



**Chapter 330 Rates for Local Government Retirees
 Medicare and Non-Medicare Monthly Rates
 Medical Only — For Retirees With Medicare Part D Benefits
 Effective 1/1/2025 to 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Rates for Retirees and Dependents – No Medicare	
Aetna Freedom 10 #018 & Horizon NJ DIRECT 10 #050	
Single – No Medicare	\$590.34
Retiree & Spouse/Partner – No Medicare	\$1,286.96
Family – No Medicare	\$1,464.06
Parent & Child – No Medicare	\$826.49
Aetna Freedom 15 #180 & Horizon NJ DIRECT 15 #150	
Single – No Medicare	\$501.04
Retiree & Spouse/Partner – No Medicare	\$1,092.26
Family – No Medicare	\$1,242.56
Parent & Child – No Medicare	\$701.46
Aetna Freedom 1525 #063 & Horizon NJ DIRECT 1525 #051	
Single – No Medicare	\$437.90
Retiree & Spouse/Partner – No Medicare	\$954.65
Family – No Medicare	\$1,086.01
Parent & Child – No Medicare	\$613.09
Aetna Freedom 2030 #064 & Horizon NJ DIRECT 2030 #052	
Single – No Medicare	\$358.68
Retiree & Spouse/Partner – No Medicare	\$781.93
Family – No Medicare	\$889.53
Parent & Child – No Medicare	\$502.16
Aetna HMO #019 & Horizon HMO #011	
Single – No Medicare	\$459.87
Retiree & Spouse/Partner – No Medicare	\$1,002.52
Family – No Medicare	\$1,140.51
Parent & Child – No Medicare	\$643.83
Aetna HMO 1525 #061 & Horizon HMO 1525 #053	
Single – No Medicare	\$300.20
Retiree & Spouse/Partner – No Medicare	\$654.46
Family – No Medicare	\$744.52
Parent & Child – No Medicare	\$420.31
Aetna HMO 2030 #062 & Horizon HMO 2030 #054	
Single – No Medicare	\$226.51
Retiree & Spouse/Partner – No Medicare	\$493.79
Family – No Medicare	\$561.75
Parent & Child – No Medicare	\$317.11
Aetna Freedom HDHigh #092 & Horizon NJ DIRECT HDHigh #090	
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	
Retiree & Spouse/Partner – One on Medicare	\$668.09
Family – One on Medicare	\$827.50
Family – Both on Medicare	\$337.16
Parent & Child – One on Medicare	\$253.60
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L	
Retiree & Spouse/Partner – One on Medicare	\$544.82
Family – One on Medicare	\$677.43
Family – Both on Medicare	\$258.52
Parent & Child – One on Medicare	\$200.00
Aetna Medicare Advantage Aetna HMO Split #19M	
Retiree & Spouse/Partner – One on Medicare	\$538.97
Family – One on Medicare	\$659.27
Family – Both on Medicare	\$324.26
Parent & Child – One on Medicare	\$226.26
Aetna Medicare Advantage Aetna HMO 1525 Split #19N	
Retiree & Spouse/Partner – One on Medicare	\$315.15
Family – One on Medicare	\$387.52
Family – Both on Medicare	\$176.75
Parent & Child – One on Medicare	\$126.98
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A	
Retiree & Spouse/Partner – One on Medicare	\$799.57
Family – One on Medicare	\$958.98
Family – Both on Medicare	\$600.12
Parent & Child – One on Medicare	\$385.08
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D	
Retiree & Spouse/Partner – One on Medicare	\$694.17
Family – One on Medicare	\$826.78
Family – Both on Medicare	\$557.22
Parent & Child – One on Medicare	\$349.35
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$178.36
Retiree & Spouse/Partner – One on Medicare	\$619.70
Retiree & Spouse/Partner – Both on Medicare	\$356.73
Family – One on Medicare	\$733.37
Family – Both on Medicare	\$526.96
Parent & Child – One on Medicare	\$324.12

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	
Single – On Medicare	\$160.03
Retiree & Spouse/Partner – One on Medicare	\$507.87
Retiree & Spouse/Partner – Both on Medicare	\$320.07
Family – One on Medicare	\$597.78
Family – Both on Medicare	\$452.26
Parent & Child – One on Medicare	\$274.08
Horizon HMO #011	
Single – On Medicare	\$265.06
Retiree & Spouse/Partner – One on Medicare	\$732.30
Retiree & Spouse/Partner – Both on Medicare	\$530.13
Family – One on Medicare	\$852.60
Family – Both on Medicare	\$710.92
Parent & Child – One on Medicare	\$419.59
Horizon HMO 1525 #053	
Single – On Medicare	\$84.28
Retiree & Spouse/Partner – One on Medicare	\$363.13
Retiree & Spouse/Partner – Both on Medicare	\$168.57
Family – One on Medicare	\$435.50
Family – Both on Medicare	\$272.71
Parent & Child – One on Medicare	\$174.96
Horizon HMO 2030 #054	
Single – On Medicare	\$246.26
Retiree & Spouse/Partner – One on Medicare	\$438.13
Retiree & Spouse/Partner – Both on Medicare	\$492.53
Family – One on Medicare	\$488.40
Family – Both on Medicare	\$561.28
Parent & Child – One on Medicare	\$307.43
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$46.88
Retiree & Spouse/Partner – Both on Medicare	\$93.77
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$29.01
Retiree & Spouse/Partner – Both on Medicare	\$58.03
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$71.73
Retiree & Spouse/Partner – Both on Medicare	\$143.47
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$36.30
Retiree & Spouse/Partner – Both on Medicare	\$72.61