



2026 Monthly Insurance Rates – For Public School Retirees

These rates apply to **public school retirees who first worked for a Michigan public school before July 1, 2008**. They also apply to previous retirees who were not yet eligible for Medicare coverage as of January 1, 2013. Below are the *monthly* rates, effective January 1, 2026, for the retiree healthcare, dental, and vision plans. There are no separate prescription drug premiums for these plans.

To make changes in your coverage, log in to miAccount at **Michigan.gov/ORSmiAccount**, and update your insurance information or use the *Insurance Enrollment/Change Request (R0452C)* form. Plan changes cannot be made retroactively; therefore, we do not issue premium refunds.

Looking for information on insurance carriers, plan coverage, and deductibles? Start with *the Insurance Options Summary (R0379C)* form which gives information about Blue Cross Blue Shield of Michigan, Optum Rx, and participating HMOs. For more detailed plan information, contact the insurance carrier.

Health Plan <i>Total monthly premium equals What ORS Pays + What You Pay.</i>	What ORS Pays* (retirement subsidy)	What You Pay* (deducted from pension)
Without Medicare		
Self	\$733.82	\$183.46
Self and spouse	\$1,353.73	\$338.44
Self and child(ren)	\$1,005.62	\$251.41
Self, spouse, and child(ren)	\$1,625.53	\$406.39
With Medicare (parts A and B)		
Self	\$62.66	\$15.66
Self and spouse	\$129.50	\$32.37
Self and child(ren)	\$136.97	\$34.24
Self, spouse, and child(ren)	\$203.81	\$50.95
One with Medicare and one without Medicare		
Self without Medicare and spouse with Medicare	\$800.66	\$200.17
Self with Medicare and spouse without Medicare	\$682.57	\$170.64
Self without Medicare and spouse and child(ren) with Medicare	\$874.97	\$218.75
Self with Medicare and spouse and child(ren) without Medicare	\$954.37	\$238.59
Self and spouse with Medicare and child(ren) without Medicare	\$401.30	\$100.32
Self with Medicare and child(ren) without Medicare	\$334.46	\$83.61
Self and child(ren) without Medicare and spouse with Medicare	\$1,072.46	\$268.12
Self and child(ren) with Medicare and spouse without Medicare	\$756.88	\$189.22

Dental Plan <i>Total monthly premium equals What ORS Pays + What You Pay.</i>	What ORS Pays* (retirement subsidy)	What You Pay* (deducted from pension)
Self	\$24.30	\$6.08
Self and spouse	\$48.60	\$12.16
Self and child(ren)	\$48.60	\$12.16
Self, spouse, and child(ren)	\$72.90	\$18.24

Vision Plan <i>Total monthly premium equals What ORS Pays + What You Pay.</i>	What ORS Pays* (retirement subsidy)	What You Pay* (deducted from pension)
Self	\$2.41	\$0.60
Self and spouse	\$4.82	\$1.20
Self and child(ren)	\$4.82	\$1.20
Self, spouse, and child(ren)	\$7.23	\$1.80

***If fully subsidized.**

For more information on premium subsidies, visit the insurance section of our website at Michigan.gov/ORSSchools.

See Page 2 if you're a deferred member. →

Deferred Members Only – Subsidy Eligibility

Deferred member: You're a deferred member if you've vested with 10 or more years of service (YOS), left public school employment before you met the age requirement for retirement, and did not take a refund of your pension contributions.

If you have less than 21 YOS:

You're eligible for health, dental, and vision insurance at retirement, but must pay the full **total monthly premium** for each type of insurance.

If you have at least 21 YOS:

You're eligible for a partial premium subsidy and will get 10% of the maximum **retirement subsidy** allowed by law, which is currently 80%. For each additional YOS, you'll get an additional 10% of the maximum subsidy. For example: 21 YOS = 10% of maximum subsidy, 22 YOS = 20% of maximum subsidy, and 25 YOS = 50% of maximum subsidy.

Example: A public school employee who left public school employment at age 52 with 23 YOS is eligible to receive a deferred pension at age 60. They're eligible for 30% of the maximum retirement subsidy of 80%.

Health — Total monthly premium for self, spouse, and child(ren) without Medicare is \$2,031.92.

Retirement subsidy percentage is 24% (30% x 80%).

Retirement subsidy (what ORS pays) is \$487.66 (\$2,031.92 x .24).

What you pay is \$1,544.26 (\$2,031.92 - \$487.66).

Dental/vision — Total monthly premium for self, spouse, and child(ren) is \$100.17.

Retirement subsidy percentage is 24% (30% x 80%).

Retirement subsidy (what ORS pays) is \$24.04 (\$100.17 x .24).

What you pay is \$76.13 (\$100.17 - \$24.04).

If you have 30 or more YOS:

You're eligible for 100% of the maximum retirement subsidy allowed by law.

Health Plan	Total Monthly Premium
Without Medicare	
Self	\$917.28
Self and spouse	\$1,692.17
Self and child(ren)	\$1,257.03
Self, spouse, and child(ren)	\$2,031.92
With Medicare (parts A and B)	
Self	\$78.32
Self and spouse	\$161.87
Self and child(ren)	\$171.21
Self, spouse, and child(ren)	\$254.76
One with Medicare and one without Medicare	
Self without Medicare and spouse with Medicare	\$1,000.83
Self with Medicare and spouse without Medicare	\$853.21
Self without Medicare and spouse and child(ren) with Medicare	\$1,093.72
Self with Medicare and spouse and child(ren) without Medicare	\$1,192.96
Self and spouse with Medicare and child(ren) without Medicare	\$501.62
Self with Medicare and child(ren) without Medicare	\$418.07
Self and child(ren) without Medicare and spouse with Medicare	\$1,340.58
Self and child(ren) with Medicare and spouse without Medicare	\$946.10

Dental Plan	Total Monthly Premium
Self	\$30.38
Self and spouse	\$60.76
Self and child(ren)	\$60.76
Self, spouse, and child(ren)	\$91.14

Vision Plan	Total Monthly Premium
Self	\$3.01
Self and spouse	\$6.02
Self and child(ren)	\$6.02
Self, spouse, and child(ren)	\$9.03

For more information on premium subsidies, visit the insurance section of our website at Michigan.gov/ORSSchools.