

2026 Monthly Costs for Health Plan Options

Chart Terms

Chart B

Use this chart if you are retired and your date of service is on or after July 1, 1988, and you are under age 62. Retirees with a service date on or after July 1, 1988 pay the full cost of benefits up to the first of the month following the month they turn age 62.

“**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	U-M Premier Care Advantage
1 Person with Medicare	Your Cost	\$ 472	\$ 472
	University Cost	\$ 0	\$ 0
2 People with Medicare	Your Cost	\$ 944	\$ 944
	University Cost	\$ 0	\$ 0
3 or More People with Medicare	Your Cost	\$ 1,312	\$ 1,312
	University Cost	\$ 0	\$ 0

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 1,130	\$ 894	\$ 879	\$ 973
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0
You + Adult	Your Cost	\$ 2,260	\$ 1,788	\$ 1,758	\$ 1,946
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0
You + Adult + Child(ren)	Your Cost	\$ 3,119	\$ 2,467	\$ 2,426	\$ 2,685
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0
You + Child(ren)	Your Cost	\$ 1,989	\$ 1,573	\$ 1,547	\$ 1,712
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0

Medicare Enrolled and Pre-Medicare

Coverage Type		Medicare Advantage PPO with			U-M Premier Care Advantage with
		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
2 People (1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,602	\$ 1,366	\$ 1,351	\$ 1,445
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 2,216	\$ 1,890	\$ 1,870	\$ 1,999
	University Cost	\$ 0	\$ 0	\$ 0	\$ 0

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