

## House Officers Benefits Enrollment Guide

As a House Officer new to the University of Michigan or newly eligible for U-M benefits, this document is designed to help you find the information you need to make your benefits choices and to guide you through the online enrollment process. Please be aware that enrollment for most benefits is not automatic and you will need to enroll in benefits within **30 days** or as specified by your collective bargaining agreement if you are in a union.

### Resources

<p><b>U-M Shared Services Center Contact Center</b> – Call for help with benefits or enrollment Monday – Friday, 8:00 a.m. – 5:00 p.m. Eastern Time. SSC is unavailable daily 1 – 2 p.m.  <b>Call: 5-2000</b> from the U-M Ann Arbor campus  <b>734-615-2000</b> (locally) or <b>866-647-7657</b> (toll free)</p>	<p><b>SSC Benefits Transactions</b> –          Fax number for submitting benefits forms  <b>Fax: 734-763-0363</b></p>
<p><b>Websites</b>  <b>To review benefits information</b>, including details on U-M benefits plans, options, eligibility, and links to plan books and forms:</p>	<p><b>University Human Resources Website</b>  <a href="http://hr.umich.edu/benefits-wellness">hr.umich.edu/benefits-wellness</a></p>
<p><b>To view your rates, enroll in benefits</b>, update your home mailing address and phone numbers, sign up for U-M emergency alerts, view your paycheck, and access other password-protected personal university information:</p>	<p><b>Wolverine Access</b>  <a href="http://wolverineaccess.umich.edu">wolverineaccess.umich.edu</a></p>

### Key Points:

- 1) You must enroll for most benefits (particularly those health-related) within 30 days of your date of hire, the date you became newly eligible, the date you received notification of eligibility, or whichever is later** or as specified by your collective bargaining agreement if you are a union member. See the Benefits Enrollment Deadlines and Defaults document at [hr.umich.edu/sites/default/files/benefits-enrollment-deadlines.pdf](http://hr.umich.edu/sites/default/files/benefits-enrollment-deadlines.pdf).

**Enrollment for most benefits is NOT automatic**

- 2) Visit the University Human Resources website at [hr.umich.edu/benefits-wellness](http://hr.umich.edu/benefits-wellness) for details on eligibility for you and your dependents and information on the available benefits plans, options, and rates.**
- 3) Please set aside time to review your Benefits Enrollment and Eligibility at [hr.umich.edu/benefits-eligibility](http://hr.umich.edu/benefits-eligibility).**
- 4) Once enrolled online, your health benefits are retroactive to the date of hire or date of eligibility and remain in effect until December 31** (as long as you remain eligible). Compare options carefully; the next opportunity to choose differently will be during the next Open Enrollment event unless you experience a qualified family status change. See [hr.umich.edu/changing-your-benefits](http://hr.umich.edu/changing-your-benefits) for details.

## Quick Guide to U-M Benefits Plans

Following is a list of the benefits plans U-M currently offers to benefits-eligible House Officers and the enrollment steps for each plan. Your eligibility for benefits is based on your job/career family or benefit group, your appointment percentage, and the duration of your appointment. To see the plans for which you and your dependents are eligible and your monthly rates, see the University Human Resources website at [hr.umich.edu/benefits-wellness](http://hr.umich.edu/benefits-wellness). **Enrollment for most benefits is NOT automatic.** Benefits are subject to change.

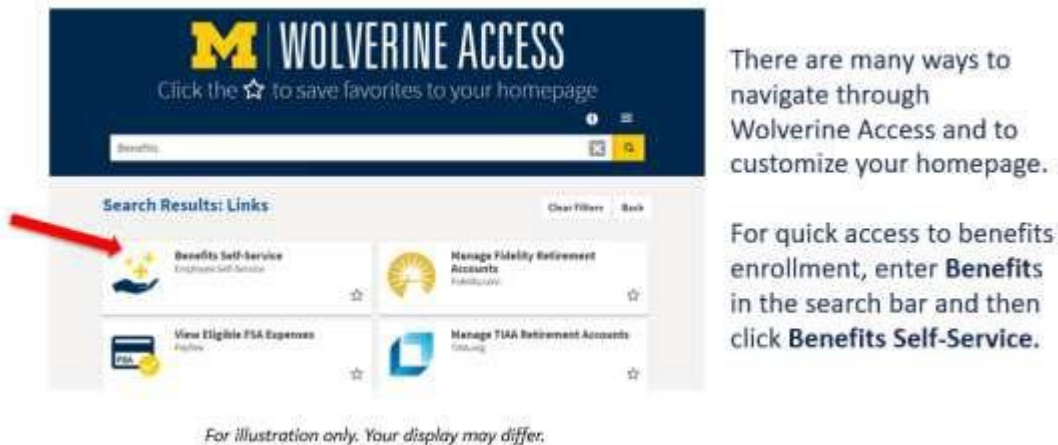
Benefit Plan	Fast Facts	Steps for Enrollment
<b>Health Plan</b> Includes <b>Prescription Drug Plan</b>	Choose Traditional, PPO, Managed Care or Consumer-Directed Health Plan with HSA. **	Enroll online through Wolverine Access/Self Service within 30 days of hire or benefits eligibility.*
<b>Dental</b> Delta Dental Plan	Three plan options available. Choose Option 1, Option 2, or Option 3.	Enroll online through Wolverine Access Benefits Self-Service to change option for self and/or enroll dependents within 30 days of hire or benefits eligibility.*
<b>Vision</b> Davis Vision by MetLife Plan	Exam, eyeglasses and/or contact lens coverage.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.*
<b>Legal</b> MetLife Legal Plan	General legal services for you and your family.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.*
<b>Flexible Spending Accounts (FSA)</b>	Set aside pretax dollars for Health Care and/or Dependent Care eligible expenses.	Mail/Fax the FSA enrollment form to SSC Benefits Transactions within 30 days of hire or benefits eligibility.*
<b>Retirement Savings Plans</b> • Supplemental Retirement Account (SRA)	You may enroll with TIAA-CREF and/or Fidelity Investments.  Individuals hired or newly eligible on or after January 1, 2010 must complete a 12-month waiting period to become eligible to receive U-M contributions to the Basic Retirement Plan.	Enroll any time online through Wolverine Access Benefits Self-Service.
<b>University Group Term Life Insurance</b>	Automatic on date of hire; no cost for self (\$30,000 term life policy).	Designate your beneficiaries with MetLife at: <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> .
<b>Optional Group Term Life Insurance **</b>	Amounts available: \$5,000, \$50,000, or 1 to 8 times salary.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* No proof of insurability is required as a new hire only.
<b>Dependent Spouse or Other Qualified Adult Term Life Insurance</b>	Employee is beneficiary, possible to apply for a \$10,000, \$25,000, \$50,000, or \$100,000 policy.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* Mail/Fax proof of insurability forms to MetLife. Requires short or long health statement.
<b>Dependent Child Term Life Insurance</b>	Employee is beneficiary; choose a \$2,000 or \$5,000 policy.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* No proof of insurability is required at any time.
<b>Business Travel Accident Insurance</b>	Automatic for self on date of hire.	No application required. Enrollment is automatic.

\* You must enroll for most benefits (particularly those health-related) within 30 days of your date of hire, the date you became newly eligible, the date you received notification of eligibility, or whichever is later or as specified by your collective bargaining agreement if you are a union member.

\*\* You are only eligible if you are receiving a salary through the University of Michigan.

## STEP-BY-STEP Online Enrollment Instructions

- To identify the benefits plans and options that best meet your needs and those of your eligible dependents, review options online at [hr.umich.edu/benefits-wellness](http://hr.umich.edu/benefits-wellness).
  - To enroll in benefits plans, go to Wolverine Access at [wolverineaccess.umich.edu](http://wolverineaccess.umich.edu), or click the **Wolverine Access** link located under “quick links” on the U-M gateway, [umich.edu](http://umich.edu).
- 1) Enter **Benefits** in the search bar, and then select **Benefits Self-Service**. Enter your unickname Login ID and UMICH password. (If you don't have a unickname or UMICH password, contact your supervisor.)
  - 2) Click **Log In**, which displays the **Benefits Self Service** page.



- 3) Click the **UM New Benefits Eligibility** tile.
- 4) Follow the online instructions to make your benefits selections. Choose each benefit for you and your eligible dependent(s). For assistance, click on “help.” or call the **SSC Contact Center** at 5-2000 from the U-M Ann Arbor campus, 734-615-2000 locally or toll-free 866-647-7657 (8:00 a.m. - 5:00 p.m. Eastern Time). SSC is unavailable daily from 1 to 2 p.m.
- 5) After making an online election, you can view or print your submitted confirmation statement immediately after your elections are submitted. If you are unable to enroll online, call the SSC Contact Center immediately.

### NOTES

- **DEADLINES:** To obtain coverage for you and your eligible dependents, you must enroll for most benefits within **30 days** of your date of hire, the date you became newly eligible, the date you received notification of eligibility, or whichever is later or as specified by your collective bargaining agreement if you are a union member.
- **LIMITATIONS:** Once you have submitted your benefits elections, or after your enrollment deadline has passed, you will not be able to change health, dental, legal or vision plans, or your FSA, until the next Open Enrollment period, unless you experience a qualified family status change that impacts eligibility for benefits. Open Enrollment is usually in October and new benefits elections go into effect January 1.
- **DUAL U-M FAMILIES:** If two members of a household work at U-M and/or have U-M benefits as a retiree, special conditions may apply. You cannot cover under your U-M benefit plans: (1) Anyone who works for U-M and has his or her own coverage as an employee of U-M; (2) Any eligible dependents who are already covered by another employee of U-M, unless you are court-ordered to provide such coverage; (3) Anyone who is not your legal spouse or eligible dependent; (4) Yourself if you are covered by another U-M employee as a dependent on their benefit plan.
- **WAIVE BENEFITS:** You may elect to waive your U-M benefits. When you waive health coverage you also waive prescription drug coverage. Before you waive your U-M coverage, be sure to read and understand the conditions that may allow you to enroll in a U-M health plan if you should lose your coverage through another employer or group health plan.
- **EFFECTIVE DATE:** All health benefits are retroactive to your date of hire or date of eligibility. Flexible Spending Account enrollments begin the first of the month after the appropriate forms are received by SSC Benefits Transactions. Retirement Savings Plan enrollments generally become effective with the next available paycheck after your enrollment is completed.