



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

PLAN AND COVERAGE LEVEL	MONTHLY RATE		
	EMPLOYERS WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES
Freedom10 #018 Single	\$1,217.85	\$1,027.36	\$1,204.96
Freedom15 #180 Single	\$1,168.81	\$978.32	\$1,154.24
Freedom* #031 Single	\$1,087.64	\$914.74	\$1,075.42
Freedom 2019* #026 Single	\$1,082.82	\$909.92	\$1,070.60
Aetna HMO #019 Single	\$1,140.68	\$950.19	\$1,130.98
Freedom1525 #063 Single	\$1,121.77	\$949.01	\$1,109.56
Aetna Liberty Plus #067 Single	\$835.38	\$681.42	\$824.50
Freedom2030 #064 Single	\$1,067.87	\$892.03	\$1,054.89
Freedom2035 #066 Single	\$925.41	\$767.15	\$913.74
Freedom HDHigh #092 Single	\$610.96	\$610.96	\$610.96
Freedom HDLow #093 Single	\$906.13	\$906.13	\$906.13

* Members hired before July 1, 2019, will be enrolled in Freedom. Members hired after July 1, 2019, will be enrolled in Freedom 2019.

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



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

PLAN AND COVERAGE LEVEL	MONTHLY RATE		
	EMPLOYERS WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES
NJ DIRECT10 #050 Single	\$1,217.85	\$1,027.36	\$1,204.96
NJ DIRECT15 #150 Single	\$1,168.81	\$978.32	\$1,154.24
NJ DIRECT* #027 Single	\$1,087.64	\$914.74	\$1,075.42
NJ DIRECT 2019* #030 Single	\$1,082.82	\$909.92	\$1,070.60
Horizon HMO #011 Single	\$1,140.68	\$950.19	\$1,130.98
NJ DIRECT1525 #051 Single	\$1,121.77	\$949.01	\$1,109.56
Horizon OMNIA #057 Single	\$835.38	\$681.42	\$824.50
NJ DIRECT2030 #052 Single	\$1,067.87	\$892.03	\$1,054.89
NJ DIRECT2035 #056 Single	\$925.41	\$767.15	\$913.74
NJ DIRECT HDHigh #090 Single	\$610.96	\$610.96	\$610.96
NJ DIRECT HDLow #091 Single	\$906.13	\$906.13	\$906.13

* Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

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