



Chapter 375 Rates for Local Education Active and Retired Groups Monthly Rates – Aetna Plans Effective 1/1/2026 - 12/31/2026

PLAN AND COVERAGE LEVEL	MONTHLY RATES		
	EMPLOYERS WITH SEHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES*
Freedom10 #018 Single	\$1,920.80	\$1,520.37	\$1,907.29
Freedom15 #180 Single	\$1,847.78	\$1,447.35	\$1,832.50
New Jersey Educators Health Plan #097 Single	\$1,313.89	\$1,055.06	\$1,313.89
Garden State Health Plan #099 Single	\$1,169.55	\$910.72	\$1,169.55

* Retirees are only eligible for the New Jersey Educators Health Plan

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



Chapter 375 Rates for Local Education Active and Retired Groups Monthly Rates – Horizon Plans Effective to 1/1/2026 – 12/31/2026

PLAN AND COVERAGE LEVEL	MONTHLY RATES		
	EMPLOYERS WITH SEHBP EMPLOYEE PRESCRIPTION DRUG PLAN	EMPLOYERS WITH PRIVATELY PROVIDED PRESCRIPTION DRUG PLAN	EMPLOYERS WITHOUT PRESCRIPTION DRUG PLAN AND ALL RETIREES*
NJ DIRECT10 #050 Single	\$1,920.80	\$1,520.37	\$1,907.29
NJ DIRECT15 #150 Single	\$1,847.78	\$1,447.35	\$1,832.50
New Jersey Educators Health Plan #098 Single	\$1,313.89	\$1,055.06	\$1,313.89

* Retirees are only eligible for the New Jersey Educators Health Plan

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