



**Local Monthly Active Group —  
Education Employers  
COBRA Monthly Rates - Aetna Plans**  
Effective 1/1/2026 to 12/31/2026

For employers who offer prescription drugs through the  
medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	COBRA RATES
<b>Freedom10 #018 — PPO Plan with \$10 Primary Care Copayment</b>	
Single	\$2,217.76
Member & Spouse/Partner	\$4,435.54
Family	\$6,342.81
Parent & Child	\$4,125.05
<b>Freedom15 #180 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$2,130.82
Member & Spouse/Partner	\$4,261.63
Family	\$6,094.14
Parent & Child	\$3,963.32
<b>New Jersey Educators Health Plan #097 — PPO Plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment</b>	
Single	\$1,527.77
Member & Spouse/Partner	\$3,055.55
Family	\$4,369.43
Parent & Child	\$2,841.65
<b>Garden State Health Plan #099 — PPO plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment</b>	
Single	\$1,359.94
Member & Spouse/Partner	\$2,719.88
Family	\$3,889.43
Parent & Child	\$2,529.48

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



**Local Monthly Active Group —  
Education Employers  
COBRA Monthly Rates - Horizon Plans**  
Effective 1/1/2026 to 12/31/2026

For employers who offer prescription drugs through the  
medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	COBRA RATES
<b>NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment</b>	
Single	\$2,217.76
Member & Spouse/Partner	\$4,435.54
Family	\$6,342.81
Parent & Child	\$4,125.05
<b>NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$2,130.82
Member & Spouse/Partner	\$4,261.63
Family	\$6,094.14
Parent & Child	\$3,963.32
<b>New Jersey Educators Health Plan #098 — PPO Plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment</b>	
Single	\$1,527.77
Member & Spouse/Partner	\$3,055.55
Family	\$4,369.43
Parent & Child	\$2,841.65

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