



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

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Medical Plans Available with Prescription Drug Program #201			
Freedom10 #018 — PPO Plan with \$10 Primary Care Copayment			
Single	\$1,733.20		\$1,733.20
Member & Spouse/Partner	\$1,739.68	\$1,726.73	\$3,466.41
Family	\$1,742.06	\$3,214.91	\$4,956.97
Parent & Child	\$1,736.08	\$1,487.68	\$3,223.76
Freedom15 #180 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,649.96		\$1,649.96
Member & Spouse/Partner	\$1,656.44	\$1,643.48	\$3,299.92
Family	\$1,658.82	\$3,060.07	\$4,718.89
Parent & Child	\$1,652.84	\$1,416.09	\$3,068.93
PRESCRIPTION DRUG PROGRAM #201			
Single	\$456.49		\$456.49
Member & Spouse/Partner	\$456.49	\$456.49	\$912.98
Family	\$456.49	\$849.07	\$1,305.56
Parent & Child	\$456.49	\$392.58	\$849.07
Medical Plan Available with Prescription Drug Program #298			
New Jersey Educators Health Plan #097 — PPO Plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment			
Single	\$1,202.76		\$1,202.76
Member & Spouse/Partner	\$1,209.24	\$1,196.28	\$2,405.52
Family	\$1,211.62	\$2,228.27	\$3,439.89
Parent & Child	\$1,205.64	\$1,031.49	\$2,237.13
PRESCRIPTION DRUG PROGRAM #298			
Single	\$295.06		\$295.06
Member & Spouse/Partner	\$295.06	\$295.06	\$590.12
Family	\$295.06	\$548.81	\$843.87
Parent & Child	\$295.06	\$253.75	\$548.81
Medical Plan Available with Prescription Drug Program #299			
Garden State Health Plan #099 — PPO Plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment			
Single	\$1,038.22		\$1,038.22
Member & Spouse/Partner	\$1,044.70	\$1,031.73	\$2,076.43
Family	\$1,047.08	\$1,922.22	\$2,969.30
Parent & Child	\$1,041.10	\$889.98	\$1,931.08
PRESCRIPTION DRUG PROGRAM #299			
Single	\$295.06		\$295.06
Member & Spouse/Partner	\$295.06	\$295.06	\$590.12
Family	\$295.06	\$548.81	\$843.87
Parent & Child	\$295.06	\$253.75	\$548.81

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

HA-1079-1025



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

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Medical Plans Available with Prescription Drug Program #201			
NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment			
Single	\$1,733.20		\$1,733.20
Member & Spouse/Partner	\$1,739.68	\$1,726.73	\$3,466.41
Family	\$1,742.06	\$3,214.91	\$4,956.97
Parent & Child	\$1,736.08	\$1,487.68	\$3,223.76
NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,649.96		\$1,649.96
Member & Spouse/Partner	\$1,656.44	\$1,643.48	\$3,299.92
Family	\$1,658.82	\$3,060.07	\$4,718.89
Parent & Child	\$1,652.84	\$1,416.09	\$3,068.93
PRESCRIPTION DRUG PROGRAM #201			
Single	\$456.49		\$456.49
Member & Spouse/Partner	\$456.49	\$456.49	\$912.98
Family	\$456.49	\$849.07	\$1,305.56
Parent & Child	\$456.49	\$392.58	\$849.07
Medical Plan Available with Prescription Drug Program #298			
New Jersey Educators Health Plan #098 — PPO Plan with \$10 Primary Care Copayment/\$15 Specialist Care Copayment			
Single	\$1,202.76		\$1,202.76
Member & Spouse/Partner	\$1,209.24	\$1,196.28	\$2,405.52
Family	\$1,211.62	\$2,228.27	\$3,439.89
Parent & Child	\$1,205.64	\$1,031.49	\$2,237.13
PRESCRIPTION DRUG PROGRAM #298			
Single	\$295.06		\$295.06
Member & Spouse/Partner	\$295.06	\$295.06	\$590.12
Family	\$295.06	\$548.81	\$843.87
Parent & Child	\$295.06	\$253.75	\$548.81

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