



Chapter 330 Rates for Local Government Retirees

Medicare and Non-Medicare Monthly Rates

Medical Including Rx

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

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	\$862.73
Retiree & Spouse/Partner – No Medicare	\$1,880.80
Family – No Medicare	\$2,139.64
Parent & Child – No Medicare	\$1,207.80
Aetna Freedom 15 #180 (26C) & Horizon NJ DIRECT 15 #150 (251)	
Single – No Medicare	\$745.16
Retiree & Spouse/Partner – No Medicare	\$1,624.47
Family – No Medicare	\$1,848.02
Parent & Child – No Medicare	\$1,043.19
Aetna Freedom 1525 #063 (269) & Horizon NJ DIRECT 1525 #051 (254)	
Single – No Medicare	\$647.52
Retiree & Spouse/Partner – No Medicare	\$1,411.62
Family – No Medicare	\$1,605.87
Parent & Child – No Medicare	\$906.56
Aetna Freedom 2030 #064 (26A) & Horizon NJ DIRECT 2030 #052 (255)	
Single – No Medicare	\$547.53
Retiree & Spouse/Partner – No Medicare	\$1,193.67
Family – No Medicare	\$1,357.92
Parent & Child – No Medicare	\$766.54
Aetna HMO #019 (252) & Horizon HMO #011 (266)	
Single – No Medicare	\$677.82
Retiree & Spouse/Partner – No Medicare	\$1,478.43
Family – No Medicare	\$1,682.63
Parent & Child – No Medicare	\$949.86
Aetna HMO 1525 #061 (256) & Horizon HMO 1525 #053 (267)	
Single – No Medicare	\$486.76
Retiree & Spouse/Partner – No Medicare	\$1,061.07
Family – No Medicare	\$1,207.12
Parent & Child – No Medicare	\$681.45
Aetna HMO 2030 #062 (257) & Horizon HMO 2030 #054 (268)	
Single – No Medicare	\$394.22
Retiree & Spouse/Partner – No Medicare	\$859.44
Family – No Medicare	\$977.70
Parent & Child – No Medicare	\$551.93
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.



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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	\$1,080.31
Family – One on Medicare	\$1,316.92
Family – Both on Medicare	\$677.74
Parent & Child – One on Medicare	\$465.00
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L (25O)	
Retiree & Spouse/Partner – One on Medicare	\$921.52
Family – One on Medicare	\$1,122.84
Family – Both on Medicare	\$581.19
Parent & Child – One on Medicare	\$397.93
Aetna Medicare Advantage Aetna HMO Split #19M (25P)	
Retiree & Spouse/Partner – One on Medicare	\$948.21
Family – One on Medicare	\$1,130.18
Family – Both on Medicare	\$761.26
Parent & Child – One on Medicare	\$477.33
Aetna Medicare Advantage Aetna HMO 1525 Split #19N (25Q)	
Retiree & Spouse/Partner – One on Medicare	\$612.97
Family – One on Medicare	\$736.79
Family – Both on Medicare	\$450.00
Parent & Child – One on Medicare	\$291.04
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	\$1,145.87
Family – One on Medicare	\$1,382.48
Family – Both on Medicare	\$808.87
Parent & Child – One on Medicare	\$530.56
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D (25B)	
Retiree & Spouse/Partner – One on Medicare	\$1,007.11
Family – One on Medicare	\$1,208.43
Family – Both on Medicare	\$752.38
Parent & Child – One on Medicare	\$483.52
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	\$215.08
Retiree & Spouse/Partner – One on Medicare	\$891.90
Retiree & Spouse/Partner – Both on Medicare	\$430.16
Family – One on Medicare	\$1,063.92
Family – Both on Medicare	\$705.51
Parent & Child – One on Medicare	\$444.53

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**



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Horizon NJ DIRECT 2030 #052 (255)	
Single – On Medicare	\$198.01
Retiree & Spouse/Partner – One on Medicare	\$756.87
Retiree & Spouse/Partner – Both on Medicare	\$396.01
Family – One on Medicare	\$898.89
Family – Both on Medicare	\$623.40
Parent & Child – One on Medicare	\$387.43
Horizon HMO #011 (266)	
Single – On Medicare	\$381.53
Retiree & Spouse/Partner – One on Medicare	\$1,094.86
Retiree & Spouse/Partner – Both on Medicare	\$763.05
Family – One on Medicare	\$1,276.83
Family – Both on Medicare	\$1,054.56
Parent & Child – One on Medicare	\$623.98
Horizon HMO 1525 #053 (267)	
Single – On Medicare	\$120.80
Retiree & Spouse/Partner – One on Medicare	\$607.83
Retiree & Spouse/Partner – Both on Medicare	\$241.59
Family – One on Medicare	\$731.65
Family – Both on Medicare	\$439.72
Parent & Child – One on Medicare	\$285.90
Horizon HMO 2030 #054 (268)	
Single – On Medicare	\$294.72
Retiree & Spouse/Partner – One on Medicare	\$672.66
Retiree & Spouse/Partner – Both on Medicare	\$589.43
Family – One on Medicare	\$768.69
Family – Both on Medicare	\$743.22
Parent & Child – One on Medicare	\$422.84
Aetna Medicare Advantage PPO 10 #181 (25C)	
Single – On Medicare	\$149.52
Retiree & Spouse/Partner – Both on Medicare	\$299.03
Aetna Medicare Advantage PPO 15 #182 (25D)	
Single – On Medicare	\$129.49
Retiree & Spouse/Partner – Both on Medicare	\$258.97
Aetna Medicare Advantage HMO #183 (25E)	
Single – On Medicare	\$234.88
Retiree & Spouse/Partner – Both on Medicare	\$469.75
Aetna Medicare Advantage HMO 1525 #184 (25F)	
Single – On Medicare	\$125.94
Retiree & Spouse/Partner – Both on Medicare	\$251.87