



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2025 to 12/31/2025
Medical Only — For Retirees 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	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
Aetna CWA Unity Freedom 2019 #026 & Horizon CWA Unity DIRECT 2019 #024	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
Aetna Freedom #031 & Horizon NJ DIRECT #027	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
Aetna Freedom 2019 #032 & Horizon NJ DIRECT 2019 #030	
Single – No Medicare	\$1,146.69
Retiree & Spouse/Partner – No Medicare	\$2,499.77
Family – No Medicare	\$2,843.77
Parent & Child – No Medicare	\$1,605.37
Aetna Freedom 10 #018 & Horizon NJ DIRECT 10 #050	
Single – No Medicare	\$1,337.78
Retiree & Spouse/Partner – No Medicare	\$2,916.38
Family – No Medicare	\$3,317.73
Parent & Child – No Medicare	\$1,872.91
Aetna Freedom 15 #180 & Horizon NJ DIRECT 15 #150	
Single – No Medicare	\$1,257.49
Retiree & Spouse/Partner – No Medicare	\$2,741.30
Family – No Medicare	\$3,118.55
Parent & Child – No Medicare	\$1,760.46
Aetna Freedom 1525 #063 & Horizon NJ DIRECT 1525 #051	
Single – No Medicare	\$1,207.60
Retiree & Spouse/Partner – No Medicare	\$2,632.58
Family – No Medicare	\$2,994.86
Parent & Child – No Medicare	\$1,690.65
Aetna Freedom 2030 #064 & Horizon NJ DIRECT 2030 #052	
Single – No Medicare	\$1,140.97
Retiree & Spouse/Partner – No Medicare	\$2,487.29
Family – No Medicare	\$2,829.60
Parent & Child – No Medicare	\$1,597.35



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Aetna HMO #019 & Horizon HMO #011	
Single – No Medicare	\$1,151.95
Retiree & Spouse/Partner – No Medicare	\$2,511.25
Family – No Medicare	\$2,856.84
Parent & Child – No Medicare	\$1,612.74
Aetna HMO 1525 #061 & Horizon HMO 1525 #053	
Single – No Medicare	\$1,050.47
Retiree & Spouse/Partner – No Medicare	\$2,290.04
Family – No Medicare	\$2,605.19
Parent & Child – No Medicare	\$1,470.66
Aetna HMO 2030 #062 & Horizon HMO 2030 #054	
Single – No Medicare	\$990.84
Retiree & Spouse/Partner – No Medicare	\$2,160.03
Family – No Medicare	\$2,457.27
Parent & Child – No Medicare	\$1,387.18
Aetna Liberty #067 & Horizon OMNIA #057	
Single – No Medicare	\$936.81
Retiree & Spouse/Partner – No Medicare	\$2,042.24
Family – No Medicare	\$2,323.30
Parent & Child – No Medicare	\$1,311.55
Aetna Freedom HDHigh #092 & Horizon NJ DIRECT HDHigh #090	
Single – No Medicare	\$633.95
Retiree & Spouse/Partner – No Medicare	\$1,381.96
Family – No Medicare	\$1,572.14
Parent & Child – No Medicare	\$887.48
Aetna Freedom HDLow #093 & Horizon NJ DIRECT HDLow #091	
Single – No Medicare	\$943.80
Retiree & Spouse/Partner – No Medicare	\$2,057.49
Family – No Medicare	\$2,340.65
Parent & Child – No Medicare	\$1,321.33
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 15 Aetna Freedom Split #19F	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.79
Aetna Medicare Advantage 15 Aetna Freedom 2019 Split #19G	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.79



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Aetna Medicare Advantage 15 Aetna CWA Unity Freedom Split #19H	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.79
Aetna Medicare Advantage 15 Aetna CWA Unity Freedom 2019 Split #19I	
Retiree & Spouse/Partner – One on Medicare	\$1,454.19
Family – One on Medicare	\$1,798.19
Family – Both on Medicare	\$752.61
Parent & Child – One on Medicare	\$559.79
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K	
Retiree & Spouse/Partner – One on Medicare	\$1,697.85
Family – One on Medicare	\$2,099.20
Family – Both on Medicare	\$880.67
Parent & Child – One on Medicare	\$654.38
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L	
Retiree & Spouse/Partner – One on Medicare	\$1,584.92
Family – One on Medicare	\$1,962.17
Family – Both on Medicare	\$805.79
Parent & Child – One on Medicare	\$604.08
Aetna Medicare Advantage Aetna HMO Split #19M	
Retiree & Spouse/Partner – One on Medicare	\$1,541.30
Family – One on Medicare	\$1,886.89
Family – Both on Medicare	\$916.94
Parent & Child – One on Medicare	\$642.79
Aetna Medicare Advantage Aetna HMO 1525 Split #19N	
Retiree & Spouse/Partner – One on Medicare	\$1,386.14
Family – One on Medicare	\$1,701.29
Family – Both on Medicare	\$797.39
Parent & Child – One on Medicare	\$566.76
Aetna Medicare Advantage Aetna Freedom HDHigh Split #19P*	
Retiree & Spouse/Partner – One on Medicare	\$849.12
Family – One on Medicare	\$1,039.30
Aetna Medicare Advantage Aetna Freedom HDLow Split #19O*	
Retiree & Spouse/Partner – One on Medicare	\$1,214.80
Family – One on Medicare	\$1,497.96
Aetna Medicare Advantage Aetna Liberty Split #19Q*	
Retiree & Spouse/Partner – One on Medicare	\$1,206.54
Family – One on Medicare	\$1,487.60

**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	
Retiree & Spouse/Partner – One on Medicare	\$1,603.31
Family – One on Medicare	\$1,947.31
Family – Both on Medicare	\$1,050.85
Parent & Child – One on Medicare	\$708.91
Horizon CWA Unity DIRECT Horizon NJ DIRECT 2030 Split #17C	
Retiree & Spouse/Partner – One on Medicare	\$1,587.50
Family – One on Medicare	\$1,931.50
Family – Both on Medicare	\$1,019.23
Parent & Child – One on Medicare	\$693.10
Horizon NJ DIRECT Horizon NJ DIRECT 1525 Split #17G	
Retiree & Spouse/Partner – One on Medicare	\$1,603.31
Family – One on Medicare	\$1,947.31
Family – Both on Medicare	\$1,050.85
Parent & Child – One on Medicare	\$708.91
Horizon NJ DIRECT Horizon NJ DIRECT 2030 Split #17H	
Retiree & Spouse/Partner – One on Medicare	\$1,587.50
Family – One on Medicare	\$1,931.50
Family – Both on Medicare	\$1,019.23
Parent & Child – One on Medicare	\$693.10
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A	
Retiree & Spouse/Partner – One on Medicare	\$1,828.83
Family – One on Medicare	\$2,230.18
Family – Both on Medicare	\$1,142.63
Parent & Child – One on Medicare	\$785.36
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D	
Retiree & Spouse/Partner – One on Medicare	\$1,734.04
Family – One on Medicare	\$2,111.29
Family – Both on Medicare	\$1,104.03
Parent & Child – One on Medicare	\$753.20
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y*	
Retiree & Spouse/Partner – One on Medicare	\$998.24
Family – One on Medicare	\$1,188.42
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V*	
Retiree & Spouse/Partner – One on Medicare	\$1,363.92
Family – One on Medicare	\$1,647.08

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Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z*	
Retiree & Spouse/Partner – One on Medicare	\$1,355.66
Family – One on Medicare	\$1,636.72
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$250.23
Retiree & Spouse/Partner – One on Medicare	\$1,675.21
Retiree & Spouse/Partner – Both on Medicare	\$500.46
Family – One on Medicare	\$2,037.49
Family – Both on Medicare	\$1,080.12
Parent & Child – One on Medicare	\$733.28
Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$234.42
Retiree & Spouse/Partner – One on Medicare	\$1,580.74
Retiree & Spouse/Partner – Both on Medicare	\$468.84
Family – One on Medicare	\$1,923.05
Family – Both on Medicare	\$1,016.50
Parent & Child – One on Medicare	\$690.80
Horizon HMO #011	
Single – On Medicare	\$365.37
Retiree & Spouse/Partner – One on Medicare	\$1,724.67
Retiree & Spouse/Partner – Both on Medicare	\$730.74
Family – One on Medicare	\$2,070.26
Family – Both on Medicare	\$1,283.68
Parent & Child – One on Medicare	\$826.16
Horizon HMO 1525 #053	
Single – On Medicare	\$354.79
Retiree & Spouse/Partner – One on Medicare	\$1,594.36
Retiree & Spouse/Partner – Both on Medicare	\$709.58
Family – One on Medicare	\$1,909.51
Family – Both on Medicare	\$1,213.83
Parent & Child – One on Medicare	\$774.98
Horizon HMO 2030 #054	
Single – On Medicare	\$336.85
Retiree & Spouse/Partner – One on Medicare	\$1,506.04
Retiree & Spouse/Partner – Both on Medicare	\$673.70
Family – One on Medicare	\$1,803.28
Family – Both on Medicare	\$1,149.29
Parent & Child – One on Medicare	\$733.19



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$119.25
Retiree & Spouse/Partner – Both on Medicare	\$238.50
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$101.11
Retiree & Spouse/Partner – Both on Medicare	\$202.22
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$182.00
Retiree & Spouse/Partner – Both on Medicare	\$364.00
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$146.57
Retiree & Spouse/Partner – Both on Medicare	\$293.14