

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart H

Use this chart if you retired on or after January 1, 2019 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.](#)

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 241	\$ 78	\$ 118	\$ 132
	University Cost	\$ 509	\$ 509	\$ 509	\$ 509
2 People Regular	Your Cost	\$ 673	\$ 347	\$ 427	\$ 455
	University Cost	\$ 827	\$ 827	\$ 827	\$ 827
2 People Regular + Child(ren)	Your Cost	\$ 1,001	\$ 551	\$ 661	\$ 700
	University Cost	\$ 1,069	\$ 1,069	\$ 1,069	\$ 1,069
1 Person Regular + Child(ren)	Your Cost	\$ 569	\$ 282	\$ 352	\$ 377
	University Cost	\$ 751	\$ 751	\$ 751	\$ 751
1 Person with Medicare	Your Cost	\$ 77	\$ 77	\$ 77	\$ 77
	University Cost	\$ 309	\$ 309	\$ 309	\$ 309
2 People with Medicare	Your Cost	\$ 270	\$ 270	\$ 270	\$ 270
	University Cost	\$ 502	\$ 502	\$ 502	\$ 502
3 or More People with Medicare	Your Cost	\$ 416	\$ 416	\$ 416	\$ 416
	University Cost	\$ 649	\$ 649	\$ 649	\$ 649
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 471	\$ 308	\$ 348	\$ 362
	University Cost	\$ 665	\$ 665	\$ 665	\$ 665
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 709	\$ 484	\$ 539	\$ 558
	University Cost	\$ 859	\$ 859	\$ 859	\$ 859

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart I

Use this chart if you retired on or after January 1, 2021 **with more than 10 years of service but less than 12 years of service** 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.

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 495	\$ 332	\$ 372	\$ 386
	University Cost	\$ 255	\$ 255	\$ 255	\$ 255
2 People Regular	Your Cost	\$ 1,086	\$ 760	\$ 840	\$ 868
	University Cost	\$ 414	\$ 414	\$ 414	\$ 414
2 People Regular + Child(ren)	Your Cost	\$ 1,535	\$ 1,085	\$ 1,195	\$ 1,234
	University Cost	\$ 535	\$ 535	\$ 535	\$ 535
1 Person Regular + Child(ren)	Your Cost	\$ 944	\$ 657	\$ 727	\$ 752
	University Cost	\$ 376	\$ 376	\$ 376	\$ 376
1 Person with Medicare	Your Cost	\$ 231	\$ 231	\$ 231	\$ 231
	University Cost	\$ 155	\$ 155	\$ 155	\$ 155
2 People with Medicare	Your Cost	\$ 521	\$ 521	\$ 521	\$ 521
	University Cost	\$ 251	\$ 251	\$ 251	\$ 251
3 or More People with Medicare	Your Cost	\$ 740	\$ 740	\$ 740	\$ 740
	University Cost	\$ 325	\$ 325	\$ 325	\$ 325
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 803	\$ 640	\$ 680	\$ 694
	University Cost	\$ 333	\$ 333	\$ 333	\$ 333
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 1,138	\$ 913	\$ 968	\$ 987
	University Cost	\$ 430	\$ 430	\$ 430	\$ 430

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart J

Use this chart if you retired on or after January 1, 2021 **with more than 12 years of service but less than 14 years of service** 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.

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 445	\$ 282	\$ 322	\$ 336
	University Cost	\$ 305	\$ 305	\$ 305	\$ 305
2 People Regular	Your Cost	\$ 1,004	\$ 678	\$ 758	\$ 786
	University Cost	\$ 496	\$ 496	\$ 496	\$ 496
2 People Regular + Child(ren)	Your Cost	\$ 1,429	\$ 979	\$ 1,089	\$ 1,128
	University Cost	\$ 641	\$ 641	\$ 641	\$ 641
1 Person Regular + Child(ren)	Your Cost	\$ 869	\$ 582	\$ 652	\$ 677
	University Cost	\$ 451	\$ 451	\$ 451	\$ 451
1 Person with Medicare	Your Cost	\$ 201	\$ 201	\$ 201	\$ 201
	University Cost	\$ 185	\$ 185	\$ 185	\$ 185
2 People with Medicare	Your Cost	\$ 471	\$ 471	\$ 471	\$ 471
	University Cost	\$ 301	\$ 301	\$ 301	\$ 301
3 or More People with Medicare	Your Cost	\$ 676	\$ 676	\$ 676	\$ 676
	University Cost	\$ 389	\$ 389	\$ 389	\$ 389
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 737	\$ 574	\$ 614	\$ 628
	University Cost	\$ 399	\$ 399	\$ 399	\$ 399
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 1,053	\$ 828	\$ 883	\$ 902
	University Cost	\$ 515	\$ 515	\$ 515	\$ 515

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart K

Use this chart if you retired on or after January 1, 2021 **with more than 14 years of service but less than 16 years of service** 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.

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 394	\$ 231	\$ 271	\$ 285
	University Cost	\$ 356	\$ 356	\$ 356	\$ 356
2 People Regular	Your Cost	\$ 921	\$ 595	\$ 675	\$ 703
	University Cost	\$ 579	\$ 579	\$ 579	\$ 579
2 People Regular + Child(ren)	Your Cost	\$ 1,322	\$ 872	\$ 982	\$ 1,021
	University Cost	\$ 748	\$ 748	\$ 748	\$ 748
1 Person Regular + Child(ren)	Your Cost	\$ 794	\$ 507	\$ 577	\$ 602
	University Cost	\$ 526	\$ 526	\$ 526	\$ 526
1 Person with Medicare	Your Cost	\$ 170	\$ 170	\$ 170	\$ 170
	University Cost	\$ 216	\$ 216	\$ 216	\$ 216
2 People with Medicare	Your Cost	\$ 421	\$ 421	\$ 421	\$ 421
	University Cost	\$ 351	\$ 351	\$ 351	\$ 351
3 or More People with Medicare	Your Cost	\$ 611	\$ 611	\$ 611	\$ 611
	University Cost	\$ 454	\$ 454	\$ 454	\$ 454
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 670	\$ 507	\$ 547	\$ 561
	University Cost	\$ 466	\$ 466	\$ 466	\$ 466
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 967	\$ 742	\$ 797	\$ 816
	University Cost	\$ 601	\$ 601	\$ 601	\$ 601

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart L

Use this chart if you retired on or after January 1, 2021 **with more than 16 years of service but less than 18 years of service** 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.

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 343	\$ 180	\$ 220	\$ 234
	University Cost	\$ 407	\$ 407	\$ 407	\$ 407
2 People Regular	Your Cost	\$ 838	\$ 512	\$ 592	\$ 620
	University Cost	\$ 662	\$ 662	\$ 662	\$ 662
2 People Regular + Child(ren)	Your Cost	\$ 1,215	\$ 765	\$ 875	\$ 914
	University Cost	\$ 855	\$ 855	\$ 855	\$ 855
1 Person Regular + Child(ren)	Your Cost	\$ 719	\$ 432	\$ 502	\$ 527
	University Cost	\$ 601	\$ 601	\$ 601	\$ 601
1 Person with Medicare	Your Cost	\$ 139	\$ 139	\$ 139	\$ 139
	University Cost	\$ 247	\$ 247	\$ 247	\$ 247
2 People with Medicare	Your Cost	\$ 370	\$ 370	\$ 370	\$ 370
	University Cost	\$ 402	\$ 402	\$ 402	\$ 402
3 or More People with Medicare	Your Cost	\$ 546	\$ 546	\$ 546	\$ 546
	University Cost	\$ 519	\$ 519	\$ 519	\$ 519
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 604	\$ 441	\$ 481	\$ 495
	University Cost	\$ 532	\$ 532	\$ 532	\$ 532
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 881	\$ 656	\$ 711	\$ 730
	University Cost	\$ 687	\$ 687	\$ 687	\$ 687

2021 Monthly Costs for Medical Insurance Options

Chart Terms

Chart M

Use this chart if you retired on or after January 1, 2021 **with more than 18 years of service but less than 20 years of service** 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.

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 292	\$ 129	\$ 169	\$ 183
	University Cost	\$ 458	\$ 458	\$ 458	\$ 458
2 People Regular	Your Cost	\$ 756	\$ 430	\$ 510	\$ 538
	University Cost	\$ 744	\$ 744	\$ 744	\$ 744
2 People Regular + Child(ren)	Your Cost	\$ 1,108	\$ 658	\$ 768	\$ 807
	University Cost	\$ 962	\$ 962	\$ 962	\$ 962
1 Person Regular + Child(ren)	Your Cost	\$ 644	\$ 357	\$ 427	\$ 452
	University Cost	\$ 676	\$ 676	\$ 676	\$ 676
1 Person with Medicare	Your Cost	\$ 108	\$ 108	\$ 108	\$ 108
	University Cost	\$ 278	\$ 278	\$ 278	\$ 278
2 People with Medicare	Your Cost	\$ 320	\$ 320	\$ 320	\$ 320
	University Cost	\$ 452	\$ 452	\$ 452	\$ 452
3 or More People with Medicare	Your Cost	\$ 481	\$ 481	\$ 481	\$ 481
	University Cost	\$ 584	\$ 584	\$ 584	\$ 584
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 537	\$ 374	\$ 414	\$ 428
	University Cost	\$ 599	\$ 599	\$ 599	\$ 599
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 795	\$ 570	\$ 625	\$ 644
	University Cost	\$ 773	\$ 773	\$ 773	\$ 773

2021 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.](#)

“**Regular**” refers to retirees or their dependents who are not eligible for Medicare.

“**Child(ren)**” refers to retiree’s covered dependent child or children under age 26, who are not eligible for Medicare.

“**With Medicare**” refers to retirees or their covered dependents (any age) who are eligible for Medicare.

Coverage Type		BCBSM Community Blue PPO	Comprehensive Major Medical	Michigan Care	U-M Premier Care
1 Person Regular	Your Cost	\$ 241	\$ 78	\$ 118	\$ 132
	University Cost	\$ 509	\$ 509	\$ 509	\$ 509
2 People Regular	Your Cost	\$ 673	\$ 347	\$ 427	\$ 455
	University Cost	\$ 827	\$ 827	\$ 827	\$ 827
2 People Regular + Child(ren)	Your Cost	\$ 1,001	\$ 551	\$ 661	\$ 700
	University Cost	\$ 1,069	\$ 1,069	\$ 1,069	\$ 1,069
1 Person Regular + Child(ren)	Your Cost	\$ 569	\$ 282	\$ 352	\$ 377
	University Cost	\$ 751	\$ 751	\$ 751	\$ 751
1 Person with Medicare	Your Cost	\$ 77	\$ 77	\$ 77	\$ 77
	University Cost	\$ 309	\$ 309	\$ 309	\$ 309
2 People with Medicare	Your Cost	\$ 270	\$ 270	\$ 270	\$ 270
	University Cost	\$ 502	\$ 502	\$ 502	\$ 502
3 or More People with Medicare	Your Cost	\$ 416	\$ 416	\$ 416	\$ 416
	University Cost	\$ 649	\$ 649	\$ 649	\$ 649
2 People (1 Regular and 1 with Medicare)	Your Cost	\$ 471	\$ 308	\$ 348	\$ 362
	University Cost	\$ 665	\$ 665	\$ 665	\$ 665
3 or More People (at least 1 Regular and 1 with Medicare)	Your Cost	\$ 709	\$ 484	\$ 539	\$ 558
	University Cost	\$ 859	\$ 859	\$ 859	\$ 859