

2026 Monthly Costs for Medical Insurance Options

Chart Terms

Chart P

Use this chart if you retired on or after **January 1, 2023 with more than 12 years of service but less than 14 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	\$ 278	\$ 278
	University Cost	\$ 194	\$ 194
2 People with Medicare	Your Cost	\$ 674	\$ 674
	University Cost	\$ 270	\$ 270
3 or More People with Medicare	Your Cost	\$ 984	\$ 984
	University Cost	\$ 328	\$ 328

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 733	\$ 497	\$ 482	\$ 576
	University Cost	\$ 397	\$ 397	\$ 397	\$ 397
You + Adult	Your Cost	\$ 1,710	\$ 1,238	\$ 1,208	\$ 1,396
	University Cost	\$ 550	\$ 550	\$ 550	\$ 550
You + Adult + Child(ren)	Your Cost	\$ 2,452	\$ 1,800	\$ 1,759	\$ 2,018
	University Cost	\$ 667	\$ 667	\$ 667	\$ 667
You + Child(ren)	Your Cost	\$ 1,476	\$ 1,060	\$ 1,034	\$ 1,199
	University Cost	\$ 513	\$ 513	\$ 513	\$ 513

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	\$ 1,192	\$ 956	\$ 941	\$ 1,035
	University Cost	\$ 410	\$ 410	\$ 410	\$ 410
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,718	\$ 1,392	\$ 1,372	\$ 1,501
	University Cost	\$ 498	\$ 498	\$ 498	\$ 498

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