

2025 Monthly Costs for Medical Insurance Options

Chart Terms

Chart K

Use this chart if you retired on or after January 1, 2021 **with more than 14 years of service but less than 16 years of service** 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 monthly 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	Your Cost	\$ 187	\$ 187	\$ 187
	University Cost	\$ 264	\$ 264	\$ 264
2 People with Medicare	Your Cost	\$ 460	\$ 460	\$ 460
	University Cost	\$ 442	\$ 442	\$ 442
3 or More People with Medicare	Your Cost	\$ 671	\$ 671	\$ 671
	University Cost	\$ 583	\$ 583	\$ 583

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
You Only	Your Cost	\$ 551	\$ 337	\$ 322	\$ 390	\$ 408
	University Cost	\$ 514	\$ 514	\$ 514	\$ 514	\$ 514
You + Adult	Your Cost	\$ 1,290	\$ 862	\$ 832	\$ 968	\$ 1,004
	University Cost	\$ 840	\$ 840	\$ 840	\$ 840	\$ 840
You + Adult + Child(ren)	Your Cost	\$ 1,851	\$ 1,261	\$ 1,219	\$ 1,407	\$ 1,457
	University Cost	\$ 1,088	\$ 1,088	\$ 1,088	\$ 1,088	\$ 1,088
You + Child(ren)	Your Cost	\$ 1,112	\$ 736	\$ 709	\$ 829	\$ 861
	University Cost	\$ 762	\$ 762	\$ 762	\$ 762	\$ 762

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)	Your Cost	\$ 875	\$ 661	\$ 646	\$ 714	\$ 732
	University Cost	\$ 641	\$ 641	\$ 641	\$ 641	\$ 641
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,261	\$ 966	\$ 945	\$ 1,039	\$ 1,064
	University Cost	\$ 836	\$ 836	\$ 836	\$ 836	\$ 836

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