Medicare	\$3,922.42
Family – No Medicare	\$4,462.20
Parent & Child – No Medicare	\$2,519.00
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 10 Aetna Freedom Split #19X (25I)	
Retiree & Spouse/Partner – One on Medicare	\$3,144.14
Family – One on Medicare	\$3,782.65
Family – Both on Medicare	\$2,287.16
Parent & Child – One on Medicare	\$1,484.05
Aetna Medicare Advantage 10 Aetna Freedom 2019 Split #19Y (25K)	
Retiree & Spouse/Partner – One on Medicare	\$3,144.14
Family – One on Medicare	\$3,782.65
Family – Both on Medicare	\$2,287.16
Parent & Child – One on Medicare	\$1,484.05



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Aetna Medicare Advantage 10 Aetna CWA Unity Freedom Split #19Z (25L) (See Note)	
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 CWA Unity Freedom 2019 Split #190 (25M) (See Note)	
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 (25N)	
Retiree & Spouse/Partner – One on Medicare	\$3,511.65
Family – One on Medicare	\$4,243.52
Family – Both on Medicare	\$2,436.60
Parent & Child – One on Medicare	\$1,608.61
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L (25O)	
Retiree & Spouse/Partner – One on Medicare	\$3,352.86
Family – One on Medicare	\$4,049.44
Family – Both on Medicare	\$2,340.05
Parent & Child – One on Medicare	\$1,541.54
Aetna Medicare Advantage Aetna HMO Split #19M (25P)	
Retiree & Spouse/Partner – One on Medicare	\$3,379.55
Family – One on Medicare	\$4,056.78
Family – Both on Medicare	\$2,520.12
Parent & Child – One on Medicare	\$1,620.94
Aetna Medicare Advantage Aetna HMO 1525 Split #19N (25Q)	
Retiree & Spouse/Partner – One on Medicare	\$3,044.31
Family – One on Medicare	\$3,663.39
Family – Both on Medicare	\$2,208.86
Parent & Child – One on Medicare	\$1,434.65
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192 (25S)*	
Retiree & Spouse/Partner – One on Medicare	\$2,093.76
Family – One on Medicare	\$2,465.19
Aetna Medicare Advantage Aetna Freedom HDLow Split #191 (25R)*	
Retiree & Spouse/Partner – One on Medicare	\$2,755.85
Family – One on Medicare	\$3,295.63
Aetna Medicare Advantage Aetna Liberty Split #193 (25U)*	
Retiree & Spouse/Partner – One on Medicare	\$2,759.00
Family – One on Medicare	\$3,299.58

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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A (25A)	
Retiree & Spouse/Partner – One on Medicare	\$3,577.21
Family – One on Medicare	\$4,309.08
Family – Both on Medicare	\$2,567.73
Parent & Child – One on Medicare	\$1,674.17
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D (25B)	
Retiree & Spouse/Partner – One on Medicare	\$3,438.45
Family – One on Medicare	\$4,135.03
Family – Both on Medicare	\$2,511.24
Parent & Child – One on Medicare	\$1,627.13
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y (25Y)*	
Retiree & Spouse/Partner – One on Medicare	\$2,159.32
Family – One on Medicare	\$2,530.75
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V (25V)*	
Retiree & Spouse/Partner – One on Medicare	\$2,821.41
Family – One on Medicare	\$3,361.19
Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z (25Z)*	
Retiree & Spouse/Partner – One on Medicare	\$2,824.56
Family – One on Medicare	\$3,365.14
Horizon NJ DIRECT 1525 #051 (254)	
Single – On Medicare	\$698.26
Retiree & Spouse/Partner – One on Medicare	\$3,323.24
Retiree & Spouse/Partner – Both on Medicare	\$1,396.53
Family – One on Medicare	\$3,990.52
Family – Both on Medicare	\$2,464.37
Parent & Child – One on Medicare	\$1,588.14
Horizon NJ DIRECT 2030 #052 (255)	
Single – On Medicare	\$681.19
Retiree & Spouse/Partner – One on Medicare	\$3,188.21
Retiree & Spouse/Partner – Both on Medicare	\$1,362.38
Family – One on Medicare	\$3,825.49
Family – Both on Medicare	\$2,382.26
Parent & Child – One on Medicare	\$1,531.04
Horizon HMO #011 (266)	
Single – On Medicare	\$864.71
Retiree & Spouse/Partner – One on Medicare	\$3,526.20
Retiree & Spouse/Partner – Both on Medicare	\$1,729.42
Family – One on Medicare	\$4,203.43
Family – Both on Medicare	\$2,813.42
Parent & Child – One on Medicare	\$1,767.59

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Horizon HMO 1525 #053 (267)	
Single – On Medicare	\$603.98
Retiree & Spouse/Partner – One on Medicare	\$3,039.17
Retiree & Spouse/Partner – Both on Medicare	\$1,207.96
Family – One on Medicare	\$3,658.25
Family – Both on Medicare	\$2,198.58
Parent & Child – One on Medicare	\$1,429.51
Horizon HMO 2030 #054 (268)	
Single – On Medicare	\$777.90
Retiree & Spouse/Partner – One on Medicare	\$3,104.00
Retiree & Spouse/Partner – Both on Medicare	\$1,555.80
Family – One on Medicare	\$3,695.29
Family – Both on Medicare	\$2,502.08
Parent & Child – One on Medicare	\$1,566.45
Aetna Medicare Advantage PPO 10 #181 (25C)	
Single – On Medicare	\$632.70
Retiree & Spouse/Partner – Both on Medicare	\$1,265.40
Aetna Medicare Advantage PPO 15 #182 (25D)	
Single – On Medicare	\$612.67
Retiree & Spouse/Partner – Both on Medicare	\$1,225.34
Aetna Medicare Advantage HMO #183 (25E)	
Single – On Medicare	\$718.06
Retiree & Spouse/Partner – Both on Medicare	\$1,436.12
Aetna Medicare Advantage HMO 1525 #184 (25F)	
Single – On Medicare	\$609.12
Retiree & Spouse/Partner – Both on Medicare	\$1,218.24