



Local Retired Group — Education Employers
Medicare and Non-Medicare Monthly Rates
 Effective 1/1/2026 to 12/31/2026
Medical Only — For Retirees With Medicare Part D Benefits

PLAN AND COVERAGE LEVEL	MONTHLY RATE
Rates for Retirees and Dependents – No Medicare	
Aetna NJEHP #097 & Horizon NJEHP #098	
Single – No Medicare	\$1,362.10
Retiree & Spouse/Partner – No Medicare	\$2,969.37
Family – No Medicare	\$3,378.01
Parent & Child – No Medicare	\$1,906.91
Aetna GSHP #099	
Single – No Medicare	\$1,175.76
Retiree & Spouse/Partner – No Medicare	\$2,563.15
Family – No Medicare	\$2,915.88
Parent & Child – No Medicare	\$1,646.04
Rates for Retirees and Dependents – Retiree, Spouse, or Both on Medicare	
Medicare Advantage 10 Aetna NJEHP Split #19A	
Retiree & Spouse/Partner – One on Medicare	\$1,788.27
Family – One on Medicare	\$2,196.91
Family – Both on Medicare	\$1,015.81
Parent & Child – One on Medicare	\$725.81
Medicare Advantage 15 Aetna NJEHP Split #151	
Retiree & Spouse/Partner – One on Medicare	\$1,768.55
Family – One on Medicare	\$2,177.19
Family – Both on Medicare	\$976.37
Parent & Child – One on Medicare	\$706.09
Medicare Advantage HMO Aetna NJEHP Split #152	
Retiree & Spouse/Partner – One on Medicare	\$1,815.79
Family – One on Medicare	\$2,224.43
Family – Both on Medicare	\$1,070.85
Parent & Child – One on Medicare	\$753.33
Medicare Advantage HMO 1525 Aetna NJEHP Split #153	
Retiree & Spouse/Partner – One on Medicare	\$1,780.36
Family – One on Medicare	\$2,189.00
Family – Both on Medicare	\$999.99
Parent & Child – One on Medicare	\$717.90
Aetna Medicare Advantage 10 Aetna GSHP Split #19B	
Retiree & Spouse/Partner – One on Medicare	\$1,568.39
Family – One on Medicare	\$1,921.12
Family – Both on Medicare	\$926.37
Parent & Child – One on Medicare	\$651.28
Aetna Medicare Advantage 15 Aetna GSHP Split #161	
Retiree & Spouse/Partner – One on Medicare	\$1,548.67
Family – One on Medicare	\$1,901.40
Family – Both on Medicare	\$886.93
Parent & Child – One on Medicare	\$631.56



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Aetna Medicare Advantage HMO Aetna GSHP Split #162	
Retiree & Spouse/Partner – One on Medicare	\$1,595.91
Family – One on Medicare	\$1,948.64
Family – Both on Medicare	\$981.41
Parent & Child – One on Medicare	\$678.80
Aetna Medicare Advantage HMO 1525 Aetna GSHP Split #163	
Retiree & Spouse/Partner – One on Medicare	\$1,560.48
Family – One on Medicare	\$1,913.21
Family – Both on Medicare	\$910.55
Parent & Child – One on Medicare	\$643.37
Horizon NJEHP Horizon HMO Split #144	
Retiree & Spouse/Partner – One on Medicare	\$1,981.21
Family – One on Medicare	\$2,389.85
Family – Both on Medicare	\$1,401.69
Parent & Child – One on Medicare	\$918.75
Horizon NJEHP Horizon NJ DIRECT 1525 Split #145	
Retiree & Spouse/Partner – One on Medicare	\$1,891.17
Family – One on Medicare	\$2,299.81
Family – Both on Medicare	\$1,221.61
Parent & Child – One on Medicare	\$828.71
Horizon NJEHP Horizon NJ DIRECT 2030 Split #146	
Retiree & Spouse/Partner – One on Medicare	\$1,874.07
Family – One on Medicare	\$2,282.71
Family – Both on Medicare	\$1,187.41
Parent & Child – One on Medicare	\$811.61
Horizon NJEHP Horizon HMO 1525 Split #147	
Retiree & Spouse/Partner – One on Medicare	\$1,777.11
Family – One on Medicare	\$2,185.75
Family – Both on Medicare	\$993.49
Parent & Child – One on Medicare	\$714.65
Horizon NJEHP Horizon HMO 2030 Split #148	
Retiree & Spouse/Partner – One on Medicare	\$1,891.79
Family – One on Medicare	\$2,300.43
Family – Both on Medicare	\$1,222.85
Parent & Child – One on Medicare	\$829.33
Horizon HMO #011	
Single – On Medicare	\$373.94
Retiree & Spouse/Partner – One on Medicare	\$1,981.21
Retiree & Spouse/Partner – Both on Medicare	\$747.85
Family – One on Medicare	\$2,389.85
Family – Both on Medicare	\$1,401.69
Parent & Child – One on Medicare	\$918.75



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PLAN AND COVERAGE LEVEL	MONTHLY RATE
Horizon NJ DIRECT 1525 #051	
Single – On Medicare	\$283.90
Retiree & Spouse/Partner – One on Medicare	\$1,891.17
Retiree & Spouse/Partner – Both on Medicare	\$567.77
Family – One on Medicare	\$2,299.81
Family – Both on Medicare	\$1,221.61
Parent & Child – One on Medicare	\$828.71
Horizon NJ DIRECT 2030 #052	
Single – On Medicare	\$266.80
Retiree & Spouse/Partner – One on Medicare	\$1,874.07
Retiree & Spouse/Partner – Both on Medicare	\$533.61
Family – One on Medicare	\$2,282.71
Family – Both on Medicare	\$1,187.41
Parent & Child – One on Medicare	\$811.61
Horizon HMO 1525 #053	
Single – On Medicare	\$169.84
Retiree & Spouse/Partner – One on Medicare	\$1,777.11
Retiree & Spouse/Partner – Both on Medicare	\$339.66
Family – One on Medicare	\$2,185.75
Family – Both on Medicare	\$993.49
Parent & Child – One on Medicare	\$714.65
Horizon HMO 2030 #054	
Single – On Medicare	\$284.52
Retiree & Spouse/Partner – One on Medicare	\$1,891.79
Retiree & Spouse/Partner – Both on Medicare	\$569.00
Family – One on Medicare	\$2,300.43
Family – Both on Medicare	\$1,222.85
Parent & Child – One on Medicare	\$829.33
Aetna Medicare Advantage PPO 10 #181	
Single – On Medicare	\$181.00
Retiree & Spouse/Partner – Both on Medicare	\$362.00
Aetna Medicare Advantage PPO 15 #182	
Single – On Medicare	\$161.28
Retiree & Spouse/Partner – One on Medicare	\$322.56
Aetna Medicare Advantage HMO #183	
Single – On Medicare	\$208.52
Retiree & Spouse/Partner – Both on Medicare	\$417.04
Aetna Medicare Advantage HMO 1525 #184	
Single – On Medicare	\$173.09
Retiree & Spouse/Partner – Both on Medicare	\$346.18

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