



Chapter 330 Rates for Local Government Retirees

Medicare and Non-Medicare Monthly Rates

Medical Only — For Retirees With Medicare Part D Benefits

Effective 1/1/2026 to 12/31/2026

PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Rates for Retirees and Dependents – No Medicare	
Aetna Freedom 10 #018 & Horizon NJ DIRECT 10 #050	
Single – No Medicare	\$777.21
Retiree & Spouse/Partner – No Medicare	\$1,694.34
Family – No Medicare	\$1,927.49
Parent & Child – No Medicare	\$1,088.11
Aetna Freedom 15 #180 & Horizon NJ DIRECT 15 #150	
Single – No Medicare	\$659.64
Retiree & Spouse/Partner – No Medicare	\$1,438.01
Family – No Medicare	\$1,635.87
Parent & Child – No Medicare	\$923.50
Aetna Freedom 1525 #063 & Horizon NJ DIRECT 1525 #051	
Single – No Medicare	\$576.52
Retiree & Spouse/Partner – No Medicare	\$1,256.84
Family – No Medicare	\$1,429.77
Parent & Child – No Medicare	\$807.16
Aetna Freedom 2030 #064 & Horizon NJ DIRECT 2030 #052	
Single – No Medicare	\$472.22
Retiree & Spouse/Partner – No Medicare	\$1,029.45
Family – No Medicare	\$1,171.09
Parent & Child – No Medicare	\$661.12
Aetna HMO #019 & Horizon HMO #011	
Single – No Medicare	\$605.44
Retiree & Spouse/Partner – No Medicare	\$1,319.87
Family – No Medicare	\$1,501.52
Parent & Child – No Medicare	\$847.63
Aetna HMO 1525 #061 & Horizon HMO 1525 #053	
Single – No Medicare	\$395.23
Retiree & Spouse/Partner – No Medicare	\$861.63
Family – No Medicare	\$980.18
Parent & Child – No Medicare	\$553.36
Aetna HMO 2030 #062 & Horizon HMO 2030 #054	
Single – No Medicare	\$298.21
Retiree & Spouse/Partner – No Medicare	\$650.10
Family – No Medicare	\$739.56
Parent & Child – No Medicare	\$417.49
Aetna Freedom HDHigh #092 & Horizon NJ DIRECT HDHigh #090	
Single – No Medicare	See Note
Retiree & Spouse/Partner – No Medicare	
Family – No Medicare	
Parent & Child – No Medicare	

Note: Retirees who subscribe to NJ DIRECT HDHigh will pay 1.5 percent of their pension allowance.



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PLAN AND COVERAGE LEVEL	MONTHLY RATE — RETIREE SHARE
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Aetna Medicare Advantage 10 Aetna Freedom 10 Split #19K	
Retiree & Spouse/Partner – One on Medicare	\$889.70
Family – One on Medicare	\$1,099.59
Family – Both on Medicare	\$464.18
Parent & Child – One on Medicare	\$344.01
Aetna Medicare Advantage 15 Aetna Freedom 15 Split #19L	
Retiree & Spouse/Partner – One on Medicare	\$730.91
Family – One on Medicare	\$905.51
Family – Both on Medicare	\$367.63
Parent & Child – One on Medicare	\$276.94
Aetna Medicare Advantage Aetna HMO Split #19M	
Retiree & Spouse/Partner – One on Medicare	\$714.87
Family – One on Medicare	\$873.26
Family – Both on Medicare	\$437.48
Parent & Child – One on Medicare	\$303.17
Aetna Medicare Advantage Aetna HMO 1525 Split #19N	
Retiree & Spouse/Partner – One on Medicare	\$427.11
Family – One on Medicare	\$522.40
Family – Both on Medicare	\$257.11
Parent & Child – One on Medicare	\$179.38
Aetna Medicare Advantage Aetna Freedom HDHigh Split #192*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 10 Horizon NJ DIRECT 1525 Split #17A	
Retiree & Spouse/Partner – One on Medicare	\$966.98
Family – One on Medicare	\$1,176.87
Family – Both on Medicare	\$618.74
Parent & Child – One on Medicare	\$421.29
Horizon NJ DIRECT 15 Horizon NJ DIRECT 1525 Split #17D	
Retiree & Spouse/Partner – One on Medicare	\$828.22
Family – One on Medicare	\$1,002.82
Family – Both on Medicare	\$562.25
Parent & Child – One on Medicare	\$374.25
Horizon NJ DIRECT HDHigh Horizon NJ DIRECT 1525 Split #17Y*	
Retiree & Spouse/Partner – One on Medicare	See Note
Family – One on Medicare	
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$143.89
Retiree & Spouse/Partner – One on Medicare	\$730.17
Retiree & Spouse/Partner – Both on Medicare	\$287.78
Family – One on Medicare	\$879.84
Family – Both on Medicare	\$522.40
Parent & Child – One on Medicare	\$341.03

Note: Retirees who subscribe to NJ DIRECT HDHigh will pay 1.5 percent of their pension allowance.

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



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Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$123.34
Retiree & Spouse/Partner – One on Medicare	\$586.53
Retiree & Spouse/Partner – Both on Medicare	\$246.68
Family – One on Medicare	\$704.91
Family – Both on Medicare	\$431.22
Parent & Child – One on Medicare	\$278.74
Horizon HMO #011	
Single – On Medicare	\$241.13
Retiree & Spouse/Partner – One on Medicare	\$861.52
Retiree & Spouse/Partner – Both on Medicare	\$482.26
Family – One on Medicare	\$1,019.91
Family – Both on Medicare	\$730.78
Parent & Child – One on Medicare	\$449.82
Horizon HMO 1525 #053	
Single – On Medicare	\$49.61
Retiree & Spouse/Partner – One on Medicare	\$421.97
Retiree & Spouse/Partner – Both on Medicare	\$99.22
Family – One on Medicare	\$517.26
Family – Both on Medicare	\$246.83
Parent & Child – One on Medicare	\$174.24
Horizon HMO 2030 #054	
Single – On Medicare	\$220.05
Retiree & Spouse/Partner – One on Medicare	\$477.90
Retiree & Spouse/Partner – Both on Medicare	\$440.10
Family – One on Medicare	\$544.10
Family – Both on Medicare	\$541.13
Parent & Child – One on Medicare	\$305.83
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$66.61
Retiree & Spouse/Partner – Both on Medicare	\$133.22
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$46.58
Retiree & Spouse/Partner – Both on Medicare	\$93.16
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$94.48
Retiree & Spouse/Partner – Both on Medicare	\$188.96
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$54.75
Retiree & Spouse/Partner – Both on Medicare	\$109.50