



Local Retired Group — Education Employers
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Including Rx

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Rates for Retirees and Dependents – No Medicare	
Aetna NJEHP #097 (281) & Horizon NJEHP #098 (28F)	
Single – No Medicare	\$1,775.92
Retiree & Spouse/Partner – No Medicare	\$3,871.48
Family – No Medicare	\$4,404.23
Parent & Child – No Medicare	\$2,486.26
Aetna GSHP #099 (28P)	
Single – No Medicare	\$1,589.58
Retiree & Spouse/Partner – No Medicare	\$3,465.26
Family – No Medicare	\$3,942.10
Parent & Child – No Medicare	\$2,225.39
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Medicare Advantage 10 Aetna NJEHP Split #19A (27A)	
Retiree & Spouse/Partner – One on Medicare	\$2,596.65
Family – One on Medicare	\$3,129.40
Family – Both on Medicare	\$1,854.57
Parent & Child – One on Medicare	\$1,211.43
Medicare Advantage 15 Aetna NJEHP Split #151 (27P)	
Retiree & Spouse/Partner – One on Medicare	\$2,576.93
Family – One on Medicare	\$3,109.68
Family – Both on Medicare	\$1,815.13
Parent & Child – One on Medicare	\$1,191.71
Medicare Advantage HMO Aetna NJEHP Split #152 (27Q)	
Retiree & Spouse/Partner – One on Medicare	\$2,628.51
Family – One on Medicare	\$3,161.26
Family – Both on Medicare	\$1,918.29
Parent & Child – One on Medicare	\$1,243.29
Medicare Advantage HMO 1525 Aetna NJEHP Split #153 (27I)	
Retiree & Spouse/Partner – One on Medicare	\$2,592.92
Family – One on Medicare	\$3,125.67
Family – Both on Medicare	\$1,847.11
Parent & Child – One on Medicare	\$1,207.70
Aetna Medicare Advantage 10 Aetna GSHP Split #19B (27B)	
Retiree & Spouse/Partner – One on Medicare	\$2,376.77
Family – One on Medicare	\$2,853.61
Family – Both on Medicare	\$1,765.13
Parent & Child – One on Medicare	\$1,136.90
Aetna Medicare Advantage 15 Aetna GSHP Split #161 (28Q)	
Retiree & Spouse/Partner – One on Medicare	\$2,357.05
Family – One on Medicare	\$2,833.89
Family – Both on Medicare	\$1,725.69
Parent & Child – One on Medicare	\$1,117.18



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Aetna Medicare Advantage HMO Aetna GSHP Split #162 (28R)	
Retiree & Spouse/Partner – One on Medicare	\$2,408.63
Family – One on Medicare	\$2,885.47
Family – Both on Medicare	\$1,828.85
Parent & Child – One on Medicare	\$1,168.76
Aetna Medicare Advantage HMO 1525 Aetna GSHP Split #163 (28S)	
Retiree & Spouse/Partner – One on Medicare	\$2,373.04
Family – One on Medicare	\$2,849.88
Family – Both on Medicare	\$1,757.67
Parent & Child – One on Medicare	\$1,133.17
Horizon NJEHP Horizon HMO Split #144 (28K)	
Retiree & Spouse/Partner – One on Medicare	\$2,793.93
Family – One on Medicare	\$3,326.68
Family – Both on Medicare	\$2,249.13
Parent & Child – One on Medicare	\$1,408.71
Horizon NJEHP Horizon NJ DIRECT 1525 Split #145 (28L)	
Retiree & Spouse/Partner – One on Medicare	\$2,689.65
Family – One on Medicare	\$3,222.40
Family – Both on Medicare	\$2,040.57
Parent & Child – One on Medicare	\$1,304.43
Horizon NJEHP Horizon NJ DIRECT 2030 Split #146 (28M)	
Retiree & Spouse/Partner – One on Medicare	\$2,675.49
Family – One on Medicare	\$3,208.24
Family – Both on Medicare	\$2,012.25
Parent & Child – One on Medicare	\$1,290.27
Horizon NJEHP Horizon HMO 1525 Split #147 (28N)	
Retiree & Spouse/Partner – One on Medicare	\$2,589.67
Family – One on Medicare	\$3,122.42
Family – Both on Medicare	\$1,840.61
Parent & Child – One on Medicare	\$1,204.45
Horizon NJEHP Horizon HMO 2030 Split #148 (28O)	
Retiree & Spouse/Partner – One on Medicare	\$2,707.45
Family – One on Medicare	\$3,240.20
Family – Both on Medicare	\$2,076.17
Parent & Child – One on Medicare	\$1,322.23
Horizon HMO #011 (286)	
Single – On Medicare	\$698.37
Retiree & Spouse/Partner – One on Medicare	\$2,793.93
Retiree & Spouse/Partner – Both on Medicare	\$1,396.69
Family – One on Medicare	\$3,326.68
Family – Both on Medicare	\$2,249.13
Parent & Child – One on Medicare	\$1,408.71



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Horizon NJ DIRECT 1525 #051 (274)	
Single – On Medicare	\$594.09
Retiree & Spouse/Partner – One on Medicare	\$2,689.65
Retiree & Spouse/Partner – Both on Medicare	\$1,188.16
Family – One on Medicare	\$3,222.40
Family – Both on Medicare	\$2,040.57
Parent & Child – One on Medicare	\$1,304.43
Horizon NJ DIRECT 2030 #052 (275)	
Single – On Medicare	\$579.93
Retiree & Spouse/Partner – One on Medicare	\$2,675.49
Retiree & Spouse/Partner – Both on Medicare	\$1,159.90
Family – One on Medicare	\$3,208.24
Family – Both on Medicare	\$2,012.25
Parent & Child – One on Medicare	\$1,290.27
Horizon HMO 1525 #053 (287)	
Single – On Medicare	\$494.11
Retiree & Spouse/Partner – One on Medicare	\$2,589.67
Retiree & Spouse/Partner – Both on Medicare	\$988.23
Family – One on Medicare	\$3,122.42
Family – Both on Medicare	\$1,840.61
Parent & Child – One on Medicare	\$1,204.45
Horizon HMO 2030 #054 (288)	
Single – On Medicare	\$611.89
Retiree & Spouse/Partner – One on Medicare	\$2,707.45
Retiree & Spouse/Partner – Both on Medicare	\$1,223.76
Family – One on Medicare	\$3,240.20
Family – Both on Medicare	\$2,076.17
Parent & Child – One on Medicare	\$1,322.23
Aetna Medicare Advantage PPO 10 #181 (27C)	
Single – On Medicare	\$501.09
Retiree & Spouse/Partner – Both on Medicare	\$1,002.21
Aetna Medicare Advantage PPO 15 #182 (27D)	
Single – On Medicare	\$481.37
Retiree & Spouse/Partner – Both on Medicare	\$962.77
Aetna Medicare Advantage HMO #183 (27E)	
Single – On Medicare	\$532.95
Retiree & Spouse/Partner – Both on Medicare	\$1,065.88
Aetna Medicare Advantage HMO 1525 #184 (27F)	
Single – On Medicare	\$497.36
Retiree & Spouse/Partner – Both on Medicare	\$994.75

Note: NJEHP = New Jersey Educators Health Plan
GSHP = Garden State Health Plan