



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Rates for Retirees and Dependents – No Medicare	
Aetna CWA Unity Freedom #025 & Horizon CWA Unity DIRECT #023	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna CWA Unity Freedom 2019 #026 & Horizon CWA Unity DIRECT 2019 #024	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna Freedom #031 & Horizon NJ DIRECT #027	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna Freedom 2019 #032 & Horizon NJ DIRECT 2019 #030	
Single – No Medicare	\$1,354.31
Retiree & Spouse/Partner – No Medicare	\$2,952.37
Family – No Medicare	\$3,358.66
Parent & Child – No Medicare	\$1,896.03
Aetna Freedom 10 #018 & Horizon NJ DIRECT 10 #050	
Single – No Medicare	\$1,579.99
Retiree & Spouse/Partner – No Medicare	\$3,444.41
Family – No Medicare	\$3,918.43
Parent & Child – No Medicare	\$2,212.01
Aetna Freedom 15 #180 & Horizon NJ DIRECT 15 #150	
Single – No Medicare	\$1,485.17
Retiree & Spouse/Partner – No Medicare	\$3,237.63
Family – No Medicare	\$3,683.19
Parent & Child – No Medicare	\$2,079.20
Aetna Freedom 1525 #063 & Horizon NJ DIRECT 1525 #051	
Single – No Medicare	\$1,426.24
Retiree & Spouse/Partner – No Medicare	\$3,109.23
Family – No Medicare	\$3,537.10
Parent & Child – No Medicare	\$1,996.75
Aetna Freedom 2030 #064 & Horizon NJ DIRECT 2030 #052	
Single – No Medicare	\$1,347.55
Retiree & Spouse/Partner – No Medicare	\$2,937.63
Family – No Medicare	\$3,341.92
Parent & Child – No Medicare	\$1,886.56



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna HMO #019 & Horizon HMO #011	
Single – No Medicare	\$1,360.52
Retiree & Spouse/Partner – No Medicare	\$2,965.93
Family – No Medicare	\$3,374.09
Parent & Child – No Medicare	\$1,904.74
Aetna HMO 1525 #061 & Horizon HMO 1525 #053	
Single – No Medicare	\$1,240.67
Retiree & Spouse/Partner – No Medicare	\$2,704.67
Family – No Medicare	\$3,076.88
Parent & Child – No Medicare	\$1,736.93
Aetna HMO 2030 #062 & Horizon HMO 2030 #054	
Single – No Medicare	\$1,170.24
Retiree & Spouse/Partner – No Medicare	\$2,551.12
Family – No Medicare	\$2,902.18
Parent & Child – No Medicare	\$1,638.34
Aetna Liberty #067 & Horizon OMNIA #057	
Single – No Medicare	\$1,106.43
Retiree & Spouse/Partner – No Medicare	\$2,412.00
Family – No Medicare	\$2,743.95
Parent & Child – No Medicare	\$1,549.02
Aetna Freedom HDHigh #092 & Horizon NJ DIRECT HDHigh #090	
Single – No Medicare	\$748.73
Retiree & Spouse/Partner – No Medicare	\$1,632.17
Family – No Medicare	\$1,856.79
Parent & Child – No Medicare	\$1,048.16
Aetna Freedom HDLow #093 & Horizon NJ DIRECT HDLow #091	
Single – No Medicare	\$1,114.68
Retiree & Spouse/Partner – No Medicare	\$2,430.01
Family – No Medicare	\$2,764.44
Parent & Child – No Medicare	\$1,560.57
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 15 Aetna Freedom Split #19F	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage 15 Aetna Freedom 2019 Split #19G	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna Medicare Advantage 15 Aetna CWA Unity Freedom Split #19H	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage 15 Aetna CWA Unity Freedom 2019 Split #19I	
Retiree & Spouse/Partner – One on Medicare	\$1,760.01
Family – One on Medicare	\$2,166.30
Family – Both on Medicare	\$973.94
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K	
Retiree & Spouse/Partner – One on Medicare	\$2,044.51
Family – One on Medicare	\$2,518.53
Family – Both on Medicare	\$1,118.63
Parent & Child – One on Medicare	\$812.11
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L	
Retiree & Spouse/Partner – One on Medicare	\$1,914.41
Family – One on Medicare	\$2,359.97
Family – Both on Medicare	\$1,036.75
Parent & Child – One on Medicare	\$755.98
Aetna Medicare Advantage Aetna HMO Split #19M	
Retiree & Spouse/Partner – One on Medicare	\$1,848.25
Family – One on Medicare	\$2,256.41
Family – Both on Medicare	\$1,138.73
Parent & Child – One on Medicare	\$787.06
Aetna Medicare Advantage Aetna HMO 1525 Split #19N	
Retiree & Spouse/Partner – One on Medicare	\$1,671.41
Family – One on Medicare	\$2,043.62
Family – Both on Medicare	\$1,010.36
Parent & Child – One on Medicare	\$703.67
Aetna Medicare Advantage Aetna Freedom HDHigh Split #19P*	
Retiree & Spouse/Partner – One on Medicare	\$1,045.39
Family – One on Medicare	\$1,270.01
Aetna Medicare Advantage Aetna Freedom HDLow Split #19O*	
Retiree & Spouse/Partner – One on Medicare	\$1,477.28
Family – One on Medicare	\$1,811.71
Aetna Medicare Advantage Aetna Liberty Split #19Q*	
Retiree & Spouse/Partner – One on Medicare	\$1,467.52
Family – One on Medicare	\$1,799.47

**These plans are not available when the Retiree is on Medicare*



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon CWA Unity DIRECT Horizon NJ DIRECT 1525 Split #17B	
Retiree & Spouse/Partner – One on Medicare	\$1,874.25
Family – One on Medicare	\$2,280.54
Family – Both on Medicare	\$1,202.42
Parent & Child – One on Medicare	\$817.91
Horizon CWA Unity DIRECT Horizon NJ DIRECT 2030 Split #17C	
Retiree & Spouse/Partner – One on Medicare	\$1,856.80
Family – One on Medicare	\$2,263.09
Family – Both on Medicare	\$1,167.52
Parent & Child – One on Medicare	\$800.46
Horizon NJ DIRECT Horizon NJ DIRECT 1525 Split #17G	
Retiree & Spouse/Partner – One on Medicare	\$1,874.25
Family – One on Medicare	\$2,280.54
Family – Both on Medicare	\$1,202.42
Parent & Child – One on Medicare	\$817.91
Horizon NJ DIRECT Horizon NJ DIRECT 2030 Split #17H	
Retiree & Spouse/Partner – One on Medicare	\$1,856.80
Family – One on Medicare	\$2,263.09
Family – Both on Medicare	\$1,167.52
Parent & Child – One on Medicare	\$800.46
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A	
Retiree & Spouse/Partner – One on Medicare	\$2,140.61
Family – One on Medicare	\$2,614.63
Family – Both on Medicare	\$1,310.83
Parent & Child – One on Medicare	\$908.21
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D	
Retiree & Spouse/Partner – One on Medicare	\$2,028.65
Family – One on Medicare	\$2,474.21
Family – Both on Medicare	\$1,265.23
Parent & Child – One on Medicare	\$870.22
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y*	
Retiree & Spouse/Partner – One on Medicare	\$1,159.63
Family – One on Medicare	\$1,384.25
Horizon NJ DIRECT HDLow Horizon NJ DIRECT 1525 Split #17V*	
Retiree & Spouse/Partner – One on Medicare	\$1,591.52
Family – One on Medicare	\$1,925.95

**These plans are not available when the Retiree is on Medicare*



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon OMNIA Horizon NJ DIRECT 1525 Split #17Z*	
Retiree & Spouse/Partner – One on Medicare	\$1,581.76
Family – One on Medicare	\$1,913.71
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$276.19
Retiree & Spouse/Partner – One on Medicare	\$1,959.18
Retiree & Spouse/Partner – Both on Medicare	\$552.38
Family – One on Medicare	\$2,387.05
Family – Both on Medicare	\$1,237.00
Parent & Child – One on Medicare	\$846.70
Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$258.74
Retiree & Spouse/Partner – One on Medicare	\$1,848.82
Retiree & Spouse/Partner – Both on Medicare	\$517.48
Family – One on Medicare	\$2,253.11
Family – Both on Medicare	\$1,164.30
Parent & Child – One on Medicare	\$797.75
Horizon HMO #011	
Single – On Medicare	\$403.28
Retiree & Spouse/Partner – One on Medicare	\$2,008.69
Retiree & Spouse/Partner – Both on Medicare	\$806.56
Family – One on Medicare	\$2,416.85
Family – Both on Medicare	\$1,459.61
Parent & Child – One on Medicare	\$947.50
Horizon HMO 1525 #053	
Single – On Medicare	\$391.60
Retiree & Spouse/Partner – One on Medicare	\$1,855.60
Retiree & Spouse/Partner – Both on Medicare	\$783.20
Family – One on Medicare	\$2,227.81
Family – Both on Medicare	\$1,378.74
Parent & Child – One on Medicare	\$887.86
Horizon HMO 2030 #054	
Single – On Medicare	\$371.80
Retiree & Spouse/Partner – One on Medicare	\$1,752.68
Retiree & Spouse/Partner – Both on Medicare	\$743.60
Family – One on Medicare	\$2,103.74
Family – Both on Medicare	\$1,305.30
Parent & Child – One on Medicare	\$839.90



State Retired Group
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$180.09
Retiree & Spouse/Partner – Both on Medicare	\$360.18
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$161.95
Retiree & Spouse/Partner – Both on Medicare	\$323.90
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$242.84
Retiree & Spouse/Partner – Both on Medicare	\$485.68
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$207.41
Retiree & Spouse/Partner – Both on Medicare	\$414.82