

2026 Monthly Costs for Medical Insurance Options

Chart Terms

Chart R

Use this chart if you retired on or after **January 1, 2023 with more than 16 years of service but less than 18 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	\$ 213	\$ 213
	University Cost	\$ 259	\$ 259
2 People with Medicare	Your Cost	\$ 584	\$ 584
	University Cost	\$ 360	\$ 360
3 or More People with Medicare	Your Cost	\$ 874	\$ 874
	University Cost	\$ 438	\$ 438

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 601	\$ 365	\$ 350	\$ 444
	University Cost	\$ 529	\$ 529	\$ 529	\$ 529
You + Adult	Your Cost	\$ 1,526	\$ 1,054	\$ 1,024	\$ 1,212
	University Cost	\$ 734	\$ 734	\$ 734	\$ 734
You + Adult + Child(ren)	Your Cost	\$ 2,229	\$ 1,577	\$ 1,536	\$ 1,795
	University Cost	\$ 890	\$ 890	\$ 890	\$ 890
You + Child(ren)	Your Cost	\$ 1,305	\$ 889	\$ 863	\$ 1,028
	University Cost	\$ 684	\$ 684	\$ 684	\$ 684

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	\$ 1,055	\$ 819	\$ 804	\$ 898
	University Cost	\$ 547	\$ 547	\$ 547	\$ 547
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,552	\$ 1,226	\$ 1,206	\$ 1,335
	University Cost	\$ 664	\$ 664	\$ 664	\$ 664

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