

## 2025 Monthly Costs for Medical Insurance Options

## Chart Terms

### Chart F

Use this chart if you retired on or after January 1, 2015 and before January 1, 2017, and either:

- (a) Your date of service is before July 1, 1988 and you are any age, or
- (b) Your date of service is on or after July 1, 1988 and you are age 62 or older.

If your date of service is on or after July 1, 1988 and you are under age 62, refer to Chart B for your health plan rates.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare and enrolled in Medicare Part A and Part B.

“**You Only, You, Adult, Child(ren), and Without Medicare**” refers to retirees or their covered dependents who are not eligible for Medicare.

## Medicare Enrolled

Coverage Type		Medicare Advantage PPO	Michigan Care Advantage	U-M Premier Care Advantage
1 Person with Medicare	<b>Your Cost</b>	\$ 62	\$ 62	\$ 62
	University Cost	\$ 389	\$ 389	\$ 389
2 People with Medicare	<b>Your Cost</b>	\$ 228	\$ 228	\$ 228
	University Cost	\$ 674	\$ 674	\$ 674
3 or More People with Medicare	<b>Your Cost</b>	\$ 355	\$ 355	\$ 355
	University Cost	\$ 899	\$ 899	\$ 899

## Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
You Only	<b>Your Cost</b>	\$ 286	\$ 72	\$ 57	\$ 125	\$ 143
	University Cost	\$ 779	\$ 779	\$ 779	\$ 779	\$ 779
You + Adult	<b>Your Cost</b>	\$ 796	\$ 368	\$ 338	\$ 474	\$ 510
	University Cost	\$ 1,334	\$ 1,334	\$ 1,334	\$ 1,334	\$ 1,334
You + Adult + Child(ren)	<b>Your Cost</b>	\$ 1,182	\$ 592	\$ 550	\$ 738	\$ 788
	University Cost	\$ 1,757	\$ 1,757	\$ 1,757	\$ 1,757	\$ 1,757
You + Child(ren)	<b>Your Cost</b>	\$ 672	\$ 296	\$ 269	\$ 389	\$ 421
	University Cost	\$ 1,202	\$ 1,202	\$ 1,202	\$ 1,202	\$ 1,202

## Medicare Enrolled and Pre-Medicare

Coverage Type		Medicare Advantage PPO with			Michigan Care Advantage with	U-M Premier Care Advantage with
		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
2 People (1 with Medicare and 1 without Medicare)	<b>Your Cost</b>	\$ 512	\$ 298	\$ 283	\$ 351	\$ 369
	University Cost	\$ 1,004	\$ 1,004	\$ 1,004	\$ 1,004	\$ 1,004
3 or More People (at least 1 with Medicare and 1 without Medicare)	<b>Your Cost</b>	\$ 769	\$ 474	\$ 453	\$ 547	\$ 572
	University Cost	\$ 1,328	\$ 1,328	\$ 1,328	\$ 1,328	\$ 1,328

Note: If you select the Comprehensive Major Medical or Consumer Directed Health plan, the member eligible for Medicare will be enrolled in Medicare Advantage PPO