



Local Retired Group — Education Employers
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 NJEHP #097 & Horizon NJEHP #098	
Single – No Medicare	\$1,078.38
Retiree & Spouse/Partner – No Medicare	\$2,350.86
Family – No Medicare	\$2,674.38
Parent & Child – No Medicare	\$1,509.71
Aetna GSHP #099	
Single – No Medicare	\$930.85
Retiree & Spouse/Partner – No Medicare	\$2,029.25
Family – No Medicare	\$2,308.51
Parent & Child – No Medicare	\$1,303.17
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Medicare Advantage 10 Aetna NJEHP Split #19A	
Retiree & Spouse/Partner – One on Medicare	\$1,392.64
Family – One on Medicare	\$1,716.16
Family – Both on Medicare	\$757.94
Parent & Child – One on Medicare	\$551.49
Medicare Advantage 15 Aetna NJEHP Split #151	
Retiree & Spouse/Partner – One on Medicare	\$1,372.92
Family – One on Medicare	\$1,696.44
Family – Both on Medicare	\$718.50
Parent & Child – One on Medicare	\$531.77
Medicare Advantage HMO Aetna NJEHP Split #152	
Retiree & Spouse/Partner – One on Medicare	\$1,420.16
Family – One on Medicare	\$1,743.68
Family – Both on Medicare	\$812.98
Parent & Child – One on Medicare	\$579.01
Medicare Advantage HMO 1525 Aetna NJEHP Split #153	
Retiree & Spouse/Partner – One on Medicare	\$1,384.73
Family – One on Medicare	\$1,708.25
Family – Both on Medicare	\$742.12
Parent & Child – One on Medicare	\$543.58
Aetna Medicare Advantage 10 Aetna GSHP Split #19B	
Retiree & Spouse/Partner – One on Medicare	\$1,218.56
Family – One on Medicare	\$1,497.82
Family – Both on Medicare	\$687.13
Parent & Child – One on Medicare	\$492.48
Aetna Medicare Advantage 15 Aetna GSHP Split #161	
Retiree & Spouse/Partner – One on Medicare	\$1,198.84
Family – One on Medicare	\$1,478.10
Family – Both on Medicare	\$647.69
Parent & Child – One on Medicare	\$472.76



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Aetna Medicare Advantage HMO Aetna GSHP Split #162	
Retiree & Spouse/Partner – One on Medicare	\$1,246.08
Family – One on Medicare	\$1,525.34
Family – Both on Medicare	\$742.17
Parent & Child – One on Medicare	\$520.00
Aetna Medicare Advantage HMO 1525 Aetna GSHP Split #163	
Retiree & Spouse/Partner – One on Medicare	\$1,210.65
Family – One on Medicare	\$1,489.91
Family – Both on Medicare	\$671.31
Parent & Child – One on Medicare	\$484.57
Horizon NJEHP Horizon HMO Split #144	
Retiree & Spouse/Partner – One on Medicare	\$1,622.39
Family – One on Medicare	\$1,945.91
Family – Both on Medicare	\$1,217.44
Parent & Child – One on Medicare	\$781.24
Horizon NJEHP Horizon NJ DIRECT 1525 Split #145	
Retiree & Spouse/Partner – One on Medicare	\$1,538.13
Family – One on Medicare	\$1,861.65
Family – Both on Medicare	\$1,048.92
Parent & Child – One on Medicare	\$696.98
Horizon NJEHP Horizon NJ DIRECT 2030 Split #146	
Retiree & Spouse/Partner – One on Medicare	\$1,522.13
Family – One on Medicare	\$1,845.65
Family – Both on Medicare	\$1,016.92
Parent & Child – One on Medicare	\$680.98
Horizon NJEHP Horizon HMO 1525 Split #147	
Retiree & Spouse/Partner – One on Medicare	\$1,423.84
Family – One on Medicare	\$1,747.36
Family – Both on Medicare	\$820.34
Parent & Child – One on Medicare	\$582.69
Horizon NJEHP Horizon HMO 2030 Split #148	
Retiree & Spouse/Partner – One on Medicare	\$1,538.71
Family – One on Medicare	\$1,862.23
Family – Both on Medicare	\$1,050.08
Parent & Child – One on Medicare	\$697.56
Horizon HMO #011	
Single – On Medicare	\$349.91
Retiree & Spouse/Partner – One on Medicare	\$1,622.39
Retiree & Spouse/Partner – Both on Medicare	\$699.79
Family – One on Medicare	\$1,945.91
Family – Both on Medicare	\$1,217.44
Parent & Child – One on Medicare	\$781.24



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Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$265.65
Retiree & Spouse/Partner – One on Medicare	\$1,538.13
Retiree & Spouse/Partner – Both on Medicare	\$531.28
Family – One on Medicare	\$1,861.65
Family – Both on Medicare	\$1,048.92
Parent & Child – One on Medicare	\$696.98
Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$249.65
Retiree & Spouse/Partner – One on Medicare	\$1,522.13
Retiree & Spouse/Partner – Both on Medicare	\$499.32
Family – One on Medicare	\$1,845.65
Family – Both on Medicare	\$1,016.92
Parent & Child – One on Medicare	\$680.98
Horizon HMO 1525 #053	
Single – On Medicare	\$151.36
Retiree & Spouse/Partner – One on Medicare	\$1,423.84
Retiree & Spouse/Partner – Both on Medicare	\$302.70
Family – One on Medicare	\$1,747.36
Family – Both on Medicare	\$820.34
Parent & Child – One on Medicare	\$582.69
Horizon HMO 2030 #054	
Single – On Medicare	\$266.23
Retiree & Spouse/Partner – One on Medicare	\$1,538.71
Retiree & Spouse/Partner – Both on Medicare	\$532.43
Family – One on Medicare	\$1,862.23
Family – Both on Medicare	\$1,050.08
Parent & Child – One on Medicare	\$697.56
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$120.16
Retiree & Spouse/Partner – Both on Medicare	\$240.32
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$100.44
Retiree & Spouse/Partner – One on Medicare	\$200.88
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$147.68
Retiree & Spouse/Partner – Both on Medicare	\$295.36
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$112.25
Retiree & Spouse/Partner – Both on Medicare	\$224.50

**Note: NJEHP = New Jersey Educators Health Plan
 GSHP = Garden State Health Plan**