

2025 Monthly Costs for Medical Insurance Options

Chart Terms

Chart N

Use this chart if you retired on or after January 1, 2021 **with 20 years of service or more** and either:

(a) Your date of service is before July 1, 1988 and you are any age, or

(b) 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.

“**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.

Medicare Enrolled

Coverage Type		Medicare Advantage PPO	Michigan Care Advantage	U-M Premier Care Advantage
1 Person with Medicare	Your Cost	\$ 83	\$ 83	\$ 83
	University Cost	\$ 368	\$ 368	\$ 368
2 People with Medicare	Your Cost	\$ 290	\$ 290	\$ 290
	University Cost	\$ 612	\$ 612	\$ 612
3 or More People with Medicare	Your Cost	\$ 449	\$ 449	\$ 449
	University Cost	\$ 805	\$ 805	\$ 805

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
You Only	Your Cost	\$ 331	\$ 117	\$ 102	\$ 170	\$ 188
	University Cost	\$ 734	\$ 734	\$ 734	\$ 734	\$ 734
You + Adult	Your Cost	\$ 930	\$ 502	\$ 472	\$ 608	\$ 644
	University Cost	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
You + Adult + Child(ren)	Your Cost	\$ 1,385	\$ 795	\$ 753	\$ 941	\$ 991
	University Cost	\$ 1,554	\$ 1,554	\$ 1,554	\$ 1,554	\$ 1,554
You + Child(ren)	Your Cost	\$ 785	\$ 409	\$ 382	\$ 502	\$ 534
	University Cost	\$ 1,089	\$ 1,089	\$ 1,089	\$ 1,089	\$ 1,089

Medicare Enrolled and Pre-Medicare

Coverage Type		Medicare Advantage PPO with			Michigan Care Advantage with	U-M Premier Care Advantage with
		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
2 People (1 with Medicare and 1 without Medicare)	Your Cost	\$ 610	\$ 396	\$ 381	\$ 449	\$ 467
	University Cost	\$ 906	\$ 906	\$ 906	\$ 906	\$ 906
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 917	\$ 622	\$ 601	\$ 695	\$ 720
	University Cost	\$ 1,180	\$ 1,180	\$ 1,180	\$ 1,180	\$ 1,180

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