



**Chapter 375 Rates for State
Active and Retired Groups
Monthly Rates – Aetna Plans
Effective 1/1/2025 - 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE	
	EMPLOYEES WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	RETIREES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
Freedom10 #018 Single	N/A	\$1,204.96
Freedom15 #180 Single	\$1,051.25	\$1,154.24
CWA Unity Freedom* #025 Single	\$1,021.55	\$1,075.42
CWA Unity Freedom 2019* #026 Single	\$1,017.13	\$1,070.60
Freedom** #031 Single	\$1,021.55	\$1,075.42
Freedom 2019** #032 Single	\$1,017.13	\$1,070.60
Aetna HMO #019 Single	\$1,015.18	\$1,130.98
Freedom1525 #063 Single	\$1,009.42	\$1,109.56
Aetna Liberty Plus #067 Single	\$711.22	\$824.50
Freedom2030 #064 Single	\$962.56	\$1,054.89
Freedom2035 #066 Single	\$834.85	\$913.74
Freedom HDHigh #092 Single	\$554.44	\$610.96
Freedom HDLow #093 Single	\$822.28	\$906.13

* Members hired before July 1, 2019, will be enrolled in CWA Unity Freedom. Members hired after July 1, 2019, will be enrolled in CWA Unity Freedom 2019.

** Members hired before July 1, 2019, will be enrolled in Freedom. Members hired after July 1, 2019, will be enrolled in Freedom 2019.

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



**Chapter 375 Rates for State
Active and Retired Groups
Monthly Rates – Horizon Plans
Effective 1/1/2025 – 12/31/2025**

PLAN AND COVERAGE LEVEL	MONTHLY RATE	
	EMPLOYEES WITH SHBP EMPLOYEE PRESCRIPTION DRUG PLAN	RETIREES WITH PRESCRIPTION DRUG PLAN PROVIDED THROUGH MEDICAL PLAN
NJ DIRECT10 #050 Single	N/A	\$1,204.96
NJ DIRECT15 #150 Single	\$1,051.25	\$1,154.24
CWA Unity DIRECT* #023 Single	\$1,021.55	\$1,075.42
CWA Unity DIRECT 2019* #024 Single	\$1,017.13	\$1,070.60
NJ DIRECT** #027 Single	\$1,021.55	\$1,075.42
NJ DIRECT 2019** #030 Single	\$1,017.13	\$1,070.60
Horizon HMO #011 Single	\$1,015.18	\$1,130.98
NJ DIRECT1525 #051 Single	\$1,009.42	\$1,109.56
Horizon OMNIA #057 Single	\$711.22	\$824.50
NJ DIRECT2030 #052 Single	\$962.56	\$1,054.89
NJ DIRECT2035 #056 Single	\$834.85	\$913.74
NJ DIRECT HDHigh #090 Single	\$554.44	\$610.96
NJ DIRECT HDLow #091 Single	\$822.28	\$906.13

* Members hired before July 1, 2019, will be enrolled in CWA Unity DIRECT. Members hired after July 1, 2019, will be enrolled in CWA Unity DIRECT 2019.

** Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

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