



Open Enrollment

To make your benefit choices for 2025

Leave of Absence & Reduction in Force

2025 Rates Enclosed

**Open Enrollment
for 2025 benefits is
Oct. 21 through 5 p.m. Nov. 1
2024**

Benefits Information by Phone

Call the Shared Services Center - HR Customer Care at (734) 615-2000 locally or toll-free at (866) 647-7657; or email sharedservices@umich.edu, Monday through Friday from 8 a.m. to 1 p.m. and 2 to 5 p.m.

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 Shared Services Center - HR Customer Care at (734) 615-2000 locally, 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.

Important Dates

Open Enrollment:

October 21-November 1, 2024

All benefits elections due:

November 1, 2024, 5 p.m. EST

Initial billing statements mailed:

Late December 2024

Changes are effective:

January 1, 2025

Open Enrollment

Open Enrollment is your annual opportunity to review and update your benefits. Make your elections October 21 - November 1, 2024.

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, 2025.

If you did not elect to continue and pay for any benefits while on leave, you are eligible to make benefits elections for 2025 during Open Enrollment and your elections will be effective when you return from LOA/RIF status. If you do not make your 2025 elections during Open Enrollment, you may make your 2025 elections within 30 days of your return from LOA/RIF status.

What's New

Physicians Health Plan (PHP) is Now University of Michigan Health Plan (UM Health Plan)

The new website is UofMHealthPlan.org. If you visit PHPMichigan.com, you will be redirected. The member portal will be updated to reflect the new name and logo. You will continue to access the portal the same way you did before. No existing plan benefits or networks will be affected by the rebranding. ID cards issued for 2025 will include the new University of Michigan Health Plan name and logo. Continue to use your existing member ID card when you visit the doctor.

Magellan Rx Rebranding to Prime Therapeutics October 1, 2024

You will notice a change to messages, member portal and materials. This includes a new logo and visuals. You can continue to use the current website to access online services and the current customer service number on the back of your member card through December 31, 2024. ID cards issued after October 1 will include the Prime Therapeutics name and new logo.

Legal Plan Enhancements

New legal services for 2025 include: Divorce, Dissolution and Annulment (Contested and Uncontested); Custody Order; and Enforcement or Modification of Support Order.

Vision Plan Enhancements

The allowance for frames and contact lenses has been increased to \$200.

Changes to Health Savings Account (HSA) Limits

The annual HSA contribution for 2025 is \$4,300 individual and \$8,550 family. The university contribution for 2025 is \$825 individual and \$1,650 family.

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 2024, you can continue to participate for the 2025 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 2024 grace period, up to March 15, 2025, that are reimbursed from your 2024 FSA cannot be re-submitted for reimbursement from your 2025 FSA if you make an election for the 2025 plan year.

To re-enroll, fill out a 2025 Flexible Spending Account Deduction Authorization Form, which may be obtained at hr.umich.edu/open-enrollment or by calling the Shared Services Center - HR Customer Care. The FSA form is due by November 29, 2024.

ID Cards

If your health plan changes for 2025, new ID cards will be mailed to you directly from your health plan company.

If you change plans but do not receive new cards by **January 2025**, 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 Shared Services Center - HR Customer Care.

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

Plan	Type of Change
Health Plans	Change plans Add or delete dependents Cancel coverage Enroll
Dental Plan Options 1, 2, or 3	Choose a different dental option Add or delete dependents Cancel coverage Enroll
Vision Plan	Add or delete dependents Cancel coverage Enroll
Legal Plan	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 12/31/2024

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, 2025. 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, 2025, whichever is later.

2025 LOA/RIF Health Plan Options and Rates

Plan

BCBSM Community Blue PPO

Comprehensive Major Medical

BCBSM Consumer-Directed Health Plan (CDHP)

**GradCare
(for GSI, GSSA, GSRAs only)**

Michigan Care

U-M Premier Care



Coverage Level	LOA/RIF Monthly Rates
You Only	\$ 1,065
You + Adult	\$ 2,130
You + Adult + Child(ren)	\$ 2,939
You + Child	\$ 1,874
You + Children	\$ 1,874
You Only	\$ 851
You + Adult	\$ 1,702
You + Adult + Child(ren)	\$ 2,349
You + Child	\$ 1,498
You + Children	\$ 1,498
You Only	\$ 836
You + Adult	\$ 1,672
You + Adult + Child(ren)	\$ 2,307
You + Child	\$ 1,471
You + Children	\$ 1,471
You Only	\$ 402
You + Adult	\$ 804
You + Adult + Child(ren)	\$ 1,110
You + Child	\$ 708
You + Children	\$ 708
You Only	\$ 904
You + Adult	\$ 1,808
You + Adult + Child(ren)	\$ 2,495
You + Child	\$ 1,591
You + Children	\$ 1,591
You Only	\$ 922
You + Adult	\$ 1,844
You + Adult + Child(ren)	\$ 2,545
You + Child	\$ 1,623
You + Children	\$ 1,623

Plan

Dental Plan Option 1

Dental Plan Option 2

Dental Plan Option 3

Davis Vision by MetLife

Legal Services Plan

Coverage Level	LOA/RIF Monthly Rates
You Only	\$ 27.00
You + Adult	\$ 54.00
You + Adult + Child(ren)	\$ 86.14
You + Child	\$ 54.00
You + Children	\$ 86.14
You Only	\$ 45.00
You + Adult	\$ 90.00
You + Adult + Child(ren)	\$ 139.96
You + Child	\$ 90.00
You + Children	\$ 139.96
You Only	\$ 52.38
You + Adult	\$ 104.76
You + Adult + Child(ren)	\$ 162.92
You + Child	\$ 104.76
You + Children	\$ 162.92
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 2025, no action is required. The coverage you have will continue for 2025 while you are on LOA/RIF status, as long as your premiums are paid. If you are enrolled in a Flexible Spending Account and wish to participate in 2025, 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 Shared Services Center - HR Customer Care at (734) 615-2000 locally or toll-free at (866) 647-7657.

Things to Consider

Before you choose a new medical care plan, consider:

- The monthly costs of the various medical care plans (see the 2025 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 Shared Services Center - HR Customer Care).
- 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 2025.
- 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, 2025 and will affect your premium when you return. If you return to work after January 1, 2025, 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 Shared Services Center - HR Customer Care.

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 Shared Services Center - HR Customer Care 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 2025 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 2025 LOA/RIF Health Plan Options and Rates chart on pages 6–9 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 2025 billing statement by **January 2025**, call the Shared Services Center - HR Customer Care 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 Shared Services Center - HR Customer Care of a new address and/or telephone number. Please identify yourself as being on leave or reduction in force and give your UMID number.

Prepared by

Benefits Office

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Web hr.umich.edu/benefits-wellness

Shared Services Center - HR Customer Care

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

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