

2025 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	Michigan Care Advantage	U-M Premier Care Advantage
1 Person with Medicare	Your Cost	\$ 132	\$ 132	\$ 132
	University Cost	\$ 319	\$ 319	\$ 319
2 People with Medicare	Your Cost	\$ 438	\$ 438	\$ 438
	University Cost	\$ 464	\$ 464	\$ 464
3 or More People with Medicare	Your Cost	\$ 674	\$ 674	\$ 674
	University Cost	\$ 580	\$ 580	\$ 580

Pre-Medicare

Coverage Type		Community Blue PPO	Comprehensive Major Medical	Consumer Directed Health	Michigan Care	U-M Premier Care
You Only	Your Cost	\$ 438	\$ 224	\$ 209	\$ 277	\$ 295
	University Cost	\$ 627	\$ 627	\$ 627	\$ 627	\$ 627
You + Adult	Your Cost	\$ 1,252	\$ 824	\$ 794	\$ 930	\$ 966
	University Cost	\$ 878	\$ 878	\$ 878	\$ 878	\$ 878
You + Adult + Child(ren)	Your Cost	\$ 1,870	\$ 1,280	\$ 1,238	\$ 1,426	\$ 1,476
	University Cost	\$ 1,069	\$ 1,069	\$ 1,069	\$ 1,069	\$ 1,069
You + Child(ren)	Your Cost	\$ 1,056	\$ 680	\$ 653	\$ 773	\$ 805
	University Cost	\$ 818	\$ 818	\$ 818	\$ 818	\$ 818

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	\$ 845	\$ 631	\$ 616	\$ 684	\$ 702
	University Cost	\$ 671	\$ 671	\$ 671	\$ 671	\$ 671
3 or More People (at least 1 with Medicare and 1 without Medicare)	Your Cost	\$ 1,272	\$ 977	\$ 956	\$ 1,050	\$ 1,075
	University Cost	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825

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