



**Local Retired Group — Education Employers**  
**Medicare and Non-Medicare Monthly Rates Effective 1/1/2019 to 12/31/2019**  
**Medical Including Rx**

PLAN/COVERAGE DESCRIPTION	Aetna Freedom Zero #022 (28E)	NJ DIRECT ZERO #021 (28D)	Aetna Freedom10 #018 (28B)	Aetna Freedom15 #180 (28C)	NJ DIRECT10 #050 (270)			NJ DIRECT15 #150 (271)		
					Horizon Non-Medicare Retiree Subscriber	Aetna Medicare Advantage Subscriber	Split Vendor PPO 10 Cost	Horizon Non-Medicare Retiree Subscriber	Aetna Medicare Advantage Subscriber	Split Vendor PPO 15 Cost
Single — No Medicare	\$1,085.00	\$1,085.00	\$1,340.07	\$1,272.23	\$1,340.07		\$1,340.07	\$1,272.33		\$1,272.23
Single — On Medicare			\$302.22	\$281.67		\$302.22	\$302.22		\$281.67	\$281.67
Member & Spouse/Partner — No Medicare	\$2,365.29	\$2,365.29	\$2,921.32	\$2,773.46	\$2,921.32		\$2,921.32	\$2,773.46		\$2,773.46
Member & Spouse/Partner — One on Medicare			\$1,559.60	\$1,478.15	\$1,259.21	\$302.22	\$1,561.43	\$1,198.21	\$281.67	\$1,479.88
Member & Spouse/Partner — Both on Medicare			\$604.45	\$563.37		\$604.45	\$604.45		\$563.37	\$563.37
Family — No Medicare	\$2,690.78	\$2,690.78	\$3,323.34	\$3,155.13	\$3,323.34		\$3,323.34	\$3,155.13		\$3,155.13
Family — One on Medicare			\$1,875.07	\$1,778.23	\$1,575.11	\$302.22	\$1,877.33	\$1,498.70	\$281.67	\$1,780.37
Family — Both on Medicare			\$772.91	\$722.78	\$168.46	\$604.45	\$772.91	\$159.41	\$563.37	\$722.78
Parent & Child — No Medicare	\$1,518.96	\$1,518.96	\$1,876.08	\$1,781.11	\$1,876.08		\$1,876.08	\$1,781.11		\$1,781.11
Parent & Child — Retiree on Medicare			\$475.86	\$446.00	\$173.64	\$302.22	\$475.86	\$164.33	\$281.67	\$446.00

PLAN/COVERAGE DESCRIPTION	Aetna HMO #019 (272)	Horizon HMO #011 (286)	Aetna Freedom1525 #063 (289)	NJ DIRECT1525 #051 (274)	Aetna HMO1525 #061 (276)	Horizon HMO1525 #053 (287)
Single — No Medicare	\$1,230.86	\$1,220.69	\$1,226.83	\$1,226.83	\$1,131.15	\$1,121.95
Single — On Medicare	\$327.04	\$439.96		\$375.96	\$291.95	\$396.90
Member & Spouse/Partner — No Medicare	\$2,683.49	\$2,661.32	\$2,674.48	\$2,674.48	\$2,465.90	\$2,445.83
Member & Spouse/Partner — One on Medicare	\$1,482.56	\$1,472.35		\$1,404.83	\$1,357.44	\$1,348.45
Member & Spouse/Partner — Both on Medicare	\$654.08	\$879.90		\$751.93	\$583.91	\$793.72
Family — No Medicare	\$3,052.57	\$3,027.33	\$3,042.52	\$3,042.52	\$2,805.24	\$2,782.39
Family — One on Medicare	\$1,768.98	\$1,756.53		\$1,691.97	\$1,621.58	\$1,610.55
Family — Both on Medicare	\$807.42	\$1,086.40		\$964.72	\$731.20	\$976.64
Parent & Child — No Medicare	\$1,723.49	\$1,709.22	\$1,717.52	\$1,717.52	\$1,583.63	\$1,570.73
Parent & Child — Retiree on Medicare	\$479.59	\$645.20		\$595.28	\$440.25	\$577.16



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PLAN/COVERAGE DESCRIPTION	Aetna Freedom2030 #064 (28A)	NJ DIRECT2030 #052 (275)	Aetna HMO2030 #062 (277)	Horizon HMO2030 #054 (288)
Single — No Medicare	\$1,173.46	\$1,173.46	\$1,080.86	\$1,072.16
Single — On Medicare		\$367.54		\$387.64
Member & Spouse/Partner — No Medicare	\$2,558.22	\$2,558.22	\$2,356.29	\$2,337.35
Member & Spouse/Partner — One on Medicare		\$1,355.80		\$1,301.43
Member & Spouse/Partner — Both on Medicare		\$735.09		\$775.24
Family — No Medicare	\$2,910.26	\$2,910.26	\$2,680.56	\$2,659.01
Family — One on Medicare		\$1,631.06		\$1,552.59
Family — Both on Medicare		\$943.09		\$953.78
Parent & Child — No Medicare	\$1,642.89	\$1,642.89	\$1,513.22	\$1,501.05
Parent & Child — Retiree on Medicare		\$581.91		\$563.60

PLAN/COVERAGE DESCRIPTION	Aetna Value HD4000 #092 (282)	NJ DIRECT HD4000 #090 (280)
Single — No Medicare	\$779.49	\$779.49
Single — On Medicare		
Member & Spouse/Partner — No Medicare	\$1,699.28	\$1,699.28
Member & Spouse/Partner — One on Medicare		
Member & Spouse/Partner — Both on Medicare		
Family — No Medicare	\$1,933.13	\$1,933.13
Family — One on Medicare		
Family — Both on Medicare		
Parent & Child — No Medicare	\$1,091.28	\$1,091.28
Parent & Child — Retiree on Medicare		

- 1) *Subscribers are provided a prescription drug plan administered by OptumRx.*
- 2) *Horizon HMO service area for Plan #011, #053, and #054 is limited to New Jersey, New Castle, Delaware, and parts of Pennsylvania and New York.*
- 3) *The following plans are not available to Medicare-eligible retirees and retirees with Medicare-eligible dependents: NJ DIRECT ZERO (#021); NJ DIRECT10 (#50); NJ DIRECT15 (#180); Aetna Freedom Zero (#022); Aetna Freedom2030 (#064); Aetna Freedom1525 (#063); Aetna HMO2030 (#062), and the HD plans (#090) and (#092).*