

2025 Monthly Costs for Medical Insurance Options

Chart Terms

Chart O

Use this chart if you retired on or after **January 1, 2023 with more than 10 years of service but less than 12 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	Michigan Care Advantage	U-M Premier Care Advantage
1 Person with Medicare	Your Cost	\$ 280	\$ 280	\$ 280
	University Cost	\$ 171	\$ 171	\$ 171
2 People with Medicare	Your Cost	\$ 648	\$ 648	\$ 648
	University Cost	\$ 254	\$ 254	\$ 254
3 or More People with Medicare	Your Cost	\$ 931	\$ 931	\$ 931
	University Cost	\$ 323	\$ 323	\$ 323

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
You Only	Your Cost	\$ 751	\$ 537	\$ 522	\$ 590	\$ 608
	University Cost	\$ 314	\$ 314	\$ 314	\$ 314	\$ 314
You + Adult	Your Cost	\$ 1,691	\$ 1,263	\$ 1,233	\$ 1,369	\$ 1,405
	University Cost	\$ 439	\$ 439	\$ 439	\$ 439	\$ 439
You + Adult + Child(ren)	Your Cost	\$ 2,404	\$ 1,814	\$ 1,772	\$ 1,960	\$ 2,010
	University Cost	\$ 535	\$ 535	\$ 535	\$ 535	\$ 535
You + Child(ren)	Your Cost	\$ 1,465	\$ 1,089	\$ 1,062	\$ 1,182	\$ 1,214
	University Cost	\$ 409	\$ 409	\$ 409	\$ 409	\$ 409

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	\$ 1,169	\$ 955	\$ 940	\$ 1,008	\$ 1,026
	University Cost	\$ 347	\$ 347	\$ 347	\$ 347	\$ 347
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,668	\$ 1,373	\$ 1,352	\$ 1,446	\$ 1,471
	University Cost	\$ 429	\$ 429	\$ 429	\$ 429	\$ 429

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