



**Chapter 375 Rates for Local Education  
Active and Retired Groups  
Monthly Rates – Aetna Plans  
Effective 1/1/2025 - 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATES		
	EMPLOYERS WITH SEHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES*
<b>Freedom10 #018</b> Single	\$1,398.27	\$1,144.41	\$1,389.69
<b>Freedom15 #180</b> Single	\$1,343.30	\$1,089.44	\$1,333.62
<b>New Jersey Educators Health Plan #097</b> Single	\$1,005.59	\$842.85	\$1,005.59
<b>Garden State Health Plan #099</b> Single	\$890.29	\$727.55	\$890.29

\* Retirees are only eligible for the New Jersey Educators Health Plan

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



**Chapter 375 Rates for Local Education  
Active and Retired Groups  
Monthly Rates – Horizon Plans  
Effective to 1/1/2025 – 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATES		
	EMPLOYERS WITH SEHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES*
<b>NJ DIRECT10 #050</b> Single	\$1,398.27	\$1,144.41	\$1,389.69
<b>NJ DIRECT15 #150</b> Single	\$1,343.30	\$1,089.44	\$1,333.62
<b>New Jersey Educators Health Plan #098</b> Single	\$1,005.59	\$842.85	\$1,005.59

\* Retirees are only eligible for the New Jersey Educators Health Plan

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