

2026 Monthly Costs for Medical Insurance Options

Chart Terms

Chart Q

Use this chart if you retired on or after **January 1, 2023 with more than 14 years of service but less than 16 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	\$ 245	\$ 245
	University Cost	\$ 227	\$ 227
2 People with Medicare	Your Cost	\$ 629	\$ 629
	University Cost	\$ 315	\$ 315
3 or More People with Medicare	Your Cost	\$ 929	\$ 929
	University Cost	\$ 383	\$ 383

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 667	\$ 431	\$ 416	\$ 510
	University Cost	\$ 463	\$ 463	\$ 463	\$ 463
You + Adult	Your Cost	\$ 1,618	\$ 1,146	\$ 1,116	\$ 1,304
	University Cost	\$ 642	\$ 642	\$ 642	\$ 642
You + Adult + Child(ren)	Your Cost	\$ 2,341	\$ 1,689	\$ 1,648	\$ 1,907
	University Cost	\$ 778	\$ 778	\$ 778	\$ 778
You + Child(ren)	Your Cost	\$ 1,390	\$ 974	\$ 948	\$ 1,113
	University Cost	\$ 599	\$ 599	\$ 599	\$ 599

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	\$ 1,123	\$ 887	\$ 872	\$ 966
	University Cost	\$ 479	\$ 479	\$ 479	\$ 479
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,635	\$ 1,309	\$ 1,289	\$ 1,418
	University Cost	\$ 581	\$ 581	\$ 581	\$ 581

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