

2026 Monthly Costs for Medical Insurance Options

Chart Terms

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Use this chart if you retired on or after **January 1, 2023 with more than 18 years of service but less than 20 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	\$ 180	\$ 180
	University Cost	\$ 292	\$ 292
2 People with Medicare	Your Cost	\$ 539	\$ 539
	University Cost	\$ 405	\$ 405
3 or More People with Medicare	Your Cost	\$ 820	\$ 820
	University Cost	\$ 492	\$ 492

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 535	\$ 299	\$ 284	\$ 378
	University Cost	\$ 595	\$ 595	\$ 595	\$ 595
You + Adult	Your Cost	\$ 1,435	\$ 963	\$ 933	\$ 1,121
	University Cost	\$ 825	\$ 825	\$ 825	\$ 825
You + Adult + Child(ren)	Your Cost	\$ 2,118	\$ 1,466	\$ 1,425	\$ 1,684
	University Cost	\$ 1,001	\$ 1,001	\$ 1,001	\$ 1,001
You + Child(ren)	Your Cost	\$ 1,219	\$ 803	\$ 777	\$ 942
	University Cost	\$ 770	\$ 770	\$ 770	\$ 770

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	\$ 986	\$ 750	\$ 735	\$ 829
	University Cost	\$ 616	\$ 616	\$ 616	\$ 616
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,469	\$ 1,143	\$ 1,123	\$ 1,252
	University Cost	\$ 747	\$ 747	\$ 747	\$ 747

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