

POST-RETIREMENT APPOINTMENTS AND YOUR BENEFITS

ELIGIBILITY FOR BENEFITS	TEMPORARY EMPLOYEE	REGULAR APPOINTMENT 49% OR LESS ¹ Includes LEO II, III, IV Excludes LEO I and Adjunct	LEO I & ADJUNCT APPOINTMENT 49% OR LESS ¹	REGULAR APPOINTMENT 50% OR MORE ¹ Includes LEO I, II, III, IV and Adjunct	EMERITUS WITH FUNDING
Employee health plan coverage	N/A	N/A	N/A	Eligible ²	N/A
ESR health plan coverage	You may be eligible ³	You may be eligible ³	You may be eligible ³	N/A	N/A
Is Medicare or U-M coverage primary?	If ESR eligible, U-M is primary ⁴	If ESR eligible, U-M is primary ⁴	If ESR eligible, U-M is primary ⁴	U-M employee health plan is primary ⁴	Medicare is primary
Long-Term Disability (Expanded and Basic plans)	N/A	For eligibility, visit: hr.umich.edu/ltd	For eligibility, visit: hr.umich.edu/ltd	For eligibility, visit: hr.umich.edu/ltd	N/A
Life Insurance, Dental, Vision, Legal, Flexible Spending Accounts	N/A	N/A	N/A	Eligible ⁵	N/A
403(b) SRA	Eligible	Eligible	Eligible	Eligible	Eligible
457(b)	N/A	Eligible	Eligible	Eligible	Eligible
Basic Retirement Plan	N/A	Eligible ⁶	N/A	Eligible ⁶	N/A
Cash Withdrawals					
Basic Retirement Plan	At 59½ or older	N/A	At 59½ or older	N/A	At 59½ or older
403(b) SRA & 457(b) ⁷	At 59½ or older	At 59½ or older	At 59½ or older	At 59½ or older	At 59½ or older

- Appointment must be 4 continuous months or longer (appointment duration to be eligible for Long-Term Disability will vary by job title).
- If you already have retiree health plan coverage, **you must re-enroll within 30 days of rehire or coverage will cease**, and you will not have coverage while rehired. Retiree health plan coverage will resume when your post-retirement appointment ends, and you return to retiree status.
- You are not eligible for employee health plan coverage. However, you may be eligible for coverage through ESR, and you may have to pay ESR health plan rates instead of retiree health plan rates. ESR rates may cost more or less than retiree health plan rates.
- Employee health plan coverage is primary over Medicare as a faculty or staff member at 50% or greater effort or through ESR. You may want to evaluate when to enroll in Medicare, postpone enrollment, or possibly suspend it. If you are not eligible for health plan coverage through ESR or as a rehired faculty or staff member at 50% or greater effort, retiree coverage continues, and Medicare is primary over your retiree health plan coverage.
- If you have Dental, Vision, and Legal coverage as a retiree, you do not need to re-enroll upon rehire; coverage automatically continues. You must enroll in Flexible Spending Accounts and Optional and Dependent Life Insurance within 30 days of rehire to have coverage while you are rehired. University Life (\$30,000 university-paid coverage) resumes upon rehire if you have retiree life insurance.
- Eligibility is a 1% appointment lasting four months (LEO I, LEO Intermittent, and Adjunct need at least a 50% appointment). You must enroll to contribute 5% and receive the U-M 10% but you do not need to fulfill the one-year waiting period as a rehired retiree if you are eligible to enroll.
- Loans are available from the 403(b) SRA and 457(b); qualifying hardship and disability withdrawals are also available from the 403(b) SRA.

Call the Shared Services Center (SSC) for an analysis of your situation at (734) 615-2000 locally, or (866) 647-7657 toll-free, Monday through Friday from 8 a.m. to 5 p.m. Not every scenario is covered in this table, such as holding two or more appointments concurrently, or changes in appointment that make you lose eligibility for employee health plan coverage but make you eligible for ESR coverage.