



Local Retired Group — Government Employers Medicare and Non-Medicare Monthly Rates

Effective 1/1/2026 to 12/31/2026

Medical Only — For Retirees With a Private Employer Prescription Drug Plan or With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Rates for Retirees and Dependents – No Medicare	
Aetna CWA Unity Freedom #025 & Horizon CWA Unity DIRECT #023 (See Note)	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna CWA Unity Freedom 2019 #026 & Horizon CWA Unity DIRECT 2019 #024 (See Note)	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna Freedom #031 & Horizon NJ DIRECT #027	
Single – No Medicare	\$1,670.43
Retiree & Spouse/Partner – No Medicare	\$3,641.57
Family – No Medicare	\$4,142.74
Parent & Child – No Medicare	\$2,338.63
Aetna Freedom 2019 #032 & Horizon NJ DIRECT 2019 #030	
Single – No Medicare	\$1,670.43
Retiree & Spouse/Partner – No Medicare	\$3,641.57
Family – No Medicare	\$4,142.74
Parent & Child – No Medicare	\$2,338.63
Aetna Freedom 10 #018 & Horizon NJ DIRECT 10 #050	
Single – No Medicare	\$1,970.05
Retiree & Spouse/Partner – No Medicare	\$4,294.72
Family – No Medicare	\$4,885.75
Parent & Child – No Medicare	\$2,758.08
Aetna Freedom 15 #180 & Horizon NJ DIRECT 15 #150	
Single – No Medicare	\$1,852.48
Retiree & Spouse/Partner – No Medicare	\$4,038.39
Family – No Medicare	\$4,594.13
Parent & Child – No Medicare	\$2,593.47
Aetna Freedom 1525 #063 & Horizon NJ DIRECT 1525 #051	
Single – No Medicare	\$1,769.36
Retiree & Spouse/Partner – No Medicare	\$3,857.22
Family – No Medicare	\$4,388.03
Parent & Child – No Medicare	\$2,477.13
Aetna Freedom 2030 #064 & Horizon NJ DIRECT 2030 #052	
Single – No Medicare	\$1,665.06
Retiree & Spouse/Partner – No Medicare	\$3,629.83
Family – No Medicare	\$4,129.35
Parent & Child – No Medicare	\$2,331.09

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 & Horizon HMO #011	
Single – No Medicare	\$1,798.28
Retiree & Spouse/Partner – No Medicare	\$3,920.25
Family – No Medicare	\$4,459.78
Parent & Child – No Medicare	\$2,517.60
Aetna HMO 1525 #061 & Horizon HMO 1525 #053	
Single – No Medicare	\$1,588.07
Retiree & Spouse/Partner – No Medicare	\$3,462.01
Family – No Medicare	\$3,938.44
Parent & Child – No Medicare	\$2,223.33
Aetna HMO 2030 #062 & Horizon HMO 2030 #054	
Single – No Medicare	\$1,491.05
Retiree & Spouse/Partner – No Medicare	\$3,250.48
Family – No Medicare	\$3,697.82
Parent & Child – No Medicare	\$2,087.46
Aetna Liberty #067 & Horizon OMNIA #057	
Single – No Medicare	\$1,379.63
Retiree & Spouse/Partner – No Medicare	\$3,007.66
Family – No Medicare	\$3,421.57
Parent & Child – No Medicare	\$1,931.53
Aetna Freedom HDHigh #092 & Horizon NJ DIRECT HDHigh #090	
Single – No Medicare	\$937.67
Retiree & Spouse/Partner – No Medicare	\$2,044.12
Family – No Medicare	\$2,325.42
Parent & Child – No Medicare	\$1,312.75
Aetna Freedom HDLow #093 & Horizon NJ DIRECT HDLow #091	
Single – No Medicare	\$1,388.97
Retiree & Spouse/Partner – No Medicare	\$3,027.91
Family – No Medicare	\$3,444.59
Parent & Child – No Medicare	\$1,944.54
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 10 Aetna Freedom Split #19X	
Retiree & Spouse/Partner – One on Medicare	\$2,224.06
Family – One on Medicare	\$2,725.23
Family – Both on Medicare	\$1,307.72
Parent & Child – One on Medicare	\$921.12
Aetna Medicare Advantage 10 Aetna Freedom 2019 Split #19Y	
Retiree & Spouse/Partner – One on Medicare	\$2,224.06
Family – One on Medicare	\$2,725.23
Family – Both on Medicare	\$1,307.72
Parent & Child – One on Medicare	\$921.12



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Aetna Medicare Advantage 10 Aetna CWA Unity Freedom Split #19Z (See Note)	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage 10 Aetna CWA Unity Freedom 2019 Split #190 (See Note)	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K	
Retiree & Spouse/Partner – One on Medicare	\$2,577.59
Family – One on Medicare	\$3,168.62
Family – Both on Medicare	\$1,451.49
Parent & Child – One on Medicare	\$1,040.95
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L	
Retiree & Spouse/Partner – One on Medicare	\$2,418.80
Family – One on Medicare	\$2,974.54
Family – Both on Medicare	\$1,354.94
Parent & Child – One on Medicare	\$973.88
Aetna Medicare Advantage Aetna HMO Split #19M	
Retiree & Spouse/Partner – One on Medicare	\$2,402.76
Family – One on Medicare	\$2,942.29
Family – Both on Medicare	\$1,424.79
Parent & Child – One on Medicare	\$1,000.11
Aetna Medicare Advantage Aetna HMO 1525 Split #19N	
Retiree & Spouse/Partner – One on Medicare	\$2,115.00
Family – One on Medicare	\$2,591.43
Family – Both on Medicare	\$1,244.42
Parent & Child – One on Medicare	\$876.32
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192*	
Retiree & Spouse/Partner – One on Medicare	\$1,359.37
Family – One on Medicare	\$1,640.67
Aetna Medicare Advantage Aetna Freedom HDLow Split #191*	
Retiree & Spouse/Partner – One on Medicare	\$1,891.86
Family – One on Medicare	\$2,308.54
Aetna Medicare Advantage Aetna Liberty Split #193*	
Retiree & Spouse/Partner – One on Medicare	\$1,880.95
Family – One on Medicare	\$2,294.86

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



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A	
Retiree & Spouse/Partner – One on Medicare	\$2,654.87
Family – One on Medicare	\$3,245.90
Family – Both on Medicare	\$1,606.05
Parent & Child – One on Medicare	\$1,118.23
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D	
Retiree & Spouse/Partner – One on Medicare	\$2,516.11
Family – One on Medicare	\$3,071.85
Family – Both on Medicare	\$1,549.56
Parent & Child – One on Medicare	\$1,071.19
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y*	
Retiree & Spouse/Partner – One on Medicare	\$1,436.65
Family – One on Medicare	\$1,717.95
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V*	
Retiree & Spouse/Partner – One on Medicare	\$1,969.14
Family – One on Medicare	\$2,385.82
Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z*	
Retiree & Spouse/Partner – One on Medicare	\$1,958.23
Family – One on Medicare	\$2,372.14
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$330.20
Retiree & Spouse/Partner – One on Medicare	\$2,418.06
Retiree & Spouse/Partner – Both on Medicare	\$660.40
Family – One on Medicare	\$2,948.87
Family – Both on Medicare	\$1,509.71
Parent & Child – One on Medicare	\$1,037.97
Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$309.65
Retiree & Spouse/Partner – One on Medicare	\$2,274.42
Retiree & Spouse/Partner – Both on Medicare	\$619.30
Family – One on Medicare	\$2,773.94
Family – Both on Medicare	\$1,418.53
Parent & Child – One on Medicare	\$975.68
Horizon HMO #011	
Single – On Medicare	\$427.44
Retiree & Spouse/Partner – One on Medicare	\$2,549.41
Retiree & Spouse/Partner – Both on Medicare	\$854.88
Family – One on Medicare	\$3,088.94
Family – Both on Medicare	\$1,718.09
Parent & Child – One on Medicare	\$1,146.76

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Horizon HMO 1525 #053	
Single – On Medicare	\$235.92
Retiree & Spouse/Partner – One on Medicare	\$2,109.86
Retiree & Spouse/Partner – Both on Medicare	\$471.84
Family – One on Medicare	\$2,586.29
Family – Both on Medicare	\$1,234.14
Parent & Child – One on Medicare	\$871.18
Horizon HMO 2030 #054	
Single – On Medicare	\$406.36
Retiree & Spouse/Partner – One on Medicare	\$2,165.79
Retiree & Spouse/Partner – Both on Medicare	\$812.72
Family – One on Medicare	\$2,613.13
Family – Both on Medicare	\$1,528.44
Parent & Child – One on Medicare	\$1,002.77
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$252.92
Retiree & Spouse/Partner – Both on Medicare	\$505.84
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$232.89
Retiree & Spouse/Partner – Both on Medicare	\$465.78
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$280.79
Retiree & Spouse/Partner – Both on Medicare	\$561.58
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$241.06
Retiree & Spouse/Partner – Both on Medicare	\$482.12