

Central Michigan University 2024-25 Monthly COBRA Rates

BLUE CROSS BLUE SHIELD HEALTH PLANS (Effective 7/1/2024 - 6/30/2025)
(Staff, Fixed Term Faculty, Medical Faculty & Post-doc Research Fellows)

BCBS PPO2 / CVS Caremark

	Rate	Admin Fee	Total
Single	\$ 764.59	+ \$ 15.29	= \$ 779.88
2-Person	\$ 1,582.71	+ \$ 31.65	= \$ 1,614.36
Family	\$ 1,934.42	+ \$ 38.69	= \$ 1,973.11

BCBS Advantage HDHP / CVS Caremark

	Rate	Admin Fee	Total
Single	\$ 655.81	+ \$ 13.12	= \$ 668.93
2-Person	\$ 1,354.40	+ \$ 27.09	= \$ 1,381.49
Family	\$ 1,654.72	+ \$ 33.09	= \$ 1,687.81

BCBS Advantage PLUS HDHP / CVS Caremark

	Rate	Admin Fee	Total
Single	\$ 578.84	+ \$ 11.58	= \$ 590.42
2-Person	\$ 1,210.79	+ \$ 24.22	= \$ 1,235.01
Family	\$ 1,488.73	+ \$ 29.77	= \$ 1,518.50

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 7/1/2024 - 6/30/2025)
(All Benefit-eligible Employees)

Core

	Rate	Admin Fee	Total
Single	\$ 36.26	+ \$ 0.73	= \$ 36.99
2-Person	\$ 74.70	+ \$ 1.49	= \$ 76.19
Family	\$ 93.20	+ \$ 1.86	= \$ 95.06

Buy-Up

	Rate	Admin Fee	Total
Single	\$ 62.37	+ \$ 1.25	= \$ 63.62
2-Person	\$ 128.49	+ \$ 2.57	= \$ 131.06
Family	\$ 162.17	+ \$ 3.24	= \$ 165.41

VISION PLANS (Effective 7/1/2024 - 6/30/2025)
(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