



**Local Monthly Active Group —
Local Government Employers
Monthly Rates – Aetna Plans**
Effective 1/1/2025 to 12/31/2025

For employers who offer prescription drugs through the
medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Freedom10 #018 — PPO Plan with \$10 Primary Care Copayment			
Single	\$1,495.35		\$1,495.35
Member & Spouse/Partner	\$1,501.68	\$1,489.02	\$2,990.70
Family	\$1,504.00	\$2,668.03	\$4,172.03
Parent & Child	\$1,498.16	\$1,178.52	\$2,676.68
Freedom15 #180 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,432.42		\$1,432.42
Member & Spouse/Partner	\$1,438.75	\$1,426.09	\$2,864.84
Family	\$1,441.07	\$2,555.38	\$3,996.45
Parent & Child	\$1,435.23	\$1,128.80	\$2,564.03
Aetna HMO #019 — HMO Plan with \$10 Primary Care Copayment			
Single	\$1,403.54		\$1,403.54
Member & Spouse/Partner	\$1,409.87	\$1,397.21	\$2,807.08
Family	\$1,412.19	\$2,503.69	\$3,915.88
Parent & Child	\$1,406.35	\$1,105.99	\$2,512.34
Freedom1525 #063 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment			
Single	\$1,376.96		\$1,376.96
Member & Spouse/Partner	\$1,383.29	\$1,370.63	\$2,753.92
Family	\$1,385.61	\$2,456.12	\$3,841.73
Parent & Child	\$1,379.77	\$1,084.99	\$2,464.76
Aetna Liberty Plus #067 — Tiered Plan with \$5 Primary Care / \$20 Specialist Care Copayment for Tier 1			
Single	\$1,023.21		\$1,023.21
Member & Spouse/Partner	\$1,029.54	\$1,016.88	\$2,046.42
Family	\$1,031.86	\$1,822.89	\$2,854.75
Parent & Child	\$1,026.02	\$805.52	\$1,831.54
Freedom2030 #064 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment			
Single	\$1,309.13		\$1,309.13
Member & Spouse/Partner	\$1,315.46	\$1,302.80	\$2,618.26
Family	\$1,317.78	\$2,334.69	\$3,652.47
Parent & Child	\$1,311.94	\$1,031.40	\$2,343.34
Freedom2035 #066 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment			
Single	\$1,133.94		\$1,133.94
Member & Spouse/Partner	\$1,140.27	\$1,127.62	\$2,267.89
Family	\$1,142.59	\$2,021.11	\$3,163.70
Parent & Child	\$1,136.75	\$893.01	\$2,029.76



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Freedom* #031 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,334.60		\$1,334.60
Member & Spouse/Partner	\$1,340.93	\$1,328.27	\$2,669.20
Family	\$1,343.25	\$2,380.28	\$3,723.53
Parent & Child	\$1,337.41	\$1,051.52	\$2,388.93
Freedom 2019* #032 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,328.62		\$1,328.62
Member & Spouse/Partner	\$1,334.95	\$1,322.29	\$2,657.24
Family	\$1,337.27	\$2,369.58	\$3,706.85
Parent & Child	\$1,331.43	\$1,046.80	\$2,378.23
Freedom HDHigh #092 — High Deductible Health Plan with \$4,000 In-Network Deductible			
Single	\$758.21		\$758.21
Member & Spouse/Partner	\$764.54	\$751.88	\$1,516.42
Family	\$766.86	\$1,348.54	\$2,115.40
Parent & Child	\$761.02	\$596.17	\$1,357.19
Freedom HDLow #093 — High Deductible Health Plan with \$1,500 In-Network Deductible			
Single	\$1,124.51		\$1,124.51
Member & Spouse/Partner	\$1,130.84	\$1,118.18	\$2,249.02
Family	\$1,133.16	\$2,004.22	\$3,137.38
Parent & Child	\$1,127.32	\$885.55	\$2,012.87

* 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



**Local Monthly Active Group —
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PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment			
Single	\$1,495.35		\$1,495.35
Member & Spouse/Partner	\$1,501.68	\$1,489.02	\$2,990.70
Family	\$1,504.00	\$2,668.03	\$4,172.03
Parent & Child	\$1,498.16	\$1,178.52	\$2,676.68
NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,432.42		\$1,432.42
Member & Spouse/Partner	\$1,438.75	\$1,426.09	\$2,864.84
Family	\$1,441.07	\$2,555.38	\$3,996.45
Parent & Child	\$1,435.23	\$1,128.80	\$2,564.03
Horizon HMO #011 — HMO Plan with \$10 Primary Care Copayment			
Single	\$1,403.54		\$1,403.54
Member & Spouse/Partner	\$1,409.87	\$1,397.21	\$2,807.08
Family	\$1,412.19	\$2,503.69	\$3,915.88
Parent & Child	\$1,406.35	\$1,105.99	\$2,512.34
NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment			
Single	\$1,376.96		\$1,376.96
Member & Spouse/Partner	\$1,383.29	\$1,370.63	\$2,753.92
Family	\$1,385.61	\$2,456.12	\$3,841.73
Parent & Child	\$1,379.77	\$1,084.99	\$2,464.76
Horizon OMNIA #057 — Tiered Plan with \$5 Primary Care / \$20 Specialist Care Copayment for Tier 1			
Single	\$1,023.21		\$1,023.21
Member & Spouse/Partner	\$1,029.54	\$1,016.88	\$2,046.42
Family	\$1,031.86	\$1,822.89	\$2,854.75
Parent & Child	\$1,026.02	\$805.52	\$1,831.54
NJ DIRECT2030 #052 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment			
Single	\$1,309.13		\$1,309.13
Member & Spouse/Partner	\$1,315.46	\$1,302.80	\$2,618.26
Family	\$1,317.78	\$2,334.69	\$3,652.47
Parent & Child	\$1,311.94	\$1,031.40	\$2,343.34
NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment			
Single	\$1,133.94		\$1,133.94
Member & Spouse/Partner	\$1,140.27	\$1,127.62	\$2,267.89
Family	\$1,142.59	\$2,021.11	\$3,163.70
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NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,334.60		\$1,334.60
Member & Spouse/Partner	\$1,340.93	\$1,328.27	\$2,669.20
Family	\$1,343.25	\$2,380.28	\$3,723.53
Parent & Child	\$1,337.41	\$1,051.52	\$2,388.93
NJ DIRECT 2019* #030 — PPO Plan with \$15 Primary Care Copayment			
Single	\$1,328.62		\$1,328.62
Member & Spouse/Partner	\$1,334.95	\$1,322.29	\$2,657.24
Family	\$1,337.27	\$2,369.58	\$3,706.85
Parent & Child	\$1,331.43	\$1,046.80	\$2,378.23
NJ DIRECT HDHigh #090 — High Deductible Health Plan with \$4,100 In-Network Deductible			
Single	\$758.21		\$758.21
Member & Spouse/Partner	\$764.54	\$751.88	\$1,516.42
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