

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 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	\$ 148	\$ 148
	University Cost	\$ 324	\$ 324
2 People with Medicare	Your Cost	\$ 494	\$ 494
	University Cost	\$ 450	\$ 450
3 or More People with Medicare	Your Cost	\$ 765	\$ 765
	University Cost	\$ 547	\$ 547

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	U-M Premier Care
You Only	Your Cost	\$ 469	\$ 233	\$ 218	\$ 312
	University Cost	\$ 661	\$ 661	\$ 661	\$ 661
You + Adult	Your Cost	\$ 1,343	\$ 871	\$ 841	\$ 1,029
	University Cost	\$ 917	\$ 917	\$ 917	\$ 917
You + Adult + Child(ren)	Your Cost	\$ 2,007	\$ 1,355	\$ 1,314	\$ 1,573
	University Cost	\$ 1,112	\$ 1,112	\$ 1,112	\$ 1,112
You + Child(ren)	Your Cost	\$ 1,134	\$ 718	\$ 692	\$ 857
	University Cost	\$ 855	\$ 855	\$ 855	\$ 855

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	\$ 918	\$ 682	\$ 667	\$ 761
	University Cost	\$ 684	\$ 684	\$ 684	\$ 684
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,386	\$ 1,060	\$ 1,040	\$ 1,169
	University Cost	\$ 830	\$ 830	\$ 830	\$ 830

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