

2026 Monthly Costs for Medical Insurance Options

Chart Terms

Chart O

Use this chart if you retired on or after **January 1, 2023 with more than 10 years of service but less than 12 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	U-M Premier Care Advantage
1 Person with Medicare	Your Cost	\$ 310	\$ 310
	University Cost	\$ 162	\$ 162
2 People with Medicare	Your Cost	\$ 719	\$ 719
	University Cost	\$ 225	\$ 225
3 or More People with Medicare	Your Cost	\$ 1,038	\$ 1,038
	University Cost	\$ 274	\$ 274

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 799	\$ 563	\$ 548	\$ 642
	University Cost	\$ 331	\$ 331	\$ 331	\$ 331
You + Adult	Your Cost	\$ 1,801	\$ 1,329	\$ 1,299	\$ 1,487
	University Cost	\$ 459	\$ 459	\$ 459	\$ 459
You + Adult + Child(ren)	Your Cost	\$ 2,563	\$ 1,911	\$ 1,870	\$ 2,129
	University Cost	\$ 556	\$ 556	\$ 556	\$ 556
You + Child(ren)	Your Cost	\$ 1,561	\$ 1,145	\$ 1,119	\$ 1,284
	University Cost	\$ 428	\$ 428	\$ 428	\$ 428

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	\$ 1,260	\$ 1,024	\$ 1,009	\$ 1,103
	University Cost	\$ 342	\$ 342	\$ 342	\$ 342
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,801	\$ 1,475	\$ 1,455	\$ 1,584
	University Cost	\$ 415	\$ 415	\$ 415	\$ 415

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