



State of New Jersey  
State Health Benefits Program  
July 2026 Premium Rate Update  
As Approved on February 11, 2026

# Executive Summary

On September 24, 2025, the State Health Benefits Plan Design Committee (SHBP PDC) approved Resolutions 2025-9 through 2025-13 which included medical and prescription drug plan design changes. The purpose of this analysis is to evaluate the impact of these plan design changes on the premium rates for the second half of Plan Year 2026. The results quantify the effect of these changes relative to previously approved 2026 premium levels.

Assumptions and methods are consistent with the Plan Year 2026 Rate Setting Analysis unless otherwise noted. The analysis also reflects the same underlying claims and enrollment data as the previously approved premium rates. This methodology is appropriate for reflecting the financial impact of the adopted plan design changes effective July 1, 2026 and reasonable in relation to the available data, prior experience periods used, and the timely implementation of both the new plan design components and rates. Updated experience was not evaluated as part of this exercise, which could have resulted in a gain or loss for the plan.

The following chart shows the total premium impacts for the plan changes effective July 1, 2026:

	Actives	Early Retirees
<b>State</b>		
Medical	(2.0%)	(1.9%)
Rx	(6.9%)	(3.4%)
Total	(3.0%)	(2.2%)
<b>Local Government</b>		
Medical	(1.8%)	(1.7%)
Rx	(4.7%)	(2.9%)
Total	(2.2%)	(1.9%)

For State Actives, the plan design changes and updated rates are assumed to replace the current Plan Year 2026 plan designs and premium rates and apply to all employees beginning July 1, 2026 through December 31, 2026. In aggregate, the monthly medical and Rx premium rates for the second half of Plan Year 2026 will be 2.0% and 6.9% lower, respectively, compared to the premiums for the first half of Plan Year 2026. The premium impacts vary by plan option, which are illustrated in body of this analysis.

For State Early Retirees, Local Government Actives, and Local Government Early Retirees, the plan design changes do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). As a result, an additional set of premium rates have been developed:

- For State Early Retirees, the monthly medical and Rx premiums for the new plans are 1.9% and 3.4% lower compared to current premium rates

- For Local Government Actives, the monthly medical and Rx premiums for the new plans are 1.8% and 4.7% lower compared to current premium rates. For purposes of this analysis, the premium rates include 15.4% margin, consistent with current Plan Year 2026 premium rates, which reflected 6.0% margin to help build the CSR balance plus an additional load to collect amounts owed under Chapter 86.
- For Local Government Early Retirees, the monthly plan medical and Rx premiums for the new plans are 1.7% and 2.9% lower compared to current premium rates. For purposes of this analysis, the premium rates include 15.4% margin, consistent with current Plan Year 2026 premium rates, which reflected 6.0% margin to help build the CSR balance plus an additional load to collect amounts owed under Chapter 86.

The approved plan design changes do not impact the Medicare Retiree plan designs. As a result, the Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent). Additionally, the premium impacts vary by plan option, which are illustrated in body of this analysis.

## Assumptions and Additional Disclosures

The baseline amounts reflect 2026 premium rates as approved by the State Health Benefits Commission (SHBC) on September 3, 2025.

The updated premiums incorporate plan design and related changes approved by the SHBP PDC in resolutions 2025-9 through 2025-13. These changes are assumed to be effective July 1, 2026, unless otherwise noted, and their impact is measured for the remainder of the 2026 calendar year.

Impacts are measured for 7/1/2026 – 12/31/2026. No explicit adjustments have been made for seasonality of claims; the analysis implicitly assumes that the second half of the year is representative on an annualized basis.

The impacts of the following resolutions are included in this analysis with adjustments and assumptions as follows:

- Resolution 2025-9: This resolution confirms that certain resolutions that previously were required to be reaffirmed each year no longer require annual reaffirming and are made permanent. This resolution has no impact on the updated Plan Year 2026 premium rates.
- Resolution 2025-10: This resolution outlines changes to medical plan deductibles, out-of-pocket maximums, in-network laboratory and imaging copays, and limits on out-of-network physical therapy limits. Impacts for these changes are based on Aon's Actuarial Value model. The impact of the proposed lab copay change has been excluded from this analysis.

- Resolution 2025-11: This resolution outlines changes to the prescription drug plan out-of-pocket maximums, copay changes that vary by drug tier (i.e., generic, preferred brand, non-preferred brand, and specialty), and requirements for maintenance medications to be filled through mail order. The impact of these changes, other than for non-diabetic GLP-1<sup>1</sup> copays discussed below, are based on Aon's Actuarial Value model. Note, only the mandatory mail change is assumed to apply to the HDLow, HDHigh, and Local Government Active MMRx coinsurance-based Rx plan designs.

The resolution also establishes a separate \$45 non-diabetic GLP-1 copay tier. The impact of the \$45 GLP-1 copay is estimated using information provided by Optum on November 24, 2025 and January 7, 2026. The estimated impacts assume 20% of total prescription drug claims (net of rebates) are attributable to non-diabetic GLP-1 therapies. Note, it is assumed this change does not apply to the HDLow, HDHigh, and Local Government Active MMRx coinsurance-based Rx plan designs.

- For State Actives, the GLP-1 copay change is assumed effective January 1, 2026. Because this change is not reflected in the current SHBC-approved baseline premiums, the estimated first-half-year (1/1/2026–6/30/2026) impact is credited to the second half of 2026 for purposes of this analysis.
  - For State Early Retirees, Local Government Actives, and Local Government Early Retirees, the GLP-1 copay change is assumed to be applicable to the new plan options beginning July 1, 2026.
  - The resolution requires the implementation of a separate lifestyle management program which creates a new dual tier non-diabetic GLP-1 copay. The impact of this program and dual tier non-diabetic GLP-1 copays have been excluded from this analysis due to uncertainty around timing of implementation and administration.
- Resolution 2025-12: This resolution requires that members pay 50% coinsurance when using an in-network or out-of-network hospital for a Covered Procedure that is also covered through an in-network outpatient Ambulatory Surgical Center (ASC), with certain exceptions. ASC impacts are based on 2024 ASC and non-ASC claims provided, which were used to measure the differential between ASC and non-ASC settings and to develop an expected impact. This estimate assumes that 50% of current non-ASC utilization is performed at an ASC. Estimated impacts are applied to 2026 claims and are assumed to apply to both Horizon and Aetna.

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<sup>1</sup> Non-diabetic GLP-1s refer to glucagon-like peptide-1 (GLP-1) receptor agonists and dual GLP-1/glucose-dependent insulinotropic polypeptide (GIP) receptor agonists indicated for therapeutic use in conditions other than diabetes—primarily for chronic weight management and obesity-related comorbidities—and include, but are not limited to, Zepbound, Wegovy, and Saxenda.

- Resolution 2025-13: This resolution establishes a Centers of Excellence (COE) pilot program. The impact of the COE has been excluded from this analysis due to uncertainty around the timing of contract award, implementation, and administration.
- Additional Fees: Additional vendor fees will be incurred related to changes outlined in resolutions 2025-10 and 2025-12. The premium rates incorporate a \$2.5M one-time implementation fee and an ongoing operational fee of \$0.9M per year. The full implementation fee and half of the ongoing administrative fees are reflected in the new premium rates effective 7/1/2026-12/31/2026. For this analysis, these amounts have been allocated to the different groups based on enrollment distribution:
  - State Actives = \$1.7M
  - State Early Retirees = \$0.2M
  - Local Government Actives = \$0.8M
  - Local Government Early Retirees = \$0.2M

The projections in this analysis are measured on an incurred basis and are consistent with the assumptions and methodology disclosed herein. Estimates are subject to uncertainty in utilization patterns, member behavior, provider contracting, and program implementation. Future projections may differ significantly from the current projections presented in this analysis due to (but not limited to) such factors as the following:

- Plan experience differing from what is anticipated by the economic or demographic assumptions;
- Changes in actuarial methods or in economic or demographic assumptions;
- Changes in plan provisions or applicable law.

This analysis contains the primary actuarial assumptions and methods used to develop the cost projections but may not include a comprehensive list of these methodologies and assumptions. Aon provided guidance with respect to these assumptions, and it is our belief that the assumptions represent reasonable expectations of anticipated plan experience.

# Monthly Premium Rate Summary

The following exhibits show a comparison of the Baseline 2026 SHBC-approved monthly premiums (as of September 3, 2025) and the updated premiums reflecting SHBP PDC resolutions 2025-9 through 2025-13 described above for Employee Only coverage. The remaining coverage tiers (e.g., EE + Family coverage) reflect the same percentage impacts shown below for Employee Only coverage. For State Actives, the updated rates replace the current Plan Year 2026 rates beginning July 1, 2026. For the remaining groups, these plan options and associated premium rates are offered alongside the current plan options and premium rates.

## State Active: Current vs. New Monthly Premium Rates

### Employee Only Coverage

Active Monthly Premium Rates		PPO15	PPO1525	PPO2030	PPO2035	HD High	HD Low	Legacy HMO	Tiered Network	Unity PPO	Unity PPO 2019
Current Rate: 1/1/2026 - 6/30/2026	Medical	\$1,193.48	\$1,160.06	\$1,090.82	\$938.12	\$607.67	\$901.26	\$1,143.47	\$797.89	\$1,082.62	\$1,076.93
	Rx	\$313.74	\$284.55	\$289.61	\$260.67	\$191.35	\$283.74	\$313.74	\$210.34	\$282.89	\$282.89
	Total	\$1,507.22	\$1,444.61	\$1,380.43	\$1,198.79	\$799.02	\$1,185.00	\$1,457.21	\$1,008.23	\$1,365.51	\$1,359.82
New Rate: 7/1/2026 - 12/31/2026	Medical	\$1,169.25	\$1,136.35	\$1,068.75	\$924.92	\$599.19	\$888.78	\$1,128.46	\$787.42	\$1,057.49	\$1,057.49
	Rx	\$289.42	\$265.46	\$268.13	\$245.59	\$186.82	\$276.17	\$289.42	\$196.23	\$264.07	\$264.07
	Total	\$1,458.67	\$1,401.81	\$1,336.88	\$1,170.51	\$786.01	\$1,164.95	\$1,417.88	\$983.65	\$1,321.56	\$1,321.56
% Change	Medical	(2.0%)	(2.0%)	(2.0%)	(1.4%)	(1.4%)	(1.4%)	(1.3%)	(1.3%)	(2.3%)	(1.8%)
	Rx	(7.8%)	(6.7%)	(7.4%)	(5.8%)	(2.4%)	(2.7%)	(7.8%)	(6.7%)	(6.7%)	(6.7%)
	Total	(3.2%)	(3.0%)	(3.2%)	(2.4%)	(1.6%)	(1.7%)	(2.7%)	(2.4%)	(3.2%)	(2.8%)

Note: Updated State Active rates are assumed to replace the current Plan Year 2026 premium rates and apply to all employees beginning 7/1/2026 through 12/31/2026

**State Active Monthly Premiums – New Plans Effective 7/1/2026**

	Unity PPO		Legacy Plan		1525
	PPO \$0	2019 PPO \$100	PPO15	HMO	PPO
<b>Medical Coverage Only</b>					
Single	\$1,057.49	\$1,057.49	\$1,169.25	\$1,128.46	\$1,136.35
Employee+Spouse	\$2,114.97	\$2,114.97	\$2,338.50	\$2,256.93	\$2,272.71
Family	\$3,024.41	\$3,024.41	\$3,344.06	\$3,227.41	\$3,249.97
Employee+Child(ren)	\$1,966.92	\$1,966.92	\$2,174.81	\$2,098.94	\$2,113.61
Adult Child Rate	\$927.62	\$927.62	\$1,025.67	\$989.89	\$996.81
	Unity PPO		Legacy Plan		1525
	PPO \$0	2019 PPO \$100	PPO15	HMO	PPO
<b>Rx Card</b>					
Single	\$264.07	\$264.07	\$289.42	\$289.42	\$265.46
Employee+Spouse	\$528.14	\$528.14	\$578.84	\$578.84	\$530.93
Family	\$755.24	\$755.24	\$827.74	\$827.74	\$759.22
Employee+Child(ren)	\$491.17	\$491.17	\$538.32	\$538.32	\$493.76
Adult Child Rate	\$231.64	\$231.64	\$253.88	\$253.88	\$232.87

	2030	2035	HDHigh	HDLow	Tiered Network
	PPO	PPO	PPO	PPO	HMO
<b>Medical Coverage Only</b>					
Single	\$1,068.75	\$924.92	\$599.19	\$888.78	\$787.42
Employee+Spouse	\$2,137.50	\$1,849.84	\$1,198.37	\$1,777.56	\$1,574.84
Family	\$3,056.63	\$2,645.26	\$1,713.67	\$2,541.90	\$2,252.03
Employee+Child(ren)	\$1,987.88	\$1,720.35	\$1,114.49	\$1,653.13	\$1,464.61
Adult Child Rate	\$937.51	\$811.34	\$525.61	\$779.64	\$690.73
	2030	2035	HDHigh	HDLow	Tiered Network
	PPO	PPO	PPO	PPO	HMO
<b>Rx Card</b>					
Single	\$268.13	\$245.59	\$186.82	\$276.17	\$196.23
Employee+Spouse	\$536.25	\$491.17	\$373.63	\$552.35	\$392.46
Family	\$766.84	\$702.38	\$534.30	\$789.86	\$561.22
Employee+Child(ren)	\$498.71	\$456.79	\$347.48	\$513.69	\$364.99
Adult Child Rate	\$235.19	\$215.42	\$163.87	\$242.27	\$172.14

Note: Updated State Active rates are assumed to replace the current Plan Year 2026 premium rates and apply to all employees beginning 7/1/2026 through 12/31/2026

**State Early Retiree: Current vs. New Monthly Premium Rates**

**Retiree Only Coverage**

Early Retiree Monthly Premium Rates		PPO10	PPO15	PPO1525	PPO2030	HD High	HD Low	Legacy HMO	1525 HMO	2030 HMO	Tiered Network	Unity PPO
Current Rate: 1/1/2026 - 6/30/2026	Medical	\$1,579.99	\$1,485.17	\$1,426.24	\$1,347.55	\$748.73	\$1,114.68	\$1,360.52	\$1,240.67	\$1,170.24	\$1,106.43	\$1,354.31
	Rx	\$386.87	\$386.87	\$380.43	\$383.99	\$251.81	\$346.96	\$409.52	\$395.46	\$399.12	\$347.94	\$371.65
	Total	\$1,966.86	\$1,872.04	\$1,806.67	\$1,731.54	\$1,000.54	\$1,461.64	\$1,770.04	\$1,636.13	\$1,569.36	\$1,454.37	\$1,725.96
New Rate: 7/1/2026 - 12/31/2026	Medical	\$1,551.44	\$1,455.17	\$1,397.39	\$1,320.64	\$737.44	\$1,098.09	\$1,341.40	\$1,223.24	\$1,153.80	\$1,090.88	\$1,327.23
	Rx	\$375.01	\$375.01	\$366.45	\$368.22	\$250.13	\$343.91	\$392.42	\$380.92	\$382.72	\$335.45	\$358.31
	Total	\$1,926.45	\$1,830.18	\$1,763.84	\$1,688.86	\$987.57	\$1,442.00	\$1,733.82	\$1,604.16	\$1,536.52	\$1,426.33	\$1,685.54
% Change	Medical	(1.8%)	(2.0%)	(2.0%)	(2.0%)	(1.5%)	(1.5%)	(1.4%)	(1.4%)	(1.4%)	(1.4%)	(2.0%)
	Rx	(3.1%)	(3.1%)	(3.7%)	(4.1%)	(0.7%)	(0.9%)	(4.2%)	(3.7%)	(4.1%)	(3.6%)	(3.6%)
	Total	(2.1%)	(2.2%)	(2.4%)	(2.5%)	(1.3%)	(1.3%)	(2.0%)	(2.0%)	(2.1%)	(1.9%)	(2.3%)

Note: Updated State Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

### State Retiree Monthly Premiums – New Plans Effective 7/1/2026

	Legacy Plans						Legacy HMO (Aetna Medicare Subscriber)			Legacy HMO (Horizon Medicare Subscriber)		
	PPO10			PPO15			Legacy HMO			Legacy HMO		
	Horizon/Aetna Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Horizon/Aetna Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Horizon/Aetna Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Horizon/Aetna Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium
<b>Total Premium</b>												
Single - 0 Medicare	\$1,926.45	N/A	\$1,926.45	\$1,830.18	N/A	\$1,830.18	\$1,733.82	N/A	\$1,733.82	\$1,733.82	N/A	\$1,733.82
Single - 1 Medicare	N/A	\$506.50	\$506.50	N/A	\$488.36	\$488.36	N/A	\$618.89	\$618.89	N/A	\$779.33	\$779.33
EE+Spouse - 0 Medicare	\$4,199.70	N/A	\$4,199.70	\$3,989.76	N/A	\$3,989.76	\$3,777.25	N/A	\$3,777.25	\$3,777.25	N/A	\$3,777.25
EE+Spouse - 1 Medicare	\$2,273.25	\$506.50	\$2,779.75	\$2,159.57	\$488.36	\$2,647.93	\$2,043.42	\$618.89	\$2,662.31	\$2,043.42	\$779.33	\$2,822.75
EE+Spouse - 2 Medicare	N/A	\$1,013.00	\$1,013.00	N/A	\$976.72	\$976.72	N/A	\$1,237.78	\$1,237.78	N/A	\$1,558.66	\$1,558.66
Family - 0 Medicare	\$4,777.67	N/A	\$4,777.67	\$4,538.83	N/A	\$4,538.83	\$4,297.17	N/A	\$4,297.17	\$4,297.17	N/A	\$4,297.17
Family - 1 Medicare	\$2,851.21	\$506.50	\$3,357.71	\$2,708.64	\$488.36	\$3,197.00	\$2,563.35	\$618.89	\$3,182.24	\$2,563.35	\$779.33	\$3,342.68
Family - 2 Medicare	\$924.76	\$1,013.00	\$1,937.76	\$878.47	\$976.72	\$1,855.19	\$829.53	\$1,237.78	\$2,067.31	\$829.53	\$1,558.66	\$2,388.19
EE+Ch - 0 Medicare	\$2,697.03	N/A	\$2,697.03	\$2,562.18	N/A	\$2,562.18	\$2,425.49	N/A	\$2,425.49	\$2,425.49	N/A	\$2,425.49
EE+Ch - 1 Medicare	\$770.58	\$506.50	\$1,277.08	\$732.01	\$488.36	\$1,220.37	\$691.66	\$618.89	\$1,310.55	\$691.66	\$779.33	\$1,470.99
<b>Medical Premium</b>												
Single - 0 Medicare	\$1,551.44	N/A	\$1,551.44	\$1,455.17	N/A	\$1,455.17	\$1,341.40	N/A	\$1,341.40	\$1,341.40	N/A	\$1,341.40
Single - 1 Medicare	N/A	\$180.09	\$180.09	N/A	\$161.95	\$161.95	N/A	\$242.84	\$242.84	N/A	\$403.28	\$403.28
EE+Spouse - 0 Medicare	\$3,382.16	N/A	\$3,382.16	\$3,172.22	N/A	\$3,172.22	\$2,924.26	N/A	\$2,924.26	\$2,924.26	N/A	\$2,924.26
EE+Spouse - 1 Medicare	\$1,830.73	\$180.09	\$2,010.82	\$1,717.05	\$161.95	\$1,879.00	\$1,582.85	\$242.84	\$1,825.69	\$1,582.85	\$403.28	\$1,986.13
EE+Spouse - 2 Medicare	N/A	\$360.18	\$360.18	N/A	\$323.90	\$323.90	N/A	\$485.68	\$485.68	N/A	\$806.56	\$806.56
Family - 0 Medicare	\$3,847.62	N/A	\$3,847.62	\$3,608.78	N/A	\$3,608.78	\$3,326.68	N/A	\$3,326.68	\$3,326.68	N/A	\$3,326.68
Family - 1 Medicare	\$2,296.18	\$180.09	\$2,476.27	\$2,153.61	\$161.95	\$2,315.56	\$1,985.28	\$242.84	\$2,228.12	\$1,985.28	\$403.28	\$2,388.56
Family - 2 Medicare	\$744.74	\$360.18	\$1,104.92	\$698.45	\$323.90	\$1,022.35	\$643.87	\$485.68	\$1,129.55	\$643.87	\$806.56	\$1,450.43
EE+Ch - 0 Medicare	\$2,172.04	N/A	\$2,172.04	\$2,037.19	N/A	\$2,037.19	\$1,877.98	N/A	\$1,877.98	\$1,877.98	N/A	\$1,877.98
EE+Ch - 1 Medicare	\$620.60	\$180.09	\$800.69	\$582.03	\$161.95	\$743.98	\$536.57	\$242.84	\$779.41	\$536.57	\$403.28	\$939.85
<b>Rx Premium</b>												
Single - 0 Medicare	\$375.01	N/A	\$375.01	\$375.01	N/A	\$375.01	\$392.42	N/A	\$392.42	\$392.42	N/A	\$392.42
Single - 1 Medicare	N/A	\$326.41	\$326.41	N/A	\$326.41	\$326.41	N/A	\$376.05	\$376.05	N/A	\$376.05	\$376.05
EE+Spouse - 0 Medicare	\$817.54	N/A	\$817.54	\$817.54	N/A	\$817.54	\$852.99	N/A	\$852.99	\$852.99	N/A	\$852.99
EE+Spouse - 1 Medicare	\$442.52	\$326.41	\$768.93	\$442.52	\$326.41	\$768.93	\$460.57	\$376.05	\$836.62	\$460.57	\$376.05	\$836.62
EE+Spouse - 2 Medicare	N/A	\$652.82	\$652.82	N/A	\$652.82	\$652.82	N/A	\$752.10	\$752.10	N/A	\$752.10	\$752.10
Family - 0 Medicare	\$930.05	N/A	\$930.05	\$930.05	N/A	\$930.05	\$970.49	N/A	\$970.49	\$970.49	N/A	\$970.49
Family - 1 Medicare	\$555.03	\$326.41	\$881.44	\$555.03	\$326.41	\$881.44	\$578.07	\$376.05	\$954.12	\$578.07	\$376.05	\$954.12
Family - 2 Medicare	\$180.02	\$652.82	\$832.84	\$180.02	\$652.82	\$832.84	\$185.66	\$752.10	\$937.76	\$185.66	\$752.10	\$937.76
EE+Ch - 0 Medicare	\$524.99	N/A	\$524.99	\$524.99	N/A	\$524.99	\$547.51	N/A	\$547.51	\$547.51	N/A	\$547.51
EE+Ch - 1 Medicare	\$149.98	\$326.41	\$476.39	\$149.98	\$326.41	\$476.39	\$155.09	\$376.05	\$531.14	\$155.09	\$376.05	\$531.14

Note: Updated State Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

### State Retiree Monthly Premiums – New Plans Effective 7/1/2026

	PPO1525 (Horizon Medicare Subscriber)			HMO1525 (Aetna Medicare Subscriber)			HMO1525 (Horizon Medicare Subscriber)		
	PPO1525			HMO1525			HMO1525		
	Horizon/Aetna Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium	Aetna Horizon Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Horizon/Aetna Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium
<b>Total Premium</b>									
Single - 0 Medicare	\$1,763.84	N/A	\$1,763.84	\$1,604.16	N/A	\$1,604.16	\$1,604.16	N/A	\$1,604.16
Single - 1 Medicare	N/A	\$597.20	\$597.20	N/A	\$542.97	\$542.97	N/A	\$727.16	\$727.16
EE+Spouse - 0 Medicare	\$3,845.17	N/A	\$3,845.17	\$3,497.02	N/A	\$3,497.02	\$3,497.02	N/A	\$3,497.02
EE+Spouse - 1 Medicare	\$2,081.34	\$597.20	\$2,678.54	\$1,892.86	\$542.97	\$2,435.83	\$1,892.86	\$727.16	\$2,620.02
EE+Spouse - 2 Medicare	N/A	\$1,194.40	\$1,194.40	N/A	\$1,085.94	\$1,085.94	N/A	\$1,454.32	\$1,454.32
Family - 0 Medicare	\$4,374.30	N/A	\$4,374.30	\$3,978.29	N/A	\$3,978.29	\$3,978.29	N/A	\$3,978.29
Family - 1 Medicare	\$2,610.46	\$597.20	\$3,207.66	\$2,374.13	\$542.97	\$2,917.10	\$2,374.13	\$727.16	\$3,101.29
Family - 2 Medicare	\$846.63	\$1,194.40	\$2,041.03	\$769.96	\$1,085.94	\$1,855.90	\$769.96	\$1,454.32	\$2,224.28
EE+Ch - 0 Medicare	\$2,469.34	N/A	\$2,469.34	\$2,245.75	N/A	\$2,245.75	\$2,245.75	N/A	\$2,245.75
EE+Ch - 1 Medicare	\$705.51	\$597.20	\$1,302.71	\$641.59	\$542.97	\$1,184.56	\$641.59	\$727.16	\$1,368.75
<b>Medical Premium</b>									
Single - 0 Medicare	\$1,397.39	N/A	\$1,397.39	\$1,223.24	N/A	\$1,223.24	\$1,223.24	N/A	\$1,223.24
Single - 1 Medicare	N/A	\$276.19	\$276.19	N/A	\$207.41	\$207.41	N/A	\$391.60	\$391.60
EE+Spouse - 0 Medicare	\$3,046.34	N/A	\$3,046.34	\$2,666.67	N/A	\$2,666.67	\$2,666.67	N/A	\$2,666.67
EE+Spouse - 1 Medicare	\$1,648.95	\$276.19	\$1,925.14	\$1,443.43	\$207.41	\$1,650.84	\$1,443.43	\$391.60	\$1,835.03
EE+Spouse - 2 Medicare	N/A	\$552.38	\$552.38	N/A	\$414.82	\$414.82	N/A	\$783.20	\$783.20
Family - 0 Medicare	\$3,465.55	N/A	\$3,465.55	\$3,033.65	N/A	\$3,033.65	\$3,033.65	N/A	\$3,033.65
Family - 1 Medicare	\$2,068.16	\$276.19	\$2,344.35	\$1,810.41	\$207.41	\$2,017.82	\$1,810.41	\$391.60	\$2,202.01
Family - 2 Medicare	\$670.77	\$552.38	\$1,223.15	\$587.17	\$414.82	\$1,001.99	\$587.17	\$783.20	\$1,370.37
EE+Ch - 0 Medicare	\$1,956.36	N/A	\$1,956.36	\$1,712.53	N/A	\$1,712.53	\$1,712.53	N/A	\$1,712.53
EE+Ch - 1 Medicare	\$558.97	\$276.19	\$835.16	\$489.29	\$207.41	\$696.70	\$489.29	\$391.60	\$880.89
<b>Rx Premium</b>									
Single - 0 Medicare	\$366.45	N/A	\$366.45	\$380.92	N/A	\$380.92	\$380.92	N/A	\$380.92
Single - 1 Medicare	N/A	\$321.01	\$321.01	N/A	\$335.56	\$335.56	N/A	\$335.56	\$335.56
EE+Spouse - 0 Medicare	\$798.83	N/A	\$798.83	\$830.35	N/A	\$830.35	\$830.35	N/A	\$830.35
EE+Spouse - 1 Medicare	\$432.39	\$321.01	\$753.40	\$449.43	\$335.56	\$784.99	\$449.43	\$335.56	\$784.99
EE+Spouse - 2 Medicare	N/A	\$642.02	\$642.02	N/A	\$671.12	\$671.12	N/A	\$671.12	\$671.12
Family - 0 Medicare	\$908.75	N/A	\$908.75	\$944.64	N/A	\$944.64	\$944.64	N/A	\$944.64
Family - 1 Medicare	\$542.30	\$321.01	\$863.31	\$563.72	\$335.56	\$899.28	\$563.72	\$335.56	\$899.28
Family - 2 Medicare	\$175.86	\$642.02	\$817.88	\$182.79	\$671.12	\$853.91	\$182.79	\$671.12	\$853.91
EE+Ch - 0 Medicare	\$512.98	N/A	\$512.98	\$533.22	N/A	\$533.22	\$533.22	N/A	\$533.22
EE+Ch - 1 Medicare	\$146.54	\$321.01	\$467.55	\$152.30	\$335.56	\$487.86	\$152.30	\$335.56	\$487.86

Note: Updated State Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

**State Retiree Monthly Premiums – New Plans Effective 7/1/2026**

	PPO2030 (Horizon Medicare Subscriber)			HMO2030 (Horizon Medicare Subscriber)			HDHigh Aetna/Horizon	HDLow Aetna/Horizon	Tiered Network Aetna/Horizon	Unity PPO Aetna/Horizon
	PPO2030			HMO2030						
	Horizon/Aetna Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium	Horizon/Aetna Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium				
<b>Total Premium</b>										
Single - 0 Medicare	\$1,688.86	N/A	\$1,688.86	\$1,536.52	N/A	\$1,536.52	\$987.57	\$1,442.00	\$1,426.33	\$1,685.54
Single - 1 Medicare	N/A	\$582.73	\$582.73	N/A	\$710.53	\$710.53	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$3,681.71	N/A	\$3,681.71	\$3,349.69	N/A	\$3,349.69	\$2,152.76	\$3,143.56	\$3,109.40	\$3,674.45
EE+Spouse - 1 Medicare	\$1,992.84	\$582.73	\$2,575.57	\$1,813.17	\$710.53	\$2,523.70	\$1,165.19	\$1,701.56	\$1,683.07	\$1,988.91
EE+Spouse - 2 Medicare	N/A	\$1,165.46	\$1,165.46	N/A	\$1,421.06	\$1,421.06	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$4,188.32	N/A	\$4,188.32	\$3,810.59	N/A	\$3,810.59	\$2,449.03	\$3,576.19	\$3,537.35	\$4,180.11
Family - 1 Medicare	\$2,499.46	\$582.73	\$3,082.19	\$2,274.08	\$710.53	\$2,984.61	\$1,461.46	\$2,134.19	\$2,111.02	\$2,494.57
Family - 2 Medicare	\$810.61	\$1,165.46	\$1,976.07	\$737.56	\$1,421.06	\$2,158.62	\$473.89	\$692.19	\$684.69	\$809.03
EE+Ch - 0 Medicare	\$2,364.37	N/A	\$2,364.37	\$2,151.14	N/A	\$2,151.14	\$1,382.50	\$2,018.76	\$1,996.87	\$2,359.74
EE+Ch - 1 Medicare	\$675.51	\$582.73	\$1,258.24	\$614.62	\$710.53	\$1,325.15	\$394.93	\$576.76	\$570.54	\$674.20
<b>Medical Premium</b>										
Single - 0 Medicare	\$1,320.64	N/A	\$1,320.64	\$1,153.80	N/A	\$1,153.80	\$737.44	\$1,098.09	\$1,090.88	\$1,327.23
Single - 1 Medicare	N/A	\$258.74	\$258.74	N/A	\$371.80	\$371.80	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$2,878.98	N/A	\$2,878.98	\$2,515.28	N/A	\$2,515.28	\$1,607.55	\$2,393.84	\$2,378.11	\$2,893.33
EE+Spouse - 1 Medicare	\$1,558.33	\$258.74	\$1,817.07	\$1,361.48	\$371.80	\$1,733.28	\$870.11	\$1,295.75	\$1,287.23	\$1,566.10
EE+Spouse - 2 Medicare	N/A	\$517.48	\$517.48	N/A	\$743.60	\$743.60	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$3,275.19	N/A	\$3,275.19	\$2,861.40	N/A	\$2,861.40	\$1,828.78	\$2,723.29	\$2,705.40	\$3,291.49
Family - 1 Medicare	\$1,954.55	\$258.74	\$2,213.29	\$1,707.61	\$371.80	\$2,079.41	\$1,091.34	\$1,625.20	\$1,614.52	\$1,964.26
Family - 2 Medicare	\$633.91	\$517.48	\$1,151.39	\$553.81	\$743.60	\$1,297.41	\$353.90	\$527.11	\$523.64	\$637.03
EE+Ch - 0 Medicare	\$1,848.89	N/A	\$1,848.89	\$1,615.32	N/A	\$1,615.32	\$1,032.35	\$1,537.34	\$1,527.26	\$1,858.11
EE+Ch - 1 Medicare	\$528.25	\$258.74	\$786.99	\$461.52	\$371.80	\$833.32	\$294.91	\$439.25	\$436.38	\$530.88
<b>Rx Premium</b>										
Single - 0 Medicare	\$368.22	N/A	\$368.22	\$382.72	N/A	\$382.72	\$250.13	\$343.91	\$335.45	\$358.31
Single - 1 Medicare	N/A	\$323.99	\$323.99	N/A	\$338.73	\$338.73	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$802.73	N/A	\$802.73	\$834.41	N/A	\$834.41	\$545.21	\$749.72	\$731.29	\$781.12
EE+Spouse - 1 Medicare	\$434.51	\$323.99	\$758.50	\$451.69	\$338.73	\$790.42	\$295.08	\$405.81	\$395.84	\$422.81
EE+Spouse - 2 Medicare	N/A	\$647.98	\$647.98	N/A	\$677.46	\$677.46	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$913.13	N/A	\$913.13	\$949.19	N/A	\$949.19	\$620.25	\$852.90	\$831.95	\$888.62
Family - 1 Medicare	\$544.91	\$323.99	\$868.90	\$566.47	\$338.73	\$905.20	\$370.12	\$508.99	\$496.50	\$530.31
Family - 2 Medicare	\$176.70	\$647.98	\$824.68	\$183.75	\$677.46	\$861.21	\$119.99	\$165.08	\$161.05	\$172.00
EE+Ch - 0 Medicare	\$515.48	N/A	\$515.48	\$535.82	N/A	\$535.82	\$350.15	\$481.42	\$469.61	\$501.63
EE+Ch - 1 Medicare	\$147.26	\$323.99	\$471.25	\$153.10	\$338.73	\$491.83	\$100.02	\$137.51	\$134.16	\$143.32

Note: Updated State Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

**Local Government Active: Current vs. New Monthly Premium Rates**

**Medical with Rx Card Employee Only Coverage**

Active Monthly Premium Rates		PPO10	PPO15	PPO1525	PPO2030	PPO2035	HD High	HD Low	Legacy HMO	Tiered Network	Unity PPO	Unity PPO 2019
Current Rate: 1/1/2026 - 6/30/2026	Medical	\$1,666.44	\$1,586.89	\$1,539.34	\$1,527.46	\$1,435.81	\$807.42	\$1,197.44	\$1,541.26	\$1,105.64	\$1,483.75	\$1,475.93
	Rx Card	\$382.44	\$382.44	\$346.85	\$349.04	\$345.17	\$227.26	\$337.11	\$382.44	\$301.85	\$347.14	\$347.14
	Total	\$2,048.88	\$1,969.33	\$1,886.19	\$1,876.50	\$1,780.98	\$1,034.68	\$1,534.55	\$1,923.70	\$1,407.49	\$1,830.89	\$1,823.07
New Rate: 7/1/2026 - 12/31/2026	Medical	\$1,636.59	\$1,556.04	\$1,509.36	\$1,498.21	\$1,416.81	\$796.82	\$1,181.86	\$1,522.33	\$1,092.06	\$1,455.45	\$1,455.45
	Rx Card	\$358.92	\$358.92	\$331.19	\$331.61	\$330.84	\$226.28	\$334.63	\$358.92	\$288.22	\$329.48	\$329.48
	Total	\$1,995.51	\$1,914.96	\$1,840.55	\$1,829.82	\$1,747.65	\$1,023.10	\$1,516.49	\$1,881.25	\$1,380.28	\$1,784.93	\$1,784.93
% Change	Medical	(1.8%)	(1.9%)	(1.9%)	(1.9%)	(1.3%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.9%)	(1.4%)
	Rx Card	(6.1%)	(6.1%)	(4.5%)	(5.0%)	(4.2%)	(0.4%)	(0.7%)	(6.1%)	(4.5%)	(5.1%)	(5.1%)
	Total	(2.6%)	(2.8%)	(2.4%)	(2.5%)	(1.9%)	(1.1%)	(1.2%)	(2.2%)	(1.9%)	(2.5%)	(2.1%)

**Local Government Active: Current vs. New Monthly Premium Rates**

**Medical MMRx Employee Only Coverage**

Active Monthly Premium Rates		PPO10	PPO15	PPO1525	PPO2030	PPO2035	HD High	HD Low	Legacy HMO	Tiered Network	Unity PPO	Unity PPO 2019
Current Rate: 1/1/2026 - 6/30/2026	Medical	\$1,666.44	\$1,586.89	\$1,539.34	\$1,527.46	\$1,435.81	\$807.42	\$1,197.44	\$1,541.26	\$1,105.64	\$1,483.75	\$1,475.93
	MMRx	\$356.55	\$353.21	\$322.34	\$316.93	\$309.56	\$227.26	\$337.11	\$362.97	\$280.52	\$322.61	\$322.61
	Total	\$2,022.99	\$1,940.10	\$1,861.68	\$1,844.39	\$1,745.37	\$1,034.68	\$1,534.55	\$1,904.23	\$1,386.16	\$1,806.36	\$1,798.54
New Rate: 7/1/2026 - 12/31/2026	Medical	\$1,636.59	\$1,556.04	\$1,509.36	\$1,498.21	\$1,416.81	\$796.82	\$1,181.86	\$1,522.33	\$1,092.06	\$1,455.45	\$1,455.45
	MMRx	\$354.77	\$350.67	\$320.52	\$314.89	\$308.61	\$226.28	\$334.63	\$341.69	\$268.47	\$319.99	\$319.99
	Total	\$1,991.36	\$1,906.71	\$1,829.88	\$1,813.10	\$1,725.42	\$1,023.10	\$1,516.49	\$1,864.02	\$1,360.53	\$1,775.44	\$1,775.44
% Change	Medical	(1.8%)	(1.9%)	(1.9%)	(1.9%)	(1.3%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.9%)	(1.4%)
	MMRx	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.7%)	(5.9%)	(4.3%)	(0.8%)	(0.8%)
	Total	(1.6%)	(1.7%)	(1.7%)	(1.7%)	(1.1%)	(1.1%)	(1.2%)	(2.1%)	(1.8%)	(1.7%)	(1.3%)

Note: Updated Local Government Active rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans).

**Local Government Active Monthly Premiums – New Plans Effective 7/1/2026**

	Legacy Plans			1525		2030	
	PPO10	PPO15	HMO	PPO	HMO	PPO	HMO
<b><u>Medical Coverage Only</u></b>							
Single	\$1,636.59	\$1,556.04	\$1,522.33	\$1,509.36	N/A	\$1,498.21	N/A
Employee+Spouse	\$3,273.17	\$3,112.08	\$3,044.66	\$3,018.72	N/A	\$2,996.42	N/A
Family	\$4,566.08	\$4,341.35	\$4,247.30	\$4,211.12	N/A	\$4,180.00	N/A
Employee+Child(ren)	\$2,929.49	\$2,785.31	\$2,724.97	\$2,701.76	N/A	\$2,681.79	N/A
Adult Child Rate	\$1,318.76	\$1,253.86	\$1,226.69	\$1,216.25	N/A	\$1,207.25	N/A
	Legacy Plans			1525		2030	
	PPO10	PPO15	HMO	PPO	HMO	PPO	HMO
<b><u>Rx Card</u></b>							
Single	\$358.92	\$358.92	\$358.92	\$331.19	N/A	\$331.61	N/A
Employee+Spouse	\$717.84	\$717.84	\$717.84	\$662.38	N/A	\$663.21	N/A
Family	\$1,001.39	\$1,001.39	\$1,001.39	\$924.02	N/A	\$925.18	N/A
Employee+Child(ren)	\$642.47	\$642.47	\$642.47	\$592.83	N/A	\$593.57	N/A
Adult Child Rate	\$289.22	\$289.22	\$289.22	\$266.87	N/A	\$267.20	N/A
	Legacy Plans			1525		2030	
	PPO10	PPO15	HMO	PPO	HMO	PPO	HMO
<b><u>Rx with Medical Coverage</u></b>							
Single	\$1,991.36	\$1,906.71	\$1,864.02	\$1,829.88	N/A	\$1,813.10	N/A
Employee+Spouse	\$3,982.72	\$3,813.43	\$3,728.05	\$3,659.77	N/A	\$3,626.20	N/A
Family	\$5,555.89	\$5,319.73	\$5,200.63	\$5,105.39	N/A	\$5,058.54	N/A
Employee+Child(ren)	\$3,564.53	\$3,413.02	\$3,336.60	\$3,275.50	N/A	\$3,245.44	N/A
Adult Child Rate	\$1,604.63	\$1,536.44	\$1,502.03	\$1,474.53	N/A	\$1,460.99	N/A

Note: Updated Local Government Active rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans).

**Local Government Active Monthly Premiums – New Plans Effective 7/1/2026**

	<b>2035</b>	<b>HDHigh</b>	<b>HDLow</b>	<b>Tiered Network</b>	<b>Unity PPO</b>	
	PPO	PPO	PPO	HMO	PPO \$0	PPO 2019 \$100
<b><u>Medical Coverage Only</u></b>						
Single	\$1,416.81	\$796.82	\$1,181.86	\$1,092.06	\$1,455.45	\$1,455.45
Employee+Spouse	\$2,833.62	\$1,593.65	\$2,363.72	\$2,184.12	\$2,910.90	\$2,910.90
Family	\$3,952.90	\$2,223.14	\$3,297.40	\$3,046.85	\$4,060.70	\$4,060.70
Employee+Child(ren)	\$2,536.09	\$1,426.31	\$2,115.53	\$1,954.79	\$2,605.25	\$2,605.25
Adult Child Rate	\$1,141.67	\$642.08	\$952.34	\$879.98	\$1,172.80	\$1,172.80
	<b>2035</b>	<b>HDHigh</b>	<b>HDLow</b>	<b>Tiered Network</b>	<b>Unity PPO</b>	
	PPO	PPO	PPO	HMO	PPO \$0	PPO 2019 \$100
<b><u>Rx Card</u></b>						
Single	\$330.84	\$226.28	\$334.63	\$288.22	\$329.48	\$329.48
Employee+Spouse	\$661.69	\$452.55	\$669.26	\$576.44	\$658.96	\$658.96
Family	\$923.05	\$631.32	\$933.62	\$804.13	\$919.25	\$919.25
Employee+Child(ren)	\$592.21	\$405.04	\$598.99	\$515.91	\$589.77	\$589.77
Adult Child Rate	\$266.60	\$182.34	\$269.65	\$232.24	\$265.50	\$265.50
	<b>2035</b>	<b>HDHigh</b>	<b>HDLow</b>	<b>Tiered Network</b>	<b>Unity PPO</b>	
	PPO	PPO	PPO	HMO	PPO \$0	PPO 2019 \$100
<b><u>Rx with Medical Coverage</u></b>						
Single	\$1,725.42	\$1,023.10	\$1,516.49	\$1,360.53	\$1,775.44	\$1,775.44
Employee+Spouse	\$3,450.83	\$2,046.20	\$3,032.98	\$2,721.06	\$3,550.87	\$3,550.87
Family	\$4,813.91	\$2,854.46	\$4,231.02	\$3,795.88	\$4,953.46	\$4,953.46
Employee+Child(ren)	\$3,088.49	\$1,831.35	\$2,714.52	\$2,435.35	\$3,178.02	\$3,178.02
Adult Child Rate	\$1,390.33	\$824.42	\$1,221.99	\$1,096.32	\$1,430.63	\$1,430.63

Note: Updated Local Government Active rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans).

## Local Government Early Retiree: Current vs. New Monthly Premium Rates

### Retiree Only Coverage

Early Retiree Monthly Premium Rates		PPO10	PPO15	PPO1525	PPO2030	HD High	HD Low	Legacy HMO	1525 HMO	2030 HMO	Tiered Network	Unity PPO
Current Rate: 1/1/2026 - 6/30/2026	Medical	\$1,970.05	\$1,852.48	\$1,769.36	\$1,665.06	\$937.67	\$1,388.97	\$1,798.28	\$1,588.07	\$1,491.05	\$1,379.63	\$1,670.43
	Rx	\$469.57	\$469.57	\$455.05	\$459.36	\$300.52	\$410.30	\$456.43	\$475.58	\$480.06	\$422.23	\$457.76
	Total	\$2,439.62	\$2,322.05	\$2,224.41	\$2,124.42	\$1,238.19	\$1,799.27	\$2,254.71	\$2,063.65	\$1,971.11	\$1,801.86	\$2,128.19
New Rate: 7/1/2026 - 12/31/2026	Medical	\$1,937.87	\$1,818.27	\$1,736.64	\$1,634.71	\$925.16	\$1,371.88	\$1,776.15	\$1,568.53	\$1,472.70	\$1,362.66	\$1,639.92
	Rx	\$456.56	\$456.56	\$439.65	\$441.83	\$298.60	\$406.81	\$438.69	\$459.49	\$461.74	\$408.31	\$442.67
	Total	\$2,394.43	\$2,274.83	\$2,176.29	\$2,076.54	\$1,223.76	\$1,778.69	\$2,214.84	\$2,028.02	\$1,934.44	\$1,770.97	\$2,082.59
% Change	Medical	(1.6%)	(1.8%)	(1.8%)	(1.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.8%)
	Rx	(2.8%)	(2.8%)	(3.4%)	(3.8%)	(0.6%)	(0.9%)	(3.9%)	(3.4%)	(3.8%)	(3.3%)	(3.3%)
	Total	(1.9%)	(2.0%)	(2.2%)	(2.3%)	(1.2%)	(1.1%)	(1.8%)	(1.7%)	(1.9%)	(1.7%)	(2.1%)

Note: Updated Local Government Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

## Local Government Retiree Monthly Premiums – New Plans Effective 7/1/2026

	Legacy Plans						Legacy HMO (Aetna Medicare Subscriber)			Legacy HMO (Horizon Medicare Subscriber)		
	PPO10			PPO15			Legacy HMO			Legacy HMO		
	Aetna/Horizon Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Aetna/Horizon Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Aetna/Horizon Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Aetna/Horizon Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium
<b>Total Premium</b>												
Single - 0 Medicare	\$2,394.43	N/A	\$2,394.43	\$2,274.83	N/A	\$2,274.83	\$2,214.84	N/A	\$2,214.84	\$2,214.84	N/A	\$2,214.84
Single - 1 Medicare	N/A	\$632.70	\$632.70	N/A	\$612.67	\$612.67	N/A	\$718.06	\$718.06	N/A	\$864.71	\$864.71
EE+Spouse - 0 Medicare	\$5,220.07	N/A	\$5,220.07	\$4,959.30	N/A	\$4,959.30	\$4,829.27	N/A	\$4,829.27	\$4,829.27	N/A	\$4,829.27
EE+Spouse - 1 Medicare	\$2,825.63	\$632.70	\$3,458.33	\$2,684.47	\$612.67	\$3,297.14	\$2,614.42	\$718.06	\$3,332.48	\$2,614.42	\$864.71	\$3,479.13
EE+Spouse - 2 Medicare	N/A	\$1,265.40	\$1,265.40	N/A	\$1,225.34	\$1,225.34	N/A	\$1,436.12	\$1,436.12	N/A	\$1,729.42	\$1,729.42
Family - 0 Medicare	\$5,938.39	N/A	\$5,938.39	\$5,641.72	N/A	\$5,641.72	\$5,494.51	N/A	\$5,494.51	\$5,494.51	N/A	\$5,494.51
Family - 1 Medicare	\$3,543.94	\$632.70	\$4,176.64	\$3,366.88	\$612.67	\$3,979.55	\$3,279.65	\$718.06	\$3,997.71	\$3,279.65	\$864.71	\$4,144.36
Family - 2 Medicare	\$1,149.51	\$1,265.40	\$2,414.91	\$1,092.04	\$1,225.34	\$2,317.38	\$1,064.80	\$1,436.12	\$2,500.92	\$1,064.81	\$1,729.42	\$2,794.23
EE+Ch - 0 Medicare	\$3,352.27	N/A	\$3,352.27	\$3,184.82	N/A	\$3,184.82	\$3,101.74	N/A	\$3,101.74	\$3,101.74	N/A	\$3,101.74
EE+Ch - 1 Medicare	\$957.84	\$632.70	\$1,590.54	\$909.98	\$612.67	\$1,522.65	\$886.89	\$718.06	\$1,604.95	\$886.90	\$864.71	\$1,751.61
<b>Medical Premium</b>												
Single - 0 Medicare	\$1,937.87	N/A	\$1,937.87	\$1,818.27	N/A	\$1,818.27	\$1,776.15	N/A	\$1,776.15	\$1,776.15	N/A	\$1,776.15
Single - 1 Medicare	N/A	\$252.92	\$252.92	N/A	\$232.89	\$232.89	N/A	\$280.79	\$280.79	N/A	\$427.44	\$427.44
EE+Spouse - 0 Medicare	\$4,224.58	N/A	\$4,224.58	\$3,963.81	N/A	\$3,963.81	\$3,872.02	N/A	\$3,872.02	\$3,872.02	N/A	\$3,872.02
EE+Spouse - 1 Medicare	\$2,286.70	\$252.92	\$2,539.62	\$2,145.54	\$232.89	\$2,378.43	\$2,095.86	\$280.79	\$2,376.65	\$2,095.86	\$427.44	\$2,523.30
EE+Spouse - 2 Medicare	N/A	\$505.84	\$505.84	N/A	\$465.78	\$465.78	N/A	\$561.58	\$561.58	N/A	\$854.88	\$854.88
Family - 0 Medicare	\$4,805.96	N/A	\$4,805.96	\$4,509.29	N/A	\$4,509.29	\$4,404.91	N/A	\$4,404.91	\$4,404.91	N/A	\$4,404.91
Family - 1 Medicare	\$2,868.08	\$252.92	\$3,121.00	\$2,691.02	\$232.89	\$2,923.91	\$2,628.75	\$280.79	\$2,909.54	\$2,628.75	\$427.44	\$3,056.19
Family - 2 Medicare	\$930.21	\$505.84	\$1,436.05	\$872.74	\$465.78	\$1,338.52	\$852.59	\$561.58	\$1,414.17	\$852.60	\$854.88	\$1,707.48
EE+Ch - 0 Medicare	\$2,713.03	N/A	\$2,713.03	\$2,545.58	N/A	\$2,545.58	\$2,486.62	N/A	\$2,486.62	\$2,486.62	N/A	\$2,486.62
EE+Ch - 1 Medicare	\$775.16	\$252.92	\$1,028.08	\$727.30	\$232.89	\$960.19	\$710.46	\$280.79	\$991.25	\$710.47	\$427.44	\$1,137.91
<b>Rx Premium</b>												
Single - 0 Medicare	\$456.56	N/A	\$456.56	\$456.56	N/A	\$456.56	\$438.69	N/A	\$438.69	\$438.69	N/A	\$438.69
Single - 1 Medicare	N/A	\$379.78	\$379.78	N/A	\$379.78	\$379.78	N/A	\$437.27	\$437.27	N/A	\$437.27	\$437.27
EE+Spouse - 0 Medicare	\$995.49	N/A	\$995.49	\$995.49	N/A	\$995.49	\$957.25	N/A	\$957.25	\$957.25	N/A	\$957.25
EE+Spouse - 1 Medicare	\$538.93	\$379.78	\$918.71	\$538.93	\$379.78	\$918.71	\$518.56	\$437.27	\$955.83	\$518.56	\$437.27	\$955.83
EE+Spouse - 2 Medicare	N/A	\$759.56	\$759.56	N/A	\$759.56	\$759.56	N/A	\$874.54	\$874.54	N/A	\$874.54	\$874.54
Family - 0 Medicare	\$1,132.43	N/A	\$1,132.43	\$1,132.43	N/A	\$1,132.43	\$1,089.60	N/A	\$1,089.60	\$1,089.60	N/A	\$1,089.60
Family - 1 Medicare	\$675.86	\$379.78	\$1,055.64	\$675.86	\$379.78	\$1,055.64	\$650.90	\$437.27	\$1,088.17	\$650.90	\$437.27	\$1,088.17
Family - 2 Medicare	\$219.30	\$759.56	\$978.86	\$219.30	\$759.56	\$978.86	\$212.21	\$874.54	\$1,086.75	\$212.21	\$874.54	\$1,086.75
EE+Ch - 0 Medicare	\$639.24	N/A	\$639.24	\$639.24	N/A	\$639.24	\$615.12	N/A	\$615.12	\$615.12	N/A	\$615.12
EE+Ch - 1 Medicare	\$182.68	\$379.78	\$562.46	\$182.68	\$379.78	\$562.46	\$176.43	\$437.27	\$613.70	\$176.43	\$437.27	\$613.70

Note: Updated Local Government Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

## Local Government Retiree Monthly Premiums – New Plans Effective 7/1/2026

	1525 PPO (Horizon Medicare Subscriber)			1525 HMO (Aetna Medicare Subscriber)			1525 HMO (Horizon Medicare Subscriber)			2030 PPO (Horizon Medicare Subscriber)		
	1525 PPO			1525 HMO			1525 HMO			2030 PPO		
	Aetna/Horizon Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium	Horizon Early Retiree Subscriber	Aetna Medicare Advantage Subscriber	Total Plan Premium	Aetna/Horizon Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium	Aetna/Horizon Early Retiree Subscriber	Horizon Medicare Subscriber	Total Plan Premium
<b>Total Premium</b>												
Single - 0 Medicare	\$2,176.29	N/A	\$2,176.29	\$2,028.02	N/A	\$2,028.02	\$2,028.02	N/A	\$2,028.02	\$2,076.54	N/A	\$2,076.54
Single - 1 Medicare	N/A	\$698.26	\$698.26	N/A	\$609.12	\$609.12	N/A	\$603.98	\$603.98	N/A	\$681.19	\$681.19
EE+Spouse - 0 Medicare	\$4,744.49	N/A	\$4,744.49	\$4,421.16	N/A	\$4,421.16	\$4,421.16	N/A	\$4,421.16	\$4,527.04	N/A	\$4,527.04
EE+Spouse - 1 Medicare	\$2,568.20	\$698.26	\$3,266.46	\$2,393.15	\$609.12	\$3,002.27	\$2,393.14	\$603.98	\$2,997.12	\$2,450.50	\$681.19	\$3,131.69
EE+Spouse - 2 Medicare	N/A	\$1,396.53	\$1,396.53	N/A	\$1,218.24	\$1,218.24	N/A	\$1,207.96	\$1,207.96	N/A	\$1,362.38	\$1,362.38
Family - 0 Medicare	\$5,397.34	N/A	\$5,397.34	\$5,029.55	N/A	\$5,029.55	\$5,029.55	N/A	\$5,029.55	\$5,149.95	N/A	\$5,149.95
Family - 1 Medicare	\$3,221.04	\$698.26	\$3,919.30	\$3,001.53	\$609.12	\$3,610.65	\$3,001.53	\$603.98	\$3,605.51	\$3,073.42	\$681.19	\$3,754.61
Family - 2 Medicare	\$1,044.74	\$1,396.53	\$2,441.27	\$973.52	\$1,218.24	\$2,191.76	\$973.51	\$1,207.96	\$2,181.47	\$996.89	\$1,362.38	\$2,359.27
EE+Ch - 0 Medicare	\$3,046.92	N/A	\$3,046.92	\$2,839.29	N/A	\$2,839.29	\$2,839.29	N/A	\$2,839.29	\$2,907.22	N/A	\$2,907.22
EE+Ch - 1 Medicare	\$870.63	\$698.26	\$1,568.89	\$811.28	\$609.12	\$1,420.40	\$811.27	\$603.98	\$1,415.25	\$830.69	\$681.19	\$1,511.88
<b>Medical Premium</b>												
Single - 0 Medicare	\$1,736.64	N/A	\$1,736.64	\$1,568.53	N/A	\$1,568.53	\$1,568.53	N/A	\$1,568.53	\$1,634.71	N/A	\$1,634.71
Single - 1 Medicare	N/A	\$330.20	\$330.20	N/A	\$241.06	\$241.06	N/A	\$235.92	\$235.92	N/A	\$309.65	\$309.65
EE+Spouse - 0 Medicare	\$3,785.89	N/A	\$3,785.89	\$3,419.41	N/A	\$3,419.41	\$3,419.41	N/A	\$3,419.41	\$3,563.66	N/A	\$3,563.66
EE+Spouse - 1 Medicare	\$2,049.25	\$330.20	\$2,379.45	\$1,850.89	\$241.06	\$2,091.95	\$1,850.88	\$235.92	\$2,086.80	\$1,928.95	\$309.65	\$2,238.60
EE+Spouse - 2 Medicare	N/A	\$660.40	\$660.40	N/A	\$482.12	\$482.12	N/A	\$471.84	\$471.84	N/A	\$619.30	\$619.30
Family - 0 Medicare	\$4,306.89	N/A	\$4,306.89	\$3,889.98	N/A	\$3,889.98	\$3,889.98	N/A	\$3,889.98	\$4,054.07	N/A	\$4,054.07
Family - 1 Medicare	\$2,570.24	\$330.20	\$2,900.44	\$2,321.45	\$241.06	\$2,562.51	\$2,321.45	\$235.92	\$2,557.37	\$2,419.37	\$309.65	\$2,729.02
Family - 2 Medicare	\$833.60	\$660.40	\$1,494.00	\$752.93	\$482.12	\$1,235.05	\$752.92	\$471.84	\$1,224.76	\$784.66	\$619.30	\$1,403.96
EE+Ch - 0 Medicare	\$2,431.32	N/A	\$2,431.32	\$2,195.97	N/A	\$2,195.97	\$2,195.97	N/A	\$2,195.97	\$2,288.59	N/A	\$2,288.59
EE+Ch - 1 Medicare	\$694.68	\$330.20	\$1,024.88	\$627.45	\$241.06	\$868.51	\$627.44	\$235.92	\$863.36	\$653.89	\$309.65	\$963.54
<b>Rx Premium</b>												
Single - 0 Medicare	\$439.65	N/A	\$439.65	\$459.49	N/A	\$459.49	\$459.49	N/A	\$459.49	\$441.83	N/A	\$441.83
Single - 1 Medicare	N/A	\$368.06	\$368.06	N/A	\$368.06	\$368.06	N/A	\$368.06	\$368.06	N/A	\$371.54	\$371.54
EE+Spouse - 0 Medicare	\$958.60	N/A	\$958.60	\$1,001.75	N/A	\$1,001.75	\$1,001.75	N/A	\$1,001.75	\$963.38	N/A	\$963.38
EE+Spouse - 1 Medicare	\$518.95	\$368.06	\$887.01	\$542.26	\$368.06	\$910.32	\$542.26	\$368.06	\$910.32	\$521.55	\$371.54	\$893.09
EE+Spouse - 2 Medicare	N/A	\$736.13	\$736.13	N/A	\$736.12	\$736.12	N/A	\$736.12	\$736.12	N/A	\$743.08	\$743.08
Family - 0 Medicare	\$1,090.45	N/A	\$1,090.45	\$1,139.57	N/A	\$1,139.57	\$1,139.57	N/A	\$1,139.57	\$1,095.88	N/A	\$1,095.88
Family - 1 Medicare	\$650.80	\$368.06	\$1,018.86	\$680.08	\$368.06	\$1,048.14	\$680.08	\$368.06	\$1,048.14	\$654.05	\$371.54	\$1,025.59
Family - 2 Medicare	\$211.14	\$736.13	\$947.27	\$220.59	\$736.12	\$956.71	\$220.59	\$736.12	\$956.71	\$212.23	\$743.08	\$955.31
EE+Ch - 0 Medicare	\$615.60	N/A	\$615.60	\$643.32	N/A	\$643.32	\$643.32	N/A	\$643.32	\$618.63	N/A	\$618.63
EE+Ch - 1 Medicare	\$175.95	\$368.06	\$544.01	\$183.83	\$368.06	\$551.89	\$183.83	\$368.06	\$551.89	\$176.80	\$371.54	\$548.34

Note: Updated Local Government Early Retiree rates do not apply to the current plan options and instead create new plan options that may be offered alongside the current plans (i.e., they do not replace the current plans). The Medicare Retiree premium rates remain unchanged except for split-family contract arrangements (e.g., Medicare subscriber with Pre-Medicare dependent).

**Local Government Retiree Monthly Premiums – New Plans Effective 7/1/2026**

	2030 HMO (Horizon Medicare Subscriber)			HDHigh	Unity PPO	HDLow	Tiered Network
	2030 PPO		Total Plan Premium	PPO	PPO	PPO	HMO
	Aetna/Horizon Early Retiree Subscriber	Horizon Medicare Subscriber					
<b>Total Premium</b>							
Single - 0 Medicare	\$1,934.44	N/A	\$1,934.44	\$1,223.76	\$2,082.59	\$1,778.69	\$1,770.97
Single - 1 Medicare	N/A	\$777.90	\$777.90	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$4,217.27	N/A	\$4,217.27	\$2,667.79	\$4,540.23	\$3,877.56	\$3,860.80
EE+Spouse - 1 Medicare	\$2,282.82	\$777.90	\$3,060.72	\$1,444.03	\$2,457.64	\$2,098.87	\$2,089.83
EE+Spouse - 2 Medicare	N/A	\$1,555.80	\$1,555.80	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$4,797.55	N/A	\$4,797.55	\$3,034.89	\$5,165.05	\$4,411.17	\$4,392.12
Family - 1 Medicare	\$2,863.12	\$777.90	\$3,641.02	\$1,811.13	\$3,082.46	\$2,632.48	\$2,621.15
Family - 2 Medicare	\$928.67	\$1,555.80	\$2,484.47	\$587.37	\$999.87	\$853.79	\$850.18
EE+Ch - 0 Medicare	\$2,708.32	N/A	\$2,708.32	\$1,713.27	\$2,915.70	\$2,490.19	\$2,479.41
EE+Ch - 1 Medicare	\$773.88	\$777.90	\$1,551.78	\$489.51	\$833.11	\$711.50	\$708.44
<b>Medical Premium</b>							
Single - 0 Medicare	\$1,472.70	N/A	\$1,472.70	\$925.16	\$1,639.92	\$1,371.88	\$1,362.66
Single - 1 Medicare	N/A	\$406.36	\$406.36	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$3,210.49	N/A	\$3,210.49	\$2,016.85	\$3,575.07	\$2,990.65	\$2,970.65
EE+Spouse - 1 Medicare	\$1,737.78	\$406.36	\$2,144.14	\$1,091.69	\$1,935.15	\$1,618.77	\$1,607.99
EE+Spouse - 2 Medicare	N/A	\$812.72	\$812.72	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$3,652.32	N/A	\$3,652.32	\$2,294.40	\$4,067.08	\$3,402.21	\$3,379.47
Family - 1 Medicare	\$2,179.62	\$406.36	\$2,585.98	\$1,369.24	\$2,427.16	\$2,030.33	\$2,016.81
Family - 2 Medicare	\$706.91	\$812.72	\$1,519.63	\$444.08	\$787.24	\$658.45	\$654.15
EE+Ch - 0 Medicare	\$2,061.78	N/A	\$2,061.78	\$1,295.24	\$2,295.92	\$1,920.61	\$1,907.76
EE+Ch - 1 Medicare	\$589.07	\$406.36	\$995.43	\$370.08	\$656.00	\$548.73	\$545.10
<b>Rx Premium</b>							
Single - 0 Medicare	\$461.74	N/A	\$461.74	\$298.60	\$442.67	\$406.81	\$408.31
Single - 1 Medicare	N/A	\$371.54	\$371.54	N/A	N/A	N/A	N/A
EE+Spouse - 0 Medicare	\$1,006.78	N/A	\$1,006.78	\$650.94	\$965.16	\$886.91	\$890.15
EE+Spouse - 1 Medicare	\$545.04	\$371.54	\$916.58	\$352.34	\$522.49	\$480.10	\$481.84
EE+Spouse - 2 Medicare	N/A	\$743.08	\$743.08	N/A	N/A	N/A	N/A
Family - 0 Medicare	\$1,145.23	N/A	\$1,145.23	\$740.49	\$1,097.97	\$1,008.96	\$1,012.65
Family - 1 Medicare	\$683.50	\$371.54	\$1,055.04	\$441.89	\$655.30	\$602.15	\$604.34
Family - 2 Medicare	\$221.76	\$743.08	\$964.84	\$143.29	\$212.63	\$195.34	\$196.03
EE+Ch - 0 Medicare	\$646.54	N/A	\$646.54	\$418.03	\$619.78	\$569.58	\$571.65
EE+Ch - 1 Medicare	\$184.81	\$371.54	\$556.35	\$119.43	\$177.11	\$162.77	\$163.34

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# About Aon

[Aon plc](#) (NYSE: AON) exists to shape decisions for the better —to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise and locally relevant solutions, our colleagues in over 120 countries and sovereignties provide our clients with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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