



OPEN ENROLLMENT

CHANGES TO YOUR 2027 BENEFITS



VIRTUAL HOUSEKEEPING

- Slide deck will be made available on the webinar registration page – hr.umich.edu/open-enrollment
- Participants are in listen only mode with cameras turned off
- To ask a question, click the 'Q&A' icon, type your question, and click 'Submit.'
- Closed captioning has been enabled, to toggle it on/off press the CC icon



AGENDA

- Open Enrollment Overview (Dates, What Changes You Can Make, What's New)
 - Frequently Asked Questions
 - Health Plan Options (Residency Requirements, Comparison, Copays)
 - Medicare Part D Premiums
 - U-M Medicare Advantage In-home Assessments
 - Medicare Enrollment & Open Enrollment
 - Provider Participation
 - Vaccine Coverage
 - Dental Plan Monthly Costs
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OPEN ENROLLMENT 2026

Open Enrollment:
October 12-23, 2026

Deadline:
5:00pm on October 23

- Plans Featured During Open Enrollment
 - Health (Medical and Prescription)
 - Dental (Options I, II, and III)
 - Davis Vision by MetLife
 - MetLife Legal

ALLOWABLE CHANGES FOR RETIREES/SURVIVORS

Plan	Actions
Health Plan	Change plans / Medicare Advantage members can re-enroll with proof of comparable coverage
Dental Plan	Enroll / Change Plans / Disenroll
Davis Vision by MetLife	Enroll / Disenroll
Legal Services Plan	Enroll / Disenroll

Reminders

- You cannot add new dependents
- If you remove a dependent from health coverage, you may not be able to add them back later

WHAT'S NEW FOR 2026

- Introducing new Priority Health plans
 - Medicare-Enrolled: Priority Health Medicare Advantage with Part D
 - Pre-Medicare: Priority Health Exclusive Provider Organization (EPO)

New Health Plan Id Cards

- Anyone switching health plans

PRIORITY HEALTH MEDICARE ADVANTAGE PART D

- One plan for medical and prescription drug coverage
- You must be enrolled in Medicare Parts A and B
- You must live in Michigan's Lower Peninsula
- Broad Michigan provider network, including Michigan Medicine
- No referral needed to see a specialist
- You may see out-of-network providers using the point-of-service option
- Priority Health manages the drug list; it is similar to Prime Therapeutics' list, but some drugs may differ
- Based on your income and tax filing status, Medicare may charge you an additional Part D premium (IRMAA)
- Emergency care is covered when traveling internationally

Information on this slide is for Medicare-Enrolled Retirees/Survivors.

PRIORITY HEALTH EXCLUSIVE PROVIDER ORGANIZATION (EPO)

- Combines features of a Health Maintenance Organization (HMO) and a Preferred Provider Organization (PPO)
- You must select a primary care provider from the Priority Health EPO network
- No referral is needed to see an in-network specialist
- You must live in Michigan's Lower Peninsula
- One Michigan-based provider network, including Michigan Medicine
- Routine care must be received within the plan's service area
- Out-of-network services are covered only for urgent and emergency care

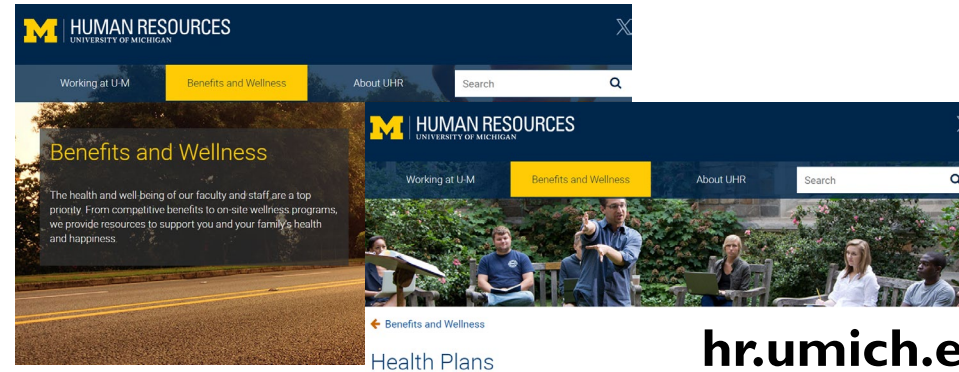
U-M BENEFIT PLAN RESOURCES



**Retired U-M Faculty & Staff
Surviving Spouses
Surviving Other Qualified Adults**

**Open Enrollment is
Monday, Oct. 12, through 5 p.m. Friday, Oct. 23, 2026
for 2027 benefits**

hr.umich.edu/benefits-wellness



hr.umich.edu/health-plans



hr.umich.edu/medicare-enrolled-health-plans

frequently

asked

questions



RETIREE/SURVIVOR HEALTH PLAN OPTIONS

Medicare Enrolled

U-M Premier Care Advantage*
(BCN)

Priority Health
Medicare Advantage with Part D*

Medicare Advantage PPO
(BCBSM)

Pre-Medicare

U-M Premier Care*

Priority Health Exclusive
Provider Organization (EPO)*

Community Blue PPO
Comprehensive Major Medical
Consumer-Directed Health Plan

Medicare Enrolled & Pre-Medicare

Enroll in the plan for the Pre-
Medicare member(s)

Medicare Enrolled member will
be enrolled in the
corresponding Medicare
Advantage plan

* Residency requirements

Prescription drug formulary administered by Priority Health

U-M MEDICARE ADVANTAGE PLANS

About the Plan	Plan Name	U-M Premier Care Advantage	Priority Health Medicare Advantage with Part D	Medicare Advantage PPO
	Plan Administrator	Blue Care Network	Priority Health	Blue Cross Blue Shield Michigan
	Service Area	Includes all counties in Michigan EXCEPT (limited access in) Cass, Gogebic, Ontonagon, Houghton, Keweenaw, Baraga, Iron, Dickinson, Marquette, Menominee, Delta, Alger and Chippewa	Michigan's Lower Peninsula	Throughout the U.S.
	Residency Requirements	Must live within the service area	Must live within the service area	Must live within the service area
	Coverage when Traveling Outside of the Service Area	Limited to urgent and emergency care outside of the service area	Covered when using participating providers outside of the service area.	Limited to urgent and emergency care outside of the service area (U.S.).
	PCP Selection Required	Yes	Yes	No

U-M MEDICARE ADVANTAGE PLANS

What You Will Pay	Plan Name	U-M Premier Care Advantage	Priority Health Medicare Advantage with Part D	Medicare Advantage PPO
	Deductible	\$0	\$0	\$0
	Out-of-pocket Maximum	\$3,000 per member	\$3,000 per member	\$3,000 per member
	Preventive Services, Diagnostic Tests, Outpatient Surgery, Hospitalization, Skilled Nursing Care, Dialysis	\$0	\$0	\$0
	Office Visits with PCP, Specialist, Physical/Speech/Occupational Therapy, Mental Health, Hearing Exam	\$10	\$10	\$10
	Emergency Room, Observation Stay (waived if admitted)	\$65	\$65	\$65

Information on this slide is for Medicare-Enrolled Retirees/Survivors.

PRIORITY HEALTH MAPD – MEDICARE PART D PREMIUM (2026)

File Individual Tax Return	File Joint Tax Return	Monthly IRMAA Premium
\$109,000.00 or less	\$218,000.00 or less	\$0.00
\$109,000.01 up to \$137,000.00	\$218,000.01 up to \$274,000.00	\$14.50 per enrolled member
\$137,000.01 up to \$171,000.00	\$274,000.01 up to \$342,000.00	\$37.50 per enrolled member
\$171,000.01 up to \$205,000.00	\$342,000.01 up to \$410,000.00	\$60.40 per enrolled member
\$205,000.01 up to \$499,999.99	\$410,000.01 up to \$749,999.99	\$83.30 per enrolled member
\$500,000.00 and above	\$750,000.00 and above	\$91.00 per enrolled member

NOTE:

2026 Medicare Part D income brackets and premiums are based on 2024 Tax Returns

2027 Medicare Part D income brackets and premiums are released in late 2026; based on 2025 Tax Returns

U-M MEDICARE ADVANTAGE IN-HOME ASSESSMENTS

- Plan Phone Calls – In Home Health Visit or Healthy House Call
- Licensed clinician reviews your medical history, medications, and answers health questions
- No charge and you may decline - there is no penalty
- What they do –
 - Assists your health plan to better understand your needs as a member of the Medicare Advantage plan
- What they do not do -
 - Take the place of your relationship with your provider
 - Will not prescribe or change your medications or treatment plan
- If you participate the visit summary is sent to your provider (if desired)

MEDICARE ENROLLMENT AND OPEN ENROLLMENT

- If you are enrolled in a U-M health plan and become eligible for Medicare, you must enroll in both Medicare Part A and Part B and remain enrolled in both.
- Enroll in Medicare at the Social Security Administration
 - Medicare Request for Employment Information Form
- Submit your Medicare Information to the Shared Service Center
 - U-M Medicare Information Form
- Review your specific Health Plan Rate Chart in the Retiree OE book (pages 35 thru 54)

2027 Monthly Costs for Health Plans

Chart N:

Use this chart if you retired on or after January 1, 2021 with 20 years of service or more and either:
 1. Your date of service is before July 1, 1988 and you are any age, or
 2. Your date of service is on or after July 1, 1988 and you are age 62 or older.
 If your date of service is on or after July 1, 1988 and you are under age 62, refer to Chart B for your monthly health plan rates.

Chart Terms

“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, Children, and Without Medicare” refers to retirees or their covered dependents who are not eligible for Medicare.

Medicare-Enrolled

Coverage Type	U-M Premier Care Advantage ¹	Priority Health Medicare Advantage w/Part D ² (MA+PD)	Medicare Advantage PPO ³
1 Person with Medicare			
Your Cost	\$112	\$78	\$112
University Cost	\$465	\$389	\$465
2 People with Medicare			
Your Cost	\$297	\$247	\$297
University Cost	\$757	\$471	\$757
3 or More People with Medicare			
Your Cost	\$621	\$425	\$621
University Cost	\$1096	\$652	\$1096

Pre-Medicare

Coverage Type	U-M Premier Care ¹	Priority Health EPO ²	Community Blue PPO ³	Comprehensive Major Medical (CMM) ³	Consumer-Directed Health (CDH) ³
You Only					
Your Cost	\$212	\$212	\$282	\$228	\$111
University Cost	\$244	\$244	\$244	\$244	\$244
You + Adult					
Your Cost	\$748	\$748	\$1,888	\$578	\$526
University Cost	\$1,214	\$1,214	\$1,214	\$1,214	\$1,214
You + Adult + Children					
Your Cost	\$1,641	\$1,641	\$1,618	\$1,666	\$625
University Cost	\$1,777	\$1,777	\$1,777	\$1,777	\$1,777
You + Children					
Your Cost	\$614	\$614	\$112	\$464	\$424
University Cost	\$1,247	\$1,247	\$1,247	\$1,247	\$1,247

Medicare-Enrolled and Pre-Medicare

Coverage Type	U-M Premier Care Advantage ¹ with U-M Premier Care ²	Priority Health Medicare Advantage w/Part D ² (MA+PD)	Medicare Advantage PPO ³ with Community Blue PPO ³	Comprehensive Major Medical (CMM) ³	Consumer-Directed Health (CDH) ³
2 People (1 with Medicare + 1 without Medicare)					
Your Cost	\$568	\$412	\$728	\$443	\$466
University Cost	\$1,866	\$1,223	\$1,866	\$1,866	\$1,866
3 or More People (at least 1 with Medicare + 1 without Medicare)					
Your Cost	\$886	\$783	\$1,128	\$768	\$745
University Cost	\$1,387	\$1,215	\$1,387	\$1,387	\$1,387

¹ Prescription Drug Plan is administered by Prime Therapeutics.
² Prescription Drug Plan is administered by Priority Health.
³ If you select the Comprehensive Major Medical (CMM) or Consumer-Directed Health Plan (CDHP), the member eligible for Medicare will be enrolled in Medicare Advantage PPO.

Retired Faculty & Staff Open Enrollment 2027

PROVIDER PARTICIPATION

- All of our health plans have a broad network of providers, but some providers may elect to not participate.
- This is a decision of that health care provider, and we recognize that when this occurs, selecting a new in-network provider is inconvenient and can be stressful.
- If a provider decides to no longer participate, you will receive a letter from the health plan with next steps

Urgent and Emergency visits are covered at non-participating providers

U-M Premier Care Advantage

- All other care must be performed by a participating provider

Medicare Advantage PPO and Priority Health Medicare Advantage with Part D

- If your provider accepts Original Medicare AND will submit claims directly to the health plan, they will be reimbursed up to the Medicare approved amount for covered services

RETIREE/SURVIVOR HEALTH PLAN - VACCINES

	Medicare Enrolled	Pre-Medicare
Participating Physicians' Office	Flu, Covid, Pneumonia, Hepatitis B	Flu, Covid, Pneumonia, Hepatitis B, Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis
Contracted Pharmacy	Flu, Covid, Pneumonia, Hepatitis B, Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis	Flu, Covid, Pneumonia, Hepatitis B, Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis

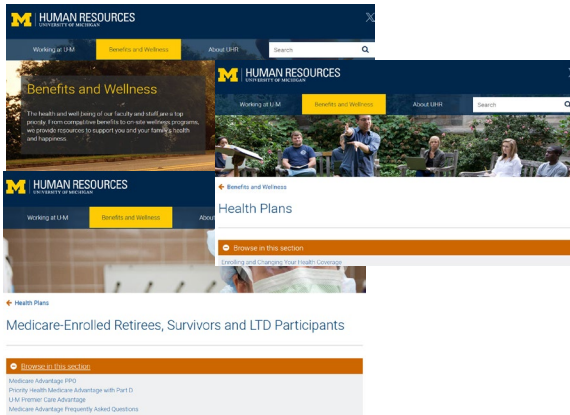
DENTAL PLAN MONTHLY COSTS

	Chart A: Age 62 and Older			Chart B: Under Age 62		
Coverage	Option 1	Option 2	Option 3	Option 1	Option 2	Option 3
You Only	\$0.00	\$18.48	\$25.02	\$29.10	\$47.58	\$54.12
You + Adult	\$0.00	\$36.96	\$50.04	\$58.20	\$95.16	\$108.24
You + Adult + Child(ren)	\$0.00	\$55.14	\$75.48	\$92.84	\$147.98	\$168.32
You + Child	\$0.00	\$36.96	\$50.04	\$58.20	\$95.16	\$108.24
You + Children	\$0.00	\$55.14	\$75.48	\$92.84	\$147.98	\$168.32

QUESTIONS



RESOURCES FOR ADDITIONAL QUESTIONS



<https://hr.umich.edu/benefits-wellness>

Vendor Customer Service

- ID Cards (if applicable)
- Claims
- Benefit Coverage
- Provider Network

SSC HR Customer Care (734) 615-2000

- Eligibility
- Enrollment Changes
- Premiums



thank you

