



OPEN ENROLLMENT

To make your benefit choices for 2024

LEAVE OF ABSENCE & REDUCTION IN FORCE

2024 Rates Enclosed

OCTOBER 16-27

2023

Benefits Information by Phone

SSC Contact Center: 734-615-2000 or 866-647-7657
(toll free for off-campus long-distance calling within the United States) or 5-2000 from the Ann Arbor campus
8:00 a.m.–5:00 p.m., Monday–Friday.

Benefits Information on the Web

hr.umich.edu/benefits-wellness

711 for Telecommunications Relay Service

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). Dial 711 and ask the operator to connect you to the SSC Contact Center at 734-615-2000 or toll free at 866-647-7657.

Limitations

The university in its sole discretion may modify, amend, or terminate the benefits provided in this booklet with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the university has elected to provide these benefits for the upcoming year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend, or terminate them.

Open Enrollment Schedule

Open Enrollment:

October 16-27, 2023

All benefits elections due:

October 27, 2023

Initial billing statements mailed:

Late December

Changes are effective:

January 1, 2024

open enrollment

FOR YOUR 2024 BENEFITS

Open Enrollment is your annual opportunity to review and update your benefits. Make your elections October 16-27, 2023.

If you elected and paid to continue medical, dental, or vision benefits while on LOA/RIF status, your Open Enrollment benefit elections are effective January 1, 2024.

If you did not elect to continue and pay for any benefits while on leave, you are eligible to make benefits elections for 2024 during Open Enrollment and your elections will be effective when you return from LOA/RIF status. If you do not make your 2024 elections during Open Enrollment, you may make your 2024 elections within 30 days of your return from LOA/RIF status.

What's New

New Medicare Advantage Plans

For Medicare enrolled retirees and survivors, new comprehensive Medicare Advantage Plans will replace Medicare supplemental plans January 1, 2024. Services will be provided by Physicians Health Plan (PHP), Blue Care Network (BCN) and Blue Cross Blue Shield of Michigan (BCBSM).

New Consumer-Directed Health Plan

The university is offering a new, Consumer-Directed Health Plan (CDHP) with a Health Savings Account (HSA). This may appeal to those who prefer paying higher out-of-pocket costs in exchange for lower monthly premiums. When you enroll in a CDHP, you're also enrolled automatically into an HSA.

Before choosing the CDHP, consider the following:

- By selecting the plan you take on more financial risk — a higher deductible and out-of-pocket limit. Should you need significant medical care, you'll likely pay more out of pocket than you would with other health plans offered by U-M.
- If you are generally healthy and don't need to visit your health care provider often, choosing the CDHP can save you money.
- HSA's cannot be combined with any other health plan which covers the cost of medical expenses, including a Health Care Flexible Spending Account (FSA)

Michigan Care Expansion

Jackson County and Stockbridge will now be included in the Michigan Care service area. The expanded zip codes include 49237, 49241, 49246, 49259, 49269, 49272, 49277, 49283, 49284 and 49285.

Vision Plan Name Change

The Vision Plan will now be referred to as Davis Vision by MetLife. The change will not impact your scope of benefits, vision provider network or premiums.

Legal Plan Enhancements

A number of new legal services will be added to the U-M Legal Services Plan, administered by MetLife Legal Plans.

Dental Plan Enhancements

The dental plan, administered by Delta Dental of Michigan, offers a new esthetic restoration policy for 2024. Porcelain (white) crowns and bridges on back teeth will be covered at a higher amount. In addition, there are a number of enhanced dental benefits for members with an intellectual or developmental disability.

Health Care Flexible Spending Account

For 2024, you can contribute a minimum of \$120 up to a maximum of \$3,050 per calendar year to your Health Care FSA.

Prescription Drug Plan Tier 3 Copay Increase

The Tier 3 copay in the Prescription Drug Plan will increase from \$45 in 2023 to \$75 in 2024.

LOA/RIF Benefits Options

Medical, Dental, Vision, and Legal Coverage

In order to be eligible for medical, dental, vision, and legal coverage while on LOA/RIF status, you must have been eligible to participate in one of these benefits before you went on LOA/RIF status. If so, you can change coverage and add eligible dependents to any of these benefits during Open Enrollment.

Health Care FSAs

If you were participating in a Health Care Flexible Spending Account (FSA) at the time you went on LOA/RIF status, and maintained your FSA account through the end of 2023, you can continue to participate for the 2024 plan year. However, FSA participation does not carry forward from one year to the next; you must re-enroll each year and designate the amount of money you wish to contribute. Eligible medical expenses incurred during the 2023 grace period, up to March 15, 2024, that are reimbursed from your 2023 FSA cannot be re-submitted for reimbursement from your 2024 FSA if you make an election for the 2024 plan year.

To re-enroll, fill out a 2024 Flexible Spending Account Deduction Authorization Form, which may be obtained at hr.umich.edu/open-enrollment or by calling the SSC Contact Center. The FSA form is due by November 29, 2023.

ID Cards

If your health plan changes for 2024, new ID cards will be mailed to you directly from your health plan company. You will not receive new ID cards if you make no changes to your enrollment. Members enrolled in a BCBSM plan will be issued new cards this year with an updated customer service number.

If you change plans but do not receive new cards by **January 2024**, call the health plan company to request a card and inquire about how to obtain services before your new card arrives. Phone numbers can be found at hr.umich.edu/benefits-wellness or by calling the SSC Contact Center.

Changes Faculty and Staff on Leave or Reduction in Force Can Make to Their Benefits

Plan	Type of Change
Health Plans	<ul style="list-style-type: none"> • Change plans • Add or delete dependents • Cancel coverage • Enroll
Dental Plan Options 1, 2, or 3	<ul style="list-style-type: none"> • Choose a different dental option • Add or delete dependents • Cancel coverage • Enroll
Vision Plan	<ul style="list-style-type: none"> • Add or delete dependents • Cancel coverage • Enroll
Legal Plan	<ul style="list-style-type: none"> • Add or delete dependents • Cancel coverage • Enroll
Health Care Flexible Spending Account	Re-enroll if enrolled prior to leave or layoff and maintained participation through 12/31/23

Please note: If you pay to continue medical, dental, vision, or legal benefits while on leave, your Open Enrollment benefit elections will be effective January 1, 2024. If you did not pay to continue any benefits while on LOA/RIF status, your Open Enrollment benefit elections will be effective when you return from leave, or January 1, 2024, whichever is later.

2024 LOA/RIF Health P

Plan

BCBSM Community Blue PPO

Comprehensive Major Medical

BCBSM Consumer Directed Health (CDHP)

GradCare

(for GSI, GSSA, GSRA's only)

Michigan Care

U-M Premier Care

Plan Options and Rates

Coverage Level	LOA/RIF Monthly Rates
You Only	\$ 956
You + Adult	\$ 1,912
You + Adult + Child(ren)	\$ 2,638
You + Child	\$ 1,682
You + Children	\$ 1,682
You Only	\$ 764
You + Adult	\$ 1,528
You + Adult + Child(ren)	\$ 2,109
You + Child	\$ 1,345
You + Children	\$ 1,345
You Only	\$ 751
You + Adult	\$ 1,502
You + Adult + Child(ren)	\$ 2,073
You + Child	\$ 1,322
You + Children	\$ 1,322
You Only	\$ 370
You + Adult	\$ 740
You + Adult + Child(ren)	\$ 1,021
You + Child	\$ 651
You + Children	\$ 651
You Only	\$ 812
You + Adult	\$ 1,624
You + Adult + Child(ren)	\$ 2,241
You + Child	\$ 1,429
You + Children	\$ 1,429
You Only	\$ 828
You + Adult	\$ 1,656
You + Adult + Child(ren)	\$ 2,285
You + Child	\$ 1,457
You + Children	\$ 1,457

Plan

Dental Plan Option 1

Dental Plan Option 2

Dental Plan Option 3

Davis Vision

Legal Services Plan

Coverage Level	LOA/RIF Monthly Rates
You Only	\$ 23.08
You + Adult	\$ 46.16
You + Adult + Child(ren)	\$ 73.64
You + Child	\$ 46.16
You + Children	\$ 73.64
You Only	\$ 38.52
You + Adult	\$ 77.04
You + Adult + Child(ren)	\$ 119.80
You + Child	\$ 77.04
You + Children	\$ 119.80
You Only	\$ 45.62
You + Adult	\$ 91.24
You + Adult + Child(ren)	\$ 141.88
You + Child	\$ 91.24
You + Children	\$ 141.88
You Only	\$ 7.71
You + Adult	\$ 12.04
You + Adult + Child(ren)	\$ 20.90
You + Child	\$ 12.04
You + Children	\$ 20.90
You Only	\$ 8.34
You + Adult	\$ 13.34
You + Adult + Child(ren)	\$ 13.34
You + Child	\$ 13.34
You + Children	\$ 13.34

how to review your options

If you are considering making changes to your benefit plan elections, refer to the information at hr.umich.edu/benefits-wellness to help decide which plan is best for you.

If you do not wish to change your benefits elections for 2024, no action is required. The coverage you have will continue for 2024 while you are on LOA/RIF status, as long as your premiums are paid according to IRS regulations. If you are enrolled in a Flexible Spending Account and wish to participate in 2024, you must re-enroll.

Availability of Summary Health Information

The health benefits available to you provide important protection for you and your family in the case of illness or injury.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC). This summarizes important information about any health coverage option in a standard format to help you compare across options.

The SBC is available on the University Human Resources website at hr.umich.edu. A paper copy is also available, free of charge, by calling the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free).

Things to Consider

Before you choose a new medical care plan, consider:

- The monthly costs of the various medical care plans (see the 2024 LOA/RIF Health Plan Options and Rates chart in this booklet).
- Any co-pays, deductibles, or out-of-pocket amounts for which you may be responsible (for details, see the Health Plan Coverage Comparison Chart at hr.umich.edu/health-plans or call the SSC Contact Center).
- If you're considering U-M Premier Care, please note that this is a Michigan-based health plan. All providers, facilities and services are rendered in Michigan.

- For managed care plans (Michigan Care and U-M Premier Care) and the Preferred Provider Organization (PPO) plan, consider:
 - » whether you reside in the plan's service area (there are no service area requirements for PPOs),
 - » if your medical care providers participate with the plan, and
 - » if the medical care providers of your choice intend to continue their plan contracts in 2024.

You will **not** be able to change plans midyear due to a medical care provider no longer participating in your selected health plan.

- New rate changes go into effect on January 1, 2024 and will affect your premium when you return. If you return to work after January 1, 2024, you may be able to select a different plan.

Changes in Family Status

You must submit a completed copy of the Benefits Enrollment/Change form to make changes to your coverage within 30 days of a change in family status, such as a marriage, birth, or adoption of a child. If any of these changes will affect you, you must act within 30 days of the qualifying event. If you fail to request the addition of a dependent to your coverage within 30 days of the status change, you must wait until you return to work or until the next Open Enrollment period, usually in October, to add the dependent to your benefits. In order to make such changes, complete and return a Benefits Enrollment/Change Form to SSC Benefits Transactions before the 30-day deadline. Forms are available on the University Human Resources website at hr.umich.edu or by calling the SSC Contact Center.

It is especially important to delete any dependent who becomes ineligible as the result of a divorce or loss of eligibility status as a dependent within that time frame to avoid overpaying premiums that would not be refunded. In addition, failure to notify the SSC Contact Center within 60 days of a dependent's loss of eligibility will result in forfeiture of that dependent's COBRA continuation rights.

Unmarried children by birth or adoption or marriage will be removed from coverage by the 1st of the month following their 26th birthday and will be offered benefits continuation at their own expense under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Unmarried principally supported children will be removed from coverage the first of the year following their 19th birthday. Do not remove eligible dependent children during Open Enrollment or they will not be eligible for benefit continuation through COBRA when they become ineligible due to age.

paying for your benefits

During most LOAs and during RIF, you pay the full cost of your medical, dental, vision, group legal, and optional or dependent life insurance coverage. Your cost for these plans may change for 2024 even if you do not change your plan choices because of annual increases in the costs of the plans. For specific rate information, see the 2024 LOA/RIF Health Plan Options and Rates chart on pages 4–7 of this booklet.

Your Billing Statement

In late December, the first billing statement will be mailed to you. Please do the following:

1. Carefully review your billing statement to make sure it correctly lists the choices you made during the Open Enrollment period. Check the benefit plan(s), option (if any), and coverage level (number of persons covered).
2. If your billing statement does not accurately reflect the changes you requested during Open Enrollment, use **black ink** to circle the incorrect information and print the correct information next to it.
3. Return the corrected billing statement by the deadline printed on the billing statement.

If you do not receive your first 2024 billing statement by **January 2024**, call the SSC Contact Center on the next business day.

Payment Procedure

1. You should receive a billing statement and a remittance envelope in the mail at the end of the month to pay for the following month's coverage. For example, your January billing statement should arrive at the end of December.
2. Your payment is due by the 1st of the month to pay for coverage for that month. In order for your payment to be reflected on your next billing statement, it must be received by the 20th of the month.
3. Make the check or money order payable to "University of Michigan."
4. Clip the coupon from the bottom of your billing statement and mail it with your check or money order in the envelope provided to:

University of Michigan—Payroll
Box 223081
Pittsburgh, PA 15251-2081

PLEASE NOTE: Billing statements are provided as a convenience to you. It is your responsibility to remit your benefits payments on a timely basis even if you have not received a billing statement. If full payment is not received by the 30th of the month, your coverage will be canceled and will not be reinstated until you return from leave.

Update Your Address Listing

In order to protect your family's rights, it is your responsibility to keep the university informed of any changes in your residence or in the residences of your covered family members by notifying the SSC Contact Center of a new address and/or telephone number. Please identify yourself as being on leave or reduction in force and give your UMID number.

Addressing the Opioid Epidemic

Opioid drugs can be highly addictive, and their use and abuse is a growing issue in the United States. In 2021, over 75% of overdose deaths involved an opioid. The opioid prescribing rate in Michigan is decreasing but continues to exceed the national average. In 2020, Michigan health care providers wrote 54 opioid prescriptions for every 100 persons, compared to the average US rate of 43 prescriptions for every 100 persons. *(From the Centers for Disease Control website.)*

The University of Michigan is addressing the opioid epidemic across multiple fields, from psychiatry, pharmacy, and public policy to basic science and law.

The Michigan Opioid Prescribing Engagement Network (Michigan OPEN) takes a preventive approach to the opioid epidemic in the state of Michigan by tailoring postoperative and acute care opioid prescribing. For information, visit michigan-open.org.

MHealthy has compiled university and community resources to help faculty and staff learn more about opioids. For information on how to talk with your doctor or dentist, alternatives to manage your pain, and where to get support if you or someone you know needs help, visit mhealthy.umich.edu/opioids.

Opioid Solutions serves as a central hub for U-M evidence-based community resources, research, and educational opportunities relating to the opioid epidemic. The network draws on nearly 100 U-M faculty whose research explores prevention, treatment, data and evaluation, recovery, and training. For more information about U-M's community resources and evidencebased solutions, visit opioids.umich.edu.

A Nonopioid Directive helps fight the opioid epidemic by allowing patients to notify their health care providers that they do not want opioids administered or prescribed. The Nonopioid Directive form can be downloaded at michigan.gov/opioids/find-help. Complete the form and give it to your health care provider as part of your medical record.

Prepared by

Benefits Office

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(toll free for off-campus long-distance calling)
FAX 734-763-0363
WEB hr.umich.edu/benefits-wellness

SSC Contact Center

Service Center Representatives are available by phone
Monday–Friday, 8 a.m.–5 p.m., at: 734-615-2000 or
866-647-7657 (toll free for off-campus long-distance calling).



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The Benefits Office is a unit of University Human Resources (UHR).

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For other University of Michigan information, call (734) 764-1817.

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