

State of Michigan–Judges Retirement System
CY 2026 MONTHLY GROUP INSURANCE RATES
For Appellate Judges and Elected/Appointed Officials
EFFECTIVE JAN. 1, 2026

Rates in the first table apply to retirees in the Defined Benefit (DB) Retirement Plan and to those who converted from the DB Plan to the Defined Contribution (DC) Plan.

Rates in the second table apply to DC participants who have never participated in the DB plan.
Dental and Vision rates apply to both DB and DC.

Retirees' State Health Plan - Blue Cross Blue Shield PPO			
<i>Without Medicare</i>	Retiree Share	State Share	Monthly Total
Self	\$ 185.12	\$ 740.46	\$ 925.58
Self and Spouse	\$ 370.22	\$ 1,480.90	\$ 1,851.12
Self and Child(ren)	\$ 233.18	\$ 932.70	\$ 1,165.88
Self, Spouse & Child(ren)	\$ 428.58	\$ 1,714.34	\$ 2,142.92
<i>With Medicare (Parts A & B)</i>			
Self	\$ 0.00	\$ 485.31	\$ 485.31
Self and Spouse	\$ 0.00	\$ 970.62	\$ 970.62
Self and Child(ren)	\$ 0.00	\$ 725.62	\$ 725.62
Self, Spouse & Child(ren)	\$ 0.00	\$ 1,262.43	\$ 1,262.43
<i>One With Medicare and One Without Medicare</i>			
Self or Spouse with Medicare	\$ 0.00	\$ 1,410.87	\$ 1,410.87
Self or Spouse with Medicare & Child(ren)	\$ 0.00	\$ 1,702.67	\$ 1,702.67

Rates for DC Participants Who Never Participated in the DB Plan — 4 Years of Service			
<i>Without Medicare — 50% of the maximum 80% subsidy</i>	Retiree Share	State Share	Monthly Total
Self	\$ 555.35	\$ 370.23	\$ 925.58
Self and Spouse	\$ 1,110.67	\$ 740.45	\$ 1,851.12
Self and Child(ren)	\$ 699.53	\$ 466.35	\$ 1,165.88
Self, Spouse & Child(ren)	\$ 1,285.75	\$ 857.17	\$ 2,142.92
<i>With Medicare (Parts A & B) — 50% of the maximum 100% subsidy</i>			
Self	\$ 242.65	\$ 242.66	\$ 485.31
Self and Spouse	\$ 485.31	\$ 485.31	\$ 970.62
Self and Child(ren)	\$ 362.81	\$ 362.81	\$ 725.62
Self, Spouse & Child(ren)	\$ 631.21	\$ 631.22	\$ 1,262.43
<i>One With Medicare and One Without Medicare</i>			
Self or Spouse with Medicare	\$ 705.43	\$ 705.44	\$ 1,410.87
Self or Spouse with Medicare & Child(ren)	\$ 851.33	\$ 851.34	\$ 1,702.67

Rates for DC Participants Who Never Participated in the DB Plan — 5 Years of Service			
<i>Without Medicare — 75% of the maximum 80% subsidy</i>	Retiree Share	State Share	Monthly Total
Self	\$ 370.23	\$ 555.35	\$ 925.58
Self and Spouse	\$ 740.45	\$ 1,110.67	\$ 1,851.12
Self and Child(ren)	\$ 466.35	\$ 699.53	\$ 1,165.88
Self, Spouse & Child(ren)	\$ 857.17	\$ 1,285.75	\$ 2,142.92
<i>With Medicare (Parts A & B) — 75% of the maximum 100% subsidy</i>			
Self	\$ 121.33	\$ 363.98	\$ 485.31
Self and Spouse	\$ 242.65	\$ 727.97	\$ 970.62
Self and Child(ren)	\$ 181.40	\$ 544.22	\$ 725.62
Self, Spouse & Child(ren)	\$ 315.61	\$ 946.82	\$ 1,262.43
<i>One With Medicare and One Without Medicare</i>			
Self or Spouse with Medicare	\$ 352.72	\$ 1,058.15	\$ 1,410.87
Self or Spouse with Medicare & Child(ren)	\$ 425.67	\$ 1,277.00	\$ 1,702.67

Rates for DC Participants Who Never Participated in the DB Plan — 6+ Years of Service			
<i>Without Medicare — 90% of the maximum 80% subsidy</i>	Retiree Share	State Share	Monthly Total
Self	\$ 259.16	\$ 666.42	\$ 925.58
Self and Spouse	\$ 518.31	\$ 1,332.81	\$ 1,851.12
Self and Child(ren)	\$ 326.45	\$ 839.43	\$ 1,165.88
Self, Spouse & Child(ren)	\$ 600.02	\$ 1,542.90	\$ 2,142.92
<i>With Medicare (Parts A & B) — 90% of the maximum 100% subsidy</i>			
Self	\$ 48.53	\$ 436.78	\$ 485.31
Self and Spouse	\$ 97.06	\$ 873.56	\$ 970.62
Self and Child(ren)	\$ 72.56	\$ 653.06	\$ 725.62
Self, Spouse & Child(ren)	\$ 126.24	\$ 1,136.19	\$ 1,262.43
<i>One With Medicare and One Without Medicare</i>			
Self or Spouse with Medicare	\$ 141.09	\$ 1,269.78	\$ 1,410.87
Self or Spouse with Medicare & Child(ren)	\$ 170.27	\$ 1,532.40	\$ 1,702.67

Retirees' State Dental and Vision Plan Rates		
	Dental Total Premium	Vision Total Premium
Self	\$ 58.27	\$ 5.58
Self and Spouse	\$ 106.16	\$ 9.07
Self and Child(ren)	\$ 129.68	\$ 12.69
Self, Spouse & Child(ren)	\$ 177.60	\$ 16.18