

Central Michigan University

2025-26 Monthly COBRA Rates

BLUE CROSS BLUE SHIELD HEALTH PLANS (Effective 7/1/2025 - 6/30/2026)
(Staff, Fixed Term Faculty, Medical Faculty & Post-doc Research Fellows)

BCBS PPO2 / CVS Caremark

	Rate		Admin Fee		Total
Single	\$ 832.81	+	\$ 16.66	=	\$ 849.47
2-Person	\$ 1,723.92	+	\$ 34.48	=	\$ 1,758.40
Family	\$ 2,107.02	+	\$ 42.14	=	\$ 2,149.16

BCBS Advantage HDHP / CVS Caremark

	Rate		Admin Fee		Total
Single	\$ 727.13	+	\$ 14.54	=	\$ 741.67
2-Person	\$ 1,502.01	+	\$ 30.04	=	\$ 1,532.05
Family	\$ 1,835.14	+	\$ 36.70	=	\$ 1,871.84

BCBS Advantage PLUS HDHP / CVS Caremark

	Rate		Admin Fee		Total
Single	\$ 638.45	+	\$ 12.77	=	\$ 651.22
2-Person	\$ 1,318.43	+	\$ 26.37	=	\$ 1,344.80
Family	\$ 1,610.75	+	\$ 32.22	=	\$ 1,642.97

MESSA HEALTH PLANS (Effective 1/1/2025 - 12/31/2025)

(Regular Faculty)

Choices 10-20

	Rate		Admin Fee		Total
Single	\$ 910.05	+	\$ 18.20	=	\$ 928.25
2-Person	\$ 2,047.61	+	\$ 40.95	=	\$ 2,088.56
Family	\$ 2,548.13	+	\$ 50.96	=	\$ 2,599.09

Choices 200/400 Saver

	Rate		Admin Fee		Total
Single	\$ 882.56	+	\$ 17.65	=	\$ 900.21
2-Person	\$ 1,985.77	+	\$ 39.72	=	\$ 2,025.49
Family	\$ 2,471.19	+	\$ 49.42	=	\$ 2,520.61

ABC HSA Saver

	Rate		Admin Fee		Total
Single	\$ 713.78	+	\$ 14.28	=	\$ 728.06
2-Person	\$ 1,606.01	+	\$ 32.12	=	\$ 1,638.13
Family	\$ 1,998.59	+	\$ 39.97	=	\$ 2,038.56

Choices 500/1000 Saver

	Rate		Admin Fee		Total
Single	\$ 812.40	+	\$ 16.25	=	\$ 828.65
2-Person	\$ 1,827.91	+	\$ 36.56	=	\$ 1,864.47
Family	\$ 2,274.74	+	\$ 45.49	=	\$ 2,320.23

DENTAL PLANS (Effective 7/1/2025 - 6/30/2026)

(All Benefit-eligible Employees)

Core

	Rate		Admin Fee		Total
Single	\$ 38.78	+	\$ 0.78	=	\$ 39.56
2-Person	\$ 79.89	+	\$ 1.60	=	\$ 81.49
Family	\$ 99.67	+	\$ 1.99	=	\$ 101.66

Buy-Up

	Rate		Admin Fee		Total
Single	\$ 66.71	+	\$ 1.33	=	\$ 68.04
2-Person	\$ 137.42	+	\$ 2.75	=	\$ 140.17
Family	\$ 173.44	+	\$ 3.47	=	\$ 176.91

VISION PLANS (Effective 7/1/2025 - 6/30/2026)

(Staff, Regular Faculty, Medical Faculty, and Fixed Term Faculty)

Standard

	Rate		Admin Fee		Total
Single	\$ 6.40	+	\$ 0.13	=	\$ 6.53
2-Person	\$ 12.82	+	\$ 0.26	=	\$ 13.08
Family	\$ 20.62	+	\$ 0.41	=	\$ 21.03

Premium

	Rate		Admin Fee		Total
Single	\$ 9.97	+	\$ 0.20	=	\$ 10.17
2-Person	\$ 19.96	+	\$ 0.40	=	\$ 20.36
Family	\$ 32.12	+	\$ 0.64	=	\$ 32.76