



State Monthly Active Group Monthly Rates – Aetna Plans Effective 1/1/2026 to 12/31/2026

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #203	
Freedom15 #180 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,193.48
Member & Spouse/Partner	\$2,386.96
Family	\$3,413.35
Parent & Child	\$2,219.87
Aetna HMO #019 — HMO Plan with \$15 Primary Care Copayment	
Single	\$1,143.47
Member & Spouse/Partner	\$2,286.94
Family	\$3,270.32
Parent & Child	\$2,126.85
PRESCRIPTION DRUG PROGRAM #203	
Single	\$313.74
Member & Spouse/Partner	\$627.48
Family	\$897.30
Parent & Child	\$583.56
Medical Plans Available with Prescription Drug Program #204	
Freedom* #031 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,082.62
Member & Spouse/Partner	\$2,165.24
Family	\$3,096.29
Parent & Child	\$2,013.67
Freedom 2019* #032 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,076.93
Member & Spouse/Partner	\$2,153.86
Family	\$3,080.02
Parent & Child	\$2,003.09
PRESCRIPTION DRUG PROGRAM #204	
Single	\$282.89
Member & Spouse/Partner	\$565.78
Family	\$809.07
Parent & Child	\$526.18
Medical Plans Available with Prescription Drug Program #205	
Freedom1525 #063 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment	
Single	\$1,160.06
Member & Spouse/Partner	\$2,320.12
Family	\$3,317.77
Parent & Child	\$2,157.71
PRESCRIPTION DRUG PROGRAM #205	
Single	\$284.55
Member & Spouse/Partner	\$569.10
Family	\$813.81
Parent & Child	\$529.26

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



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PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #206	
Freedom2030 #064 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment	
Single	\$1,090.82
Member & Spouse/Partner	\$2,181.64
Family	\$3,119.75
Parent & Child	\$2,028.93
PRESCRIPTION DRUG PROGRAM #206	
Single	\$289.61
Member & Spouse/Partner	\$579.22
Family	\$828.28
Parent & Child	\$538.67
Medical Plans Available with Prescription Drug Program #207	
Freedom2035 #066 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment	
Single	\$938.12
Member & Spouse/Partner	\$1,876.24
Family	\$2,683.02
Parent & Child	\$1,744.90
PRESCRIPTION DRUG PROGRAM #207	
Single	\$260.67
Member & Spouse/Partner	\$521.34
Family	\$745.52
Parent & Child	\$484.85
Medical Plans Available with Prescription Drug Program #209	
Aetna Liberty Plus #067 — Tiered Plan with \$5 Primary Care / \$20 Specialist Care Copayment for Tier 1	
Single	\$797.89
Member & Spouse/Partner	\$1,595.78
Family	\$2,281.97
Parent & Child	\$1,484.08
PRESCRIPTION DRUG PROGRAM #209	
Single	\$210.34
Member & Spouse/Partner	\$420.68
Family	\$601.57
Parent & Child	\$391.23



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PLAN/COVERAGE DESCRIPTION	TOTAL
High Deductible Health Plans with Built In Prescription Drug	
Freedom HDHigh #092 — <i>High Deductible Health Plan with \$4,100 In-Network Deductible</i>	
Single	\$799.02
Member & Spouse/Partner	\$1,598.04
Family	\$2,285.20
Parent & Child	\$1,486.18
Freedom HDLow #093 — <i>High Deductible Health Plan with \$1,600 In-Network Deductible</i>	
Single	\$1,185.00
Member & Spouse/Partner	\$2,370.00
Family	\$3,389.10
Parent & Child	\$2,204.10

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



State Monthly Active Group Monthly Rates – Horizon Plans Effective 1/1/2026 to 12/31/2026

PLAN/COVERAGE DESCRIPTION	TOTAL
Medical Plans Available with Prescription Drug Program #203	
NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,193.48
Member & Spouse/Partner	\$2,386.96
Family	\$3,413.35
Parent & Child	\$2,219.87
Horizon HMO #011 — HMO Plan with \$15 Primary Care Copayment	
Single	\$1,143.47
Member & Spouse/Partner	\$2,286.94
Family	\$3,270.32
Parent & Child	\$2,126.85
PRESCRIPTION DRUG PROGRAM #203	
Single	\$313.74
Member & Spouse/Partner	\$627.48
Family	\$897.30
Parent & Child	\$583.56
Medical Plans Available with Prescription Drug Program #204	
NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,082.62
Member & Spouse/Partner	\$2,165.24
Family	\$3,096.29
Parent & Child	\$2,013.67
NJ DIRECT 2019* #030 — PPO Plan with \$15 Primary Care Copayment	
Single	\$1,076.93
Member & Spouse/Partner	\$2,153.86
Family	\$3,080.02
Parent & Child	\$2,003.09
PRESCRIPTION DRUG PROGRAM #204	
Single	\$282.89
Member & Spouse/Partner	\$565.78
Family	\$809.07
Parent & Child	\$526.18
Medical Plans Available with Prescription Drug Program #205	
NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment	
Single	\$1,160.06
Member & Spouse/Partner	\$2,320.12
Family	\$3,317.77
Parent & Child	\$2,157.71
PRESCRIPTION DRUG PROGRAM #205	
Single	\$284.55
Member & Spouse/Partner	\$569.10
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Member & Spouse/Partner	\$2,181.64
Family	\$3,119.75
Parent & Child	\$2,028.93
PRESCRIPTION DRUG PROGRAM #206	
Single	\$289.61
Member & Spouse/Partner	\$579.22
Family	\$828.28
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Medical Plans Available with Prescription Drug Program #207	
NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment	
Single	\$938.12
Member & Spouse/Partner	\$1,876.24
Family	\$2,683.02
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Horizon OMNIA #057 — Tiered Plan with \$5 Primary Care / \$20 Specialist Care Copayment for Tier 1	
Single	\$797.89
Member & Spouse/Partner	\$1,595.78
Family	\$2,281.97
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