



ID Card / Photo Verification For University of Michigan Retirees

1. Retiring Faculty or Staff Member Information.

Name (Last, First, Middle Initial)	UMID
U.S. Social Security Number	Date of Retirement

2. Authorization.

The above named retiree is approved to obtain a University of Michigan Photo ID Mcard.	
<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> Retirement Counselor Signature	<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> Date Signed

Retirees, please take this memo to any of the locations listed below to obtain your new U-M retiree Mcard. Please bring your employee Mcard to exchange. If you need assistance, please call the SSC Contact Center at 734-615-2000 Monday through Friday from 8:00 a.m. to 4:30 p.m.

3. ID Issuing Stations. Retirees can obtain identification cards at any of these locations.

<p>Student Activities Bldg Room 100 515 East Jefferson Hours: 8:00 a.m. - 5:00 p.m. Phone: 734-936-2273</p>	<p>Central Campus Recreation Bldg Room 3269 401 Washtenaw Hours: 8:30 a.m. - 5:00 p.m. Phone: 734-763-3084</p>	<p>Michigan Medicine Key & ID Office Room C158 Med Inn Bldg 1500 E Medical Center Dr Hours: 7:00 a.m. - 3:55 p.m. Phone: 734-763-6376</p>
<p>Employment Services Wolverine Tower Ground Floor, Suite G250 3003 South State Street Hours: Monday 10:00 a.m. - 4:30 p.m. Tuesday - Friday 8:30 a.m. - 4:30 p.m. Phone: 734-615-2000</p>	<p>Pierpont Commons Room 2202 2101 Bonisteel Hours: 1:00 p.m. - 5:00 p.m. Phone: 734-763-6294</p>	

Beneficiary for Group Life Insurance

Please print all information in **black** ink. Please note that this form is only for changing your life insurance beneficiaries. See the Benefits Office website at benefits.umich.edu/events/beneficiary.html for information on changing your retirement savings plan beneficiaries.

1. Faculty or Staff Member Information

Name (Last, First, Middle Initial)		UMID
U.S. Social Security Number (if UMID unknown)	Date of Birth	Daytime Phone Number

Check the box next to the Life Insurance plan for which you wish to designate or change beneficiaries. If no box is checked, this beneficiary designation will apply to all life insurance plans in which you currently participate. You are automatically the beneficiary for Dependent Life plans.

- University Group Life Insurance
 Optional Group Life Insurance
 Retiree Group Life Insurance

2. Your Life Insurance Beneficiary Designation

Primary Beneficiary (one or more). Primary beneficiaries receive payment first. Percentage amounts must total 100%.

1. Legal Name _____	2. Legal Name _____
Address _____	Address _____
Date of Birth _____	Date of Birth _____
Relationship _____	Relationship _____
Percentage _____	Percentage _____

Contingent Beneficiary (one or more). A contingent beneficiary receives payment only if all primaries are deceased. Percentage amounts must total 100%.

1. Legal Name _____	2. Legal Name _____
Address _____	Address _____
Date of Birth _____	Date of Birth _____
Relationship _____	Relationship _____
Percentage _____	Percentage _____

3. Certification and Signature.

I have read the second page of this form and agree to the terms and conditions listed there. The information listed above is correct to the best of my knowledge.

Signature of Faculty or Staff Member

Date Signed

Beneficiary for Group Life Insurance

How to Complete the “Your Life Insurance Beneficiary Designation” Section

- To designate a beneficiary or beneficiaries, complete this form as follows.
- Under Primary Beneficiary, list person(s) whom you wish to be paid first. Under Contingent Beneficiary, list person(s) whom you wish to be paid only if no Primary beneficiary survives you.
- Percentage: If you list more than one beneficiary, and you wish the beneficiaries to receive specific percentages, enter the percentage in the space provided under the person’s name. List whole percentages only. Actual dollar amounts are not valid. Check your math to be sure the percentages listed equal 100%.
- If your beneficiary is not related to you, show the relationship as “Friend.”
- If you wish to name your estate, insert “Estate” on the Legal Name line in the first box under Primary Beneficiary.
- If you name a beneficiary who is a permanent resident of a foreign country, furnish that person’s full current address, to assist in locating the person.
- If you wish to name a trust, under Primary Beneficiary, write the complete name(s) of the trustee(s) and successor(s), and the date of the trust. Note: This document does not create a trust.
- If you wish to name more beneficiaries than there are spaces provided on this form, please attach a separate sheet. Include on that sheet your name, your UMID or U.S. Social Security Number (if UMID is unknown), and the name, address, relationship to you, and percentage (if you wish to indicate a specific percentage) for the additional named beneficiary or beneficiaries. Sign and date the separate sheet so that it will be valid.
- The beneficiary for the Travel Accident Insurance Plan will be the same as the beneficiary you designate for your Group Life Insurance Plan. If you wish to make a different designation you may do so by requesting a paper beneficiary form by calling the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free).
- Keep a copy of this form for your records.

Payment of Group Life Insurance Benefits

- If you name your estate, a trust, or one beneficiary (and that one beneficiary survives you), payment will be made in full as designated after your death.
- If you name more than one beneficiary, payment will be made in equal shares to the named beneficiaries who survive you (or in full to the survivor if only one beneficiary survives you), unless you enter a specific percentage for each person.
- If no named primary or contingent beneficiary survives you, payment will be made to the first of the following:
 - Your surviving spouse
 - Surviving children in equal shares
 - Surviving parents in equal shares
 - Surviving siblings in equal shares
 - Estate
- Consider discussing your beneficiary designations with your attorney when completing this form. The Benefits Office cannot provide legal advice.

Important Note

This form is only for changing your life insurance beneficiaries. There are separate beneficiary designation forms for the TIAA-CREF retirement savings plan and the Fidelity retirement savings plan. If you have money in both TIAA-CREF and Fidelity retirement accounts, you must complete a separate beneficiary form for each account. For more information and to download the beneficiary forms, see the Benefits Office website at benefits.umich.edu/events/beneficiary.html.

How to Return Your Signed and Complete Form:

Make a copy for your records and mail to:

MetLife National Benefit Center
 P.O. Box 14406
 Lexington, KY 40512-4406

Or fax to MetLife: 859-825-6719

Questions?

If you have any questions, view the Benefits Office website at benefits.umich.edu, call MetLife at 866-492-6983, or call the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free), Monday through Friday from 8 a.m. to 5 p.m.

Keep a copy for your records and mail your signed and completed form to:

MetLife National Benefit Center
 P.O. Box 14406
 Lexington, KY 40512-4406

Or fax your signed and completed form to MetLife:

859-825-6719



AGREEMENT FOR PREAUTHORIZED BENEFIT PREMIUM PAYMENTS BP
Payroll Office - The University of Michigan

To have all of your benefit premiums (i.e. medical, dental opt 2, dental opt 3, vision, legal, life) automatically withdrawn from your checking or savings account, complete the following information. If withdrawals will be made from your checking account, please **ATTACH A BLANK, VOIDED CHECK/DRAFT** to this form and return it to:

Payroll Office, G395 Wolverine Tower-Low Rise, 3003 South State Street, Ann Arbor, MI 48109-1279

You can also FAX this information to (734) 647-3983. If you have any questions about this form, please contact the Payroll Customer Service Area at (734) 615-2000, option 2, prompt 1 or toll free at (866) 647-7657.

Please note, it will be necessary to verify your account information. Therefore, **if you are submitting this form after the 10th of the month, you are responsible for the current and next month's premium, as well as, any previous balance.** See Section IV (2) for withdrawal schedule. For questions about your balance, please contact the SSC Benefits Transaction Team at (734) 615-2000, option 1, prompt 1 or toll free at (866) 647-7657.

SECTION I PERSONAL INFORMATION

Retiree/Surviving Spouse: _____
Last First Middle

University of Michigan ID # (UMID): _____ Daytime Phone: () _____

SECTION II

New Authorization Change Financial Institution/Change Account Cancel

I authorize The University of Michigan to take a deduction to bring my account current. For inquiries about your balance, please contact the SSC Benefits Transaction Team at (734) 615-2000, option 1, prompt 1 or toll free at (866) 647-7657.

SECTION III ACCOUNT DATA

Financial Institution Name: _____

Account Number: _____

Type of Account: Checking/Share Draft **YOU MUST ATTACH A BLANK, VOIDED CHECK/DRAFT.**
(Check One) **OR**

Savings Routing # for Savings Account _____
(Obtain From Your Financial Institution)

SECTION IV I authorize the withdrawal of my benefit premiums on a monthly basis from the account indicated in Section III. I further agree to the following conditions:

1. Any change to or cancellation of this agreement **must be received by the Payroll Office by the 10th of the month for it to take effect in that calendar month**, which will impact the premium for the following month.
2. The Payroll Office will withdraw the benefit premiums from the account indicated in Section III on the 20th of each month. If the 20th is not a banking business day, the withdrawal will be made on the banking business day that is immediately following the 20th of the month. **This withdrawal will pay the premium for the following month.**
3. This agreement is to remain in force until canceled by me via letter or a revised "Agreement For Preauthorized Benefit Premium Payments" form sent to the Payroll Office. I realize that I cannot cancel this agreement by contacting my financial institution. Upon cancellation of this agreement, I will begin to make benefit premium payments by check, if I wish to continue benefit coverage.
4. I release the University and its employees from any liability to pay charges for insufficient fund transactions that result from my account balance being less than the benefit premium withdrawal. If I do not have sufficient funds in my account, I realize that my coverage will be canceled.

Signature _____ Date _____

Parking Customer Service

523 South Division Street
Ann Arbor, MI 48104-2912
Phone: 734-764-8291
Fax: 734-763-4041

Office Hours

Monday, Thursday and Friday:
7:30AM – 4:30PM
Tuesday:
7:30AM – 12:30PM and 1:00PM – 4:30PM
Wednesday:
7:30AM-6:00PM

RETIREES

U-M retirees who retired from the Ann Arbor campus are eligible for the following retiree parking options. These parking options are not available to retirees from U-M Dearborn or U-M Flint. However, both U-M Dearborn and U-M Flint offer parking permits to their retirees. These parking permits may be used on the Ann Arbor campus, similar to their faculty/staff permits.

Retiree options are for the exclusive use of the Retiree only and may not be given or sold to others.

Proof of retirement status must be presented when applying for a Retiree option. Those in “phased retirement” or on “retirement furlough” are not eligible and must wait until full retirement status has been reached to qualify. Two parking options are available:

AFTER HOURS PERMIT (ALL RETIREES)

The After Hours permit authorizes parking in Blue, Yellow and Orange areas after 3:00 p.m. weekdays and throughout the weekend. This free option is honored for evening events such as concerts and theatre performances, but is not valid for athletic events parking. This permit is available in a hang tag version only.

If structure access is required at 3 pm, a device is required to open the gates. Upon request, the retiree’s MCard will be programmed to activate the gates. If the retiree no longer has a valid MCard, a system card will be issued.

UM (BLUE) PERMIT (RESTRICTED AVAILABILITY)

This option is available only to those who retired prior to July 1, 2000 and who presently have this permit. Exceptions to this policy may be approved by the director of Parking and Transportation Services at the request of a Dean, Director or Department Head, based on individual circumstances.

The UM (Blue) permit authorizes parking in Blue, Yellow and Orange areas at any time, excluding athletic events parking. Payment of an annual parking fee is required at the time of purchase. As employing departments do for active staff, Staff Benefits pays the University Contribution toward the cost of this permit for retirees. This permit is available as an AVI device only. A \$20 refundable security deposit will be required for the device.

Note: UM (Blue) permit holders who do not renew the permit will not be able to repurchase it at a future time and will become eligible for the After Hours permit only.

HANDICAP VERIFICATION PERMIT

The handicap verification permit, used in conjunction with the state issued handicap permit and appropriate UM permit, authorizes parking in handicapped parking spaces in University lots and structures. The permit is available in a static cling style only and is provided free of coverage.

PAYMENT OPTIONS

The following payment options are available.

- Cash
- Check (payable to the University of Michigan). A \$15 service charge will be assessed for returned checks.
- Credit Cards (Discover, VISA or MasterCard – UM PCards are not accepted)
- Payroll Deduction



Medicare Frequently Asked Questions

FAQs for Active Faculty and Staff

I'm an active employee who is eligible for Medicare. Should I enroll?

If you become Medicare-eligible while you are actively working at the University of Michigan, you do not need to enroll in Medicare A and B until you retire. You can enroll in Medicare Part A at no cost to you. If you enroll in Medicare Part A while you are actively working, Medicare Part A would pay secondary to your University of Michigan health plan.

If you are retiring within your Initial Enrollment Period (IEP), you need to enroll in Medicare Parts A and B preferably within the 3 months prior to turning 65 to avoid a delay in enrollment.

How will I know when I am eligible for Medicare?

About 3 months before you turn 65, you will receive a letter from the Benefits Office explaining your options and how your U-M health coverage will be affected.

You may receive a mailing that includes a Medicare card, about 3 months before turning 65. If you sign the card and place it in your wallet, you are enrolled in Medicare Parts A and B. If you return the card, you are denying Medicare.

I'm an active employee and my spouse/OQA who is a dependent on my health coverage is eligible for Medicare. Do they need to enroll in Medicare A and B?

Your spouse does not need to enroll in Medicare until you retire (or are on Long-Term Disability) from the university.

Your OQA will need to enroll in Medicare Parts A and B as soon as they are eligible for Medicare, regardless of your employment status. U-M health plans will pay secondary to Medicare.

What happens to my U-M health plan coverage when I become Medicare-eligible?

If you are an active employee, you do not need to enroll in Medicare; U-M health plan coverage will remain your primary insurer. If you decide to enroll in Medicare, it would pay secondary to your U-M coverage.

If you have ESRD-End Stage Renal Disease, there is a 30-month coordination of benefits period in which your U-M coverage would pay primary. Coverage would then change to Medicare Primary after the coordination of benefits period ends.

Who do I call for questions about Medicare eligibility or enrollment?

For questions on Medicare enrollment, call Social Security at 1-800-772-1213 or Medicare at 1-800-MEDICARE. For questions on how your U-M benefits will be affected, call the U-M Shared Services Center at 734-615-2000 or 866-647-7657 toll free.

I'm retiring soon and I'm already 65 (or my spouse/OQA is already 65). How and when should I enroll in Medicare?

If you are retiring within your Initial Enrollment Period (IEP) you need to enroll in Medicare Parts A and B preferably within the 3 months prior to turning 65 to avoid a delay in enrollment.

If you are not retiring within your Initial Enrollment Period (IEP), then you should enroll in Medicare Parts A and B the month before you retire to avoid a delay in enrollment.

Request a retirement packet from the U-M Shared Services Center by calling 734-615-2000 or 866-647-7657 toll free. A "Request for Employment Information" form will be completed for you and included in the packet. This form informs Medicare that you are retired from U-M and they are the primary payer the first of the month following retirement. Take the form with you to the Social Security office when you apply.

FAQs for Retirees

I am a U-M retiree. When should I enroll in Medicare?

If you are age 65 or older when you retire, you must enroll in Medicare during your Special Enrollment Period (SEP), which is within 8 months following retirement, to avoid a penalty. However, you need to enroll the month you are retiring (or the month before if you are retiring on the first of the month) to avoid claim problems. If you are age 65 when you retire, the Benefits Office will change your health coverage to Medicare primary to your U-M health coverage effective the first of the month following retirement.

If you turn 65 after you retire, you must enroll during your Initial Enrollment Period (IEP), which is 3 months prior to turning 65 through the 3rd month following turning 65. To avoid a delay in enrollment it is preferable that you enroll within the 3 months prior to turning 65.

If you become eligible due to a disability under age 65, you must enroll when you are first eligible and notify the Benefits Office.

I am a retiree and my spouse/OQA or dependent child who I'm covering on my U-M health coverage is eligible for Medicare. Do they need to enroll in Medicare Parts A and B?

Yes, as soon as they are eligible, for any reason.

I have a spouse/OQA or dependent child who is eligible for Medicare Parts A and B. What happens to their coverage?

They need to enroll in Medicare Parts A and B if they are eligible. The Benefits Office will change their coverage to Medicare primary to your U-M coverage. You will need to provide us with their Medicare information.

I am a U-M retiree age 65 or older, actively working elsewhere with benefits through my active employment. Do I still need to enroll in Medicare Parts A and B?

Yes. Once you are retired and eligible for Medicare Parts A and B, the Benefits Office will change your coverage to Medicare Primary. Your U-M health coverage will only pay secondary to Medicare.

Medicare will inform you if you are actively working with benefits from another employer, you do not need to enroll until you leave their employment. This is true, however, your active employer will pay primary, and U-M will not pay unless you are enrolled in Medicare, therefore your active employer's coverage will essentially be your only coverage if you do not enroll in Medicare Parts A and B.

What happens when I or my covered spouse/OQA turn 65?

About 3 months before you or a spouse/OQA turn 65, you will receive a letter from the Benefits Office explaining your options and how your U-M health coverage will be affected.

You may receive a Medicare card in the mail about 3 months before turning 65. If you sign the card and place it in your wallet, you are enrolled in Medicare Parts A and B. If you return the card, you are denying Medicare.

Who do I call for questions about Medicare eligibility or enrollment?

For questions on Medicare enrollment, call Social Security at 1-800-772-1213 or Medicare at 1800-MEDICARE. For questions on how your U-M benefits will be affected, call the U-M Shared Services Center at 734-615-2000 or 866-647-7657 toll free.

FAQs for Professors Emeritus

I am a Professor Emeritus returning to work at the university. Do I need to be enrolled in Medicare Parts A and B?

Yes. As a Professor Emeritus, you will remain eligible for retiree benefits even upon returning to work at the university, and you will not be eligible for benefits as an active employee. As such, your U-M health plan will not pay for claims unless you are enrolled in Medicare Parts A and B. Medicare will be the primary payer and U-M health coverage will only pay secondary to Medicare.

I am a Professor Emeritus returning to work at the university. Do my Medicare-eligible dependents need to be enrolled in Medicare Parts A and B?

Yes, anyone covered on your U-M health plan must be enrolled in Medicare Parts A and B if they are eligible due to age or disability.

I am a U-M Professor Emeritus but I am actively working elsewhere. Do I need to enroll in Medicare Parts A and B? Do my dependents?

To have your U-M health plan pay for claims, you and your dependents must be enrolled in Medicare Parts A and B. If you have active health coverage through your current employer, you don't need to enroll in Medicare; however, the only coverage you will have is your active coverage. Your U-M health plan will not pay for claims unless you are enrolled in Medicare Parts A and B. Once you do enroll in Medicare Parts A and B, your U-M policy will pay after Medicare pays.

FAQs for Long-Term Disability (LTD) Participants

I'm an LTD participant who is eligible for Medicare. Should I enroll?

Yes. If you are on LTD, you must enroll in Medicare when first eligible.

What happens to my U-M health coverage when I become Medicare eligible?

If you're on LTD, you need to enroll in Medicare as soon as you are eligible. Medicare will pay primary on claims and your U-M health plan coverage will pay secondary.

I'm on LTD, what happens if my spouse/OQA or dependent children become eligible for Medicare?

They must enroll in Medicare Parts A and B when they first become eligible for any reason. Medicare will become their primary payer to your U-M coverage. Notify the U-M Shared Services Center by calling 734-615-2000 or 866-647-7657 toll free.

Other Questions About Your Benefits?

Visit hr.umich.edu/medicare or call the SSC Contact Center at 5-2000 from the Ann Arbor campus, (734) 615-2000 locally, or (866) 647-7657 toll free, Monday through Friday from 8 a.m. to 5 p.m.

Limitations

The University of Michigan in its sole discretion may modify, amend, or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the university has elected to provide these benefits this 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.

University of Michigan Retirees Association

Your Colleagues Your Advocates

UMRA is governed by a 15-member Board of Directors. Nominations to the Board are accepted from the membership and nominees are elected by the membership at the annual meeting in October.

The Board of Directors meets monthly to discuss UMRA business. Members of the Board hold seats on the U-M Faculty Senate Assembly (2 seats), the Committee on Economic Status of the Faculty, and the MHealthy Advisory Committee.

The Association works closely with the Human Resources staff and maintains an ongoing dialogue with the Benefits Office.

UMRA is an active member of the Big Ten Retirees Association.

Questions? Contact us at:

UMRA | 2005 Wolverine Tower
3003 S. State St. | Ann Arbor, MI 48109-1281
734-763-2387 | umra.hr.umich.edu

Connect with us!

 facebook.com/UMichRetirees

 twitter.com/UMichRetirees

 Instagram.com/UMichRetirees

Why I Joined . . .

- ◆ The dues are affordable. The \$15 annual dues cover a household. It's great that one fee covers the retiree and a spouse/partner, even those who did not work for U-M.
- ◆ The programs are excellent. UMRA features speakers with expertise on a variety of topics so there is something for everyone.
- ◆ The October meeting includes a special presentation by the U-M Benefits Office. It provides critical updates on any changes retirees can expect in the coming year.
- ◆ The social time before the program is great for meeting new people or connecting with friends and former co-workers.
- ◆ The travel outings are fun and affordable and a great way to get out and explore interesting venues in the area.
- ◆ UMRA maintains an important connection with the university and keeps retirees informed about important issues through monthly updates sent via *UMRA News*.



RETIRES ASSOCIATION
UNIVERSITY OF MICHIGAN



Ann Arbor ♦ Dearborn ♦ Flint

Make the Connection!

umra.hr.umich.edu



Get Connected . . .

Feel Connected . . .

Stay Connected !

University of Michigan Retirees Association (UMRA)



Whether you are a new retiree or someone who has been retired for a while, UMRA invites you to join this active and vibrant organization.

UMRA's purpose is to stay connected with the university and advocate for retirees on

policies and governmental regulations that affect health care and economic security.

UMRA also offers monthly programs (September—May) with informal “learn and grow” sessions followed by speakers presenting on current events, the arts and literature, and other topics of interest. Regional travel and cultural outings round out the UMRA programs.

JOIN US!

Something for Everyone . . .

UMRA Programs

- ◆ Monthly programs are held from September—May at an Ann Arbor venue. Speakers and the venue are announced in newsletters and on the UMRA website.
- ◆ Monthly programs format:
 - 12:15 Learn and Grow
 - 1:15 Pre-program social
 - 2:00 Featured speaker
- ◆ Annual Health Day—April

Travel Programs

Day trips through the travel program offer something out of the ordinary. Travel with fellow retirees to regional venues and learn about art and architecture, absorb history and culture, or enjoy a local sporting event.

Visit the UMRA website for the full schedule of events.

(umra.hr.umich.edu/events)



Become a Member

All U-M retirees (Ann Arbor, Dearborn and Flint), their spouses/partners, the spouses/partners of deceased retirees, or spouses/partners of people who died while employed by U-M are eligible to join.

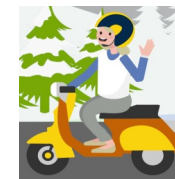
UMRA dues are \$15 per year.

Join today!

<https://umra.hr.umich.edu/join-renew/>

Check out the “Meet UMRA” video:

umra.hr.umich.edu/meet-umra



M | RETIREES ASSOCIATION

2005 Wolverine Tower
3003 S. State St
Ann Arbor, MI 48109-1281

Phone: 734-763-2387
umra@umich.edu
umra.hr.umich.edu



**BENEFITS
OFFICE**

THINKING ABOUT RETURNING TO WORK AT U-M AFTER RETIREMENT? You may have to pay more for your health benefits

As of January 1, 2016, if you come back to work after retiring from U-M, you may become eligible for health coverage under the Employer Shared Responsibility (ESR) provision of the Affordable Care Act. ESR expands health coverage to temporary, contingent and regular employees who meet certain criteria.

IMPORTANT

If you have health coverage as a retiree but you become eligible under ESR, your health plan will remain the same. However, the amount you pay will change. ESR coverage may cost more than your retiree rate.

Eligibility

You may become eligible for benefits under ESR after retirement if **any** of the following apply to you:

- You return to work as a temporary, contingent or regular employee within 26 weeks of retirement.
- You return to work in a temporary or contingent position for at least 30 hours per week.
- You return to work and you average more than 30 hours per week over 12 months in one or more positions.

If you become eligible for ESR coverage, the university will change the amount you pay for health benefits accordingly and send you a confirmation statement at your current address on file.

View monthly health plan rates under ESR at hr.umich.edu/esr-rates.

Resuming Retiree Health Plan Rate

The university will reinstate your retiree health plan rate when your period of ESR eligibility or your appointment ends.



Take ESR Into Consideration When Planning a Return to Work

- 1) Request an ESR eligibility evaluation from the SSC Contact Center by calling 5-2000 (option 1) from the Ann Arbor campus, (734) 615-2000 (option 1) locally, or (866) 647-7657 (option 1) toll free, Monday through Friday, 8 a.m. to 5 p.m.
- 2) Visit hr.umich.edu/esr-faqs and read the Frequently Asked Questions under "Special Considerations for Retirees," which includes important information about Medicare.