

# 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 1/1/2026 - 12/31/2026)

(Regular Faculty)

#### ABC Plan 1 - 3 tier rx

|          | Rate        | Admin Fee  | Total         |
|----------|-------------|------------|---------------|
| Single   | \$ 798.98   | + \$ 15.98 | = \$ 814.96   |
| 2-Person | \$ 1,797.71 | + \$ 35.95 | = \$ 1,833.66 |
| Family   | \$ 2,237.14 | + \$ 44.74 | = \$ 2,281.88 |

#### ABC Plan 2 - 5 tier rx

|          | Rate        | Admin Fee  | Total         |
|----------|-------------|------------|---------------|
| Single   | \$ 700.06   | + \$ 14.00 | = \$ 714.06   |
| 2-Person | \$ 1,575.14 | + \$ 31.50 | = \$ 1,606.64 |
| Family   | \$ 1,960.17 | + \$ 39.20 | = \$ 1,999.37 |

#### Choices 300/600 - 3 tier rx

|          | Rate        | Admin Fee  | Total         |
|----------|-------------|------------|---------------|
| Single   | \$ 964.56   | + \$ 19.29 | = \$ 983.85   |
| 2-Person | \$ 2,170.26 | + \$ 43.41 | = \$ 2,213.67 |
| Family   | \$ 2,700.77 | + \$ 54.02 | = \$ 2,754.79 |

#### Choices 500/1000 - 5 tier rx

|          | Rate        | Admin Fee  | Total         |
|----------|-------------|------------|---------------|
| Single   | \$ 863.46   | + \$ 17.27 | = \$ 880.73   |
| 2-Person | \$ 1,942.79 | + \$ 38.86 | = \$ 1,981.65 |
| Family   | \$ 2,417.69 | + \$ 48.35 | = \$ 2,466.04 |

### 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 |