

## Central Michigan University 2026-27 Monthly COBRA Rates

### BLUE CROSS BLUE SHIELD HEALTH PLANS (Effective 7/1/2026 - 6/30/2027) (Staff, Fixed Term Faculty, Medical Faculty & Post-doc Research Fellows)

BCBS PPO2 / CVS Caremark				BCBS Advantage HDHP / CVS Caremark			
	Rate	Admin Fee	Total		Rate	Admin Fee	Total
Single	\$ 906.43	+ \$ 18.13	= \$ 924.56	Single	\$ 791.06	+ \$ 15.82	= \$ 806.88
2-Person	\$ 1,876.32	+ \$ 37.53	= \$ 1,913.85	2-Person	\$ 1,634.43	+ \$ 32.69	= \$ 1,667.12
Family	\$ 2,293.28	+ \$ 45.87	= \$ 2,339.15	Family	\$ 1,997.01	+ \$ 39.94	= \$ 2,036.95
BCBS Advantage PLUS HDHP / CVS Caremark							
	Rate	Admin Fee	Total				
Single	\$ 697.92	+ \$ 13.96	= \$ 711.88				
2-Person	\$ 1,441.65	+ \$ 28.83	= \$ 1,470.48				
Family	\$ 1,761.39	+ \$ 35.23	= \$ 1,796.62				

MESSA HEALTH PLANS (Effective 1/1/2026 - 12/31/2026) (Regular Faculty)							
ABC Plan 1 - 3 Tier Rx				ABC Plan 2 - 5 Tier Rx			
	Rate	Admin Fee	Total		Rate	Admin Fee	Total
Single	\$ 798.98	+ \$ 15.98	= \$ 814.96	Single	\$ 700.06	+ \$ 14.00	= \$ 714.06
2-Person	\$ 1,797.71	+ \$ 35.95	= \$ 1,833.66	2-Person	\$ 1,575.14	+ \$ 31.50	= \$ 1,606.64
Family	\$ 2,237.14	+ \$ 44.74	= \$ 2,281.88	Family	\$ 1,960.17	+ \$ 39.20	= \$ 1,999.37
Choices 300/600 - 3 Tier Rx				Choices 500/1000 - 5 Tier Rx			
	Rate	Admin Fee	Total		Rate	Admin Fee	Total
Single	\$ 964.56	+ \$ 19.29	= \$ 983.85	Single	\$ 863.46	+ \$ 17.27	= \$ 880.73
2-Person	\$ 2,170.26	+ \$ 43.41	= \$ 2,213.67	2-Person	\$ 1,942.79	+ \$ 38.86	= \$ 1,981.65
Family	\$ 2,700.77	+ \$ 54.02	= \$ 2,754.79	Family	\$ 2,417.69	+ \$ 48.35	= \$ 2,466.04

DENTAL PLANS (Effective 7/1/2026 - 6/30/2027) (All Benefit-eligible Employees)							
Core				Buy-Up			
	Rate	Admin Fee	Total		Rate	Admin Fee	Total
Single	\$ 40.28	+ \$ 0.81	= \$ 41.09	Single	\$ 69.28	+ \$ 1.39	= \$ 70.67
2-Person	\$ 82.97	+ \$ 1.66	= \$ 84.63	2-Person	\$ 142.72	+ \$ 2.85	= \$ 145.57
Family	\$ 103.52	+ \$ 2.07	= \$ 105.59	Family	\$ 180.13	+ \$ 3.60	= \$ 183.73

VISION PLANS (Effective 7/1/2026 - 6/30/2027) (Staff, Regular Faculty, Medical Faculty, and Fixed Term Faculty)							
Standard				Premium			
	Rate	Admin Fee	Total		Rate	Admin Fee	Total
Single	\$ 6.40	+ \$ 0.13	= \$ 6.53	Single	\$ 9.97	+ \$ 0.20	= \$ 10.17
2-Person	\$ 12.82	+ \$ 0.26	= \$ 13.08	2-Person	\$ 19.96	+ \$ 0.40	= \$ 20.36
Family	\$ 20.62	+ \$ 0.41	= \$ 21.03	Family	\$ 32.12	+ \$ 0.64	= \$ 32.76

Updated: July 1, 2026