

## 2025 Monthly Costs for Medical Insurance Options

## Chart Terms

### Chart S

Use this chart if you retired on or after **January 1, 2023 with more than 18 years of service but less than 20 years of service and your date of service is on or after January 1, 2013 and you are age 62 or older.**

“**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.

If you are under age 62, refer to Chart B for your monthly health plan rates.

### Medicare Enrolled

Coverage Type		Medicare Advantage PPO	Michigan Care Advantage	U-M Premier Care Advantage
1 Person with Medicare	<b>Your Cost</b>	<b>\$ 162</b>	<b>\$ 162</b>	<b>\$ 162</b>
	University Cost	\$ 289	\$ 289	\$ 289
2 People with Medicare	<b>Your Cost</b>	<b>\$ 480</b>	<b>\$ 480</b>	<b>\$ 480</b>
	University Cost	\$ 422	\$ 422	\$ 422
3 or More People with Medicare	<b>Your Cost</b>	<b>\$ 725</b>	<b>\$ 725</b>	<b>\$ 725</b>
	University Cost	\$ 529	\$ 529	\$ 529

### 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>	<b>\$ 501</b>	<b>\$ 287</b>	<b>\$ 272</b>	<b>\$ 340</b>	<b>\$ 358</b>
	University Cost	\$ 564	\$ 564	\$ 564	\$ 564	\$ 564
You + Adult	<b>Your Cost</b>	<b>\$ 1,340</b>	<b>\$ 912</b>	<b>\$ 882</b>	<b>\$ 1,018</b>	<b>\$ 1,054</b>
	University Cost	\$ 790	\$ 790	\$ 790	\$ 790	\$ 790
You + Adult + Child(ren)	<b>Your Cost</b>	<b>\$ 1,977</b>	<b>\$ 1,387</b>	<b>\$ 1,345</b>	<b>\$ 1,533</b>	<b>\$ 1,583</b>
	University Cost	\$ 962	\$ 962	\$ 962	\$ 962	\$ 962
You + Child(ren)	<b>Your Cost</b>	<b>\$ 1,138</b>	<b>\$ 762</b>	<b>\$ 735</b>	<b>\$ 855</b>	<b>\$ 887</b>
	University Cost	\$ 736	\$ 736	\$ 736	\$ 736	\$ 736

### 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>	<b>\$ 910</b>	<b>\$ 696</b>	<b>\$ 681</b>	<b>\$ 749</b>	<b>\$ 767</b>
	University Cost	\$ 606	\$ 606	\$ 606	\$ 606	\$ 606
3 or More People (at least 1 with Medicare and 1 without Medicare)	<b>Your Cost</b>	<b>\$ 1,351</b>	<b>\$ 1,056</b>	<b>\$ 1,035</b>	<b>\$ 1,129</b>	<b>\$ 1,154</b>
	University Cost	\$ 746	\$ 746	\$ 746	\$ 746	\$ 746

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