



**Local Retired Group — Government Employers
 Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2025 to 12/31/2025
 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	\$1,422.70
Retiree & Spouse/Partner – No Medicare	\$3,101.47
Family – No Medicare	\$3,528.27
Parent & Child – No Medicare	\$1,991.78
Aetna CWA Unity Freedom 2019 #026 (26H) & Horizon CWA Unity DIRECT 2019 #024 (26E) (See Note)	
Single – No Medicare	\$1,422.70
Retiree & Spouse/Partner – No Medicare	\$3,101.47
Family – No Medicare	\$3,528.27
Parent & Child – No Medicare	\$1,991.78
Aetna Freedom #031 (26N) & Horizon NJ DIRECT #027 (26L)	
Single – No Medicare	\$1,567.99
Retiree & Spouse/Partner – No Medicare	\$3,418.34
Family – No Medicare	\$3,888.78
Parent & Child – No Medicare	\$2,195.24
Aetna Freedom 2019 #032 (26O) & Horizon NJ DIRECT 2019 #030 (26M)	
Single – No Medicare	\$1,567.99
Retiree & Spouse/Partner – No Medicare	\$3,418.34
Family – No Medicare	\$3,888.78
Parent & Child – No Medicare	\$2,195.24
Aetna Freedom 10 #018 (26B) & Horizon NJ DIRECT 10 #050 (250)	
Single – No Medicare	\$1,803.29
Retiree & Spouse/Partner – No Medicare	\$3,931.31
Family – No Medicare	\$4,472.28
Parent & Child – No Medicare	\$2,524.65
Aetna Freedom 15 #180 (26C) & Horizon NJ DIRECT 15 #150 (251)	
Single – No Medicare	\$1,713.99
Retiree & Spouse/Partner – No Medicare	\$3,736.61
Family – No Medicare	\$4,250.78
Parent & Child – No Medicare	\$2,399.62
Aetna Freedom 1525 #063 (269) & Horizon NJ DIRECT 1525 #051 (254)	
Single – No Medicare	\$1,641.36
Retiree & Spouse/Partner – No Medicare	\$3,578.29
Family – No Medicare	\$4,070.67
Parent & Child – No Medicare	\$2,297.99
Aetna Freedom 2030 #064 (26A) & Horizon NJ DIRECT 2030 #052 (255)	
Single – No Medicare	\$1,564.96
Retiree & Spouse/Partner – No Medicare	\$3,411.74
Family – No Medicare	\$3,881.20
Parent & Child – No Medicare	\$2,190.99

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Aetna HMO #019 (252) & Horizon HMO #011 (266)	
Single – No Medicare	\$1,664.23
Retiree & Spouse/Partner – No Medicare	\$3,628.63
Family – No Medicare	\$4,128.44
Parent & Child – No Medicare	\$2,330.58
Aetna HMO 1525 #061 (256) & Horizon HMO 1525 #053 (267)	
Single – No Medicare	\$1,517.08
Retiree & Spouse/Partner – No Medicare	\$3,307.29
Family – No Medicare	\$3,762.41
Parent & Child – No Medicare	\$2,123.96
Aetna HMO 2030 #062 (257) & Horizon HMO 2030 #054 (268)	
Single – No Medicare	\$1,446.32
Retiree & Spouse/Partner – No Medicare	\$3,153.09
Family – No Medicare	\$3,586.96
Parent & Child – No Medicare	\$2,024.91
Aetna Liberty #067 (26Q) & Horizon OMNIA #057 (26P)	
Single – No Medicare	\$1,323.89
Retiree & Spouse/Partner – No Medicare	\$2,886.15
Family – No Medicare	\$3,283.33
Parent & Child – No Medicare	\$1,853.49
Aetna Freedom HDHigh #092 (262) & Horizon NJ DIRECT HDHigh #090 (260)	
Single – No Medicare	\$908.64
Retiree & Spouse/Partner – No Medicare	\$1,980.83
Family – No Medicare	\$2,253.41
Parent & Child – No Medicare	\$1,272.10
Aetna Freedom HDLow #093 (263) & Horizon NJ DIRECT HDLow #091 (261)	
Single – No Medicare	\$1,323.18
Retiree & Spouse/Partner – No Medicare	\$2,884.54
Family – No Medicare	\$3,281.50
Parent & Child – No Medicare	\$1,852.47
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	\$2,321.35
Family – One on Medicare	\$2,791.79
Family – Both on Medicare	\$1,694.80
Parent & Child – One on Medicare	\$1,098.25
Aetna Medicare Advantage 10 Aetna Freedom 2019 Split #19Y (25K)	
Retiree & Spouse/Partner – One on Medicare	\$2,321.35
Family – One on Medicare	\$2,791.79
Family – Both on Medicare	\$1,694.80
Parent & Child – One on Medicare	\$1,098.25



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Aetna Medicare Advantage 10 Aetna CWA Unity Freedom Split #19Z (25L) (See Note)	
Retiree & Spouse/Partner – One on Medicare	\$2,061.56
Family – One on Medicare	\$2,488.36
Family – Both on Medicare	\$1,448.45
Parent & Child – One on Medicare	\$951.87
Aetna Medicare Advantage 10 Aetna CWA Unity Freedom 2019 Split #19O (25M) (See Note)	
Retiree & Spouse/Partner – One on Medicare	\$2,061.56
Family – One on Medicare	\$2,488.36
Family – Both on Medicare	\$1,448.45
Parent & Child – One on Medicare	\$951.87
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K (25N)	
Retiree & Spouse/Partner – One on Medicare	\$2,599.02
Family – One on Medicare	\$3,139.99
Family – Both on Medicare	\$1,807.69
Parent & Child – One on Medicare	\$1,192.36
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L (25O)	
Retiree & Spouse/Partner – One on Medicare	\$2,475.75
Family – One on Medicare	\$2,989.92
Family – Both on Medicare	\$1,729.05
Parent & Child – One on Medicare	\$1,138.76
Aetna Medicare Advantage Aetna HMO Split #19M (25P)	
Retiree & Spouse/Partner – One on Medicare	\$2,506.89
Family – One on Medicare	\$3,006.70
Family – Both on Medicare	\$1,884.96
Parent & Child – One on Medicare	\$1,208.84
Aetna Medicare Advantage Aetna HMO 1525 Split #19N (25Q)	
Retiree & Spouse/Partner – One on Medicare	\$2,241.13
Family – One on Medicare	\$2,696.25
Family – Both on Medicare	\$1,630.09
Parent & Child – One on Medicare	\$1,057.80
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192 (25S)*	
Retiree & Spouse/Partner – One on Medicare	\$1,543.19
Family – One on Medicare	\$1,815.77
Aetna Medicare Advantage Aetna Freedom HDLow Split #191 (25R)*	
Retiree & Spouse/Partner – One on Medicare	\$2,032.36
Family – One on Medicare	\$2,429.32
Aetna Medicare Advantage Aetna Liberty Split #193 (25U)*	
Retiree & Spouse/Partner – One on Medicare	\$2,033.26
Family – One on Medicare	\$2,430.44

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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	\$2,721.00
Family – One on Medicare	\$3,261.97
Family – Both on Medicare	\$2,051.65
Parent & Child – One on Medicare	\$1,314.34
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D (25B)	
Retiree & Spouse/Partner – One on Medicare	\$2,615.60
Family – One on Medicare	\$3,129.77
Family – Both on Medicare	\$2,008.75
Parent & Child – One on Medicare	\$1,278.61
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y (25Y)*	
Retiree & Spouse/Partner – One on Medicare	\$1,665.17
Family – One on Medicare	\$1,937.75
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V (25V)*	
Retiree & Spouse/Partner – One on Medicare	\$2,154.34
Family – One on Medicare	\$2,551.30
Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z (25Z)*	
Retiree & Spouse/Partner – One on Medicare	\$2,155.24
Family – One on Medicare	\$2,552.42
Horizon NJ DIRECT 1525 #051 (254)	
Single – On Medicare	\$592.98
Retiree & Spouse/Partner – One on Medicare	\$2,529.91
Retiree & Spouse/Partner – Both on Medicare	\$1,185.96
Family – One on Medicare	\$3,022.29
Family – Both on Medicare	\$1,973.91
Parent & Child – One on Medicare	\$1,249.61
Horizon NJ DIRECT 2030 #052 (255)	
Single – On Medicare	\$577.47
Retiree & Spouse/Partner – One on Medicare	\$2,424.25
Retiree & Spouse/Partner – Both on Medicare	\$1,154.94
Family – One on Medicare	\$2,893.71
Family – Both on Medicare	\$1,906.22
Parent & Child – One on Medicare	\$1,203.50
Horizon HMO #011 (266)	
Single – On Medicare	\$735.82
Retiree & Spouse/Partner – One on Medicare	\$2,700.22
Retiree & Spouse/Partner – Both on Medicare	\$1,471.64
Family – One on Medicare	\$3,200.03
Family – Both on Medicare	\$2,271.62
Parent & Child – One on Medicare	\$1,402.17

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Horizon HMO 1525 #053 (267)	
Single – On Medicare	\$498.90
Retiree & Spouse/Partner – One on Medicare	\$2,289.11
Retiree & Spouse/Partner – Both on Medicare	\$997.80
Family – One on Medicare	\$2,744.23
Family – Both on Medicare	\$1,726.05
Parent & Child – One on Medicare	\$1,105.78
Horizon HMO 2030 #054 (268)	
Single – On Medicare	\$663.70
Retiree & Spouse/Partner – One on Medicare	\$2,370.47
Retiree & Spouse/Partner – Both on Medicare	\$1,327.40
Family – One on Medicare	\$2,804.34
Family – Both on Medicare	\$2,021.72
Parent & Child – One on Medicare	\$1,242.29
Aetna Medicare Advantage PPO 10 #181 (25C)	
Single – On Medicare	\$471.00
Retiree & Spouse/Partner – Both on Medicare	\$942.00
Aetna Medicare Advantage PPO 15 #182 (25D)	
Single – On Medicare	\$453.13
Retiree & Spouse/Partner – Both on Medicare	\$906.26
Aetna Medicare Advantage HMO #183 (25E)	
Single – On Medicare	\$542.49
Retiree & Spouse/Partner – Both on Medicare	\$1,084.98
Aetna Medicare Advantage HMO 1525 #184 (25F)	
Single – On Medicare	\$450.92
Retiree & Spouse/Partner – Both on Medicare	\$901.84