



**Local Monthly Active Group —  
Local Government Employers  
COBRA Monthly Rates**  
Effective 1/1/2020 to 12/31/2020

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	COBRA RATES
Medical Plans Available with Prescription Drug Program #201	
<b>NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment</b>	
Single	\$831.27
Member & Spouse/Partner	\$1,662.55
Family	\$2,319.26
Parent & Child	\$1,487.98
<b>NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$791.60
Member & Spouse/Partner	\$1,583.20
Family	\$2,208.56
Parent & Child	\$1,416.96
<b>HORIZON HMO #011 — HMO Plan with \$10 Primary Care Copayment</b>	
Single	\$768.83
Member & Spouse/Partner	\$1,537.67
Family	\$2,145.04
Parent & Child	\$1,376.21
<b>PRESCRIPTION DRUG PROGRAM #201</b>	
Single	\$149.91
Member & Spouse/Partner	\$299.83
Family	\$418.27
Parent & Child	\$268.35
Medical Plans Available with Prescription Drug Program #204	
<b>NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$740.15
Member & Spouse/Partner	\$1,480.31
Family	\$2,065.04
Parent & Child	\$1,324.88
<b>NJ DIRECT 2019* #031 — PPO Plan with \$15 Primary Care Copayment</b>	
Single	\$740.15
Member & Spouse/Partner	\$1,480.21
Family	\$2,065.04
Parent & Child	\$1,324.88
<b>PRESCRIPTION DRUG PROGRAM #204</b>	
Single	136.06
Member & Spouse/Partner	\$272.13
Family	\$379.62
Parent & Child	\$243.55



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PLAN/COVERAGE DESCRIPTION	COBRA RATES
Medical Plans Available with Prescription Drug Program #205	
<b>NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment</b>	
Single	\$767.87
Member & Spouse/Partner	\$1,535.75
Family	\$2,142.37
Parent & Child	\$1,374.50
<b>PRESCRIPTION DRUG PROGRAM #205</b>	
Single	\$135.97
Member & Spouse/Partner	\$271.95
Family	\$379.36
Parent & Child	\$243.39
Medical Plans Available with Prescription Drug Program #206	
<b>NJ DIRECT2030 #052 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment</b>	
Single	\$721.77
Member & Spouse/Partner	\$1,443.54
Family	\$2,013.74
Parent & Child	\$1,291.97
<b>PRESCRIPTION DRUG PROGRAM #206</b>	
Single	\$138.39
Member & Spouse/Partner	\$276.78
Family	\$386.12
Parent & Child	\$247.72
Medical Plans Available with Prescription Drug Program #207	
<b>NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment</b>	
Single	620.73
Member & Spouse/Partner	\$1,241.46
Family	\$1,731.83
Parent & Child	\$1,111.10
<b>PRESCRIPTION DRUG PROGRAM #207</b>	
Single	\$124.55
Member & Spouse/Partner	\$249.10
Family	\$347.50
Parent & Child	\$222.95



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PLAN/COVERAGE DESCRIPTION	COBRA RATES
Medical Plans Available with Prescription Drug Program #209	
<b>OMNIA HEALTH PLAN #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1</b>	
Single	\$593.70
Member & Spouse/Partner	\$1,187.40
Family	\$1,656.42
Parent & Child	\$1,062.72
<b>PRESCRIPTION DRUG PROGRAM #209</b>	
Single	\$135.97
Member & Spouse/Partner	\$271.95
Family	\$379.36
Parent & Child	\$243.39
High Deductible Health Plans with Built-In Prescription Drug	
<b>NJ DIRECT HD4000 #090 — High Deductible Health Plan with \$4,000 In-Network Deductible</b>	
Single	\$491.85
Member & Spouse/Partner	\$983.70
Family	\$1,372.27
Parent & Child	\$880.42
<b>NJ DIRECT HD1500 #091 — High Deductible Health Plan with \$1,500 In-Network Deductible</b>	
Single	\$729.47
Member & Spouse/Partner	\$1,458.94
Family	\$2,035.22
Parent & Child	\$1,305.75

\* Members hired before July 1, 2019, will be enrolled in NJ DIRECT 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](http://www.nj.gov/treasury/pensions)