



Open Enrollment

To make your benefit choices for 2027

Leave of Absence & Reduction in Force

2027 Rates Enclosed

**Open Enrollment
for 2027 benefits is
Monday, Oct. 12, through
5 p.m. Friday, Oct. 23, 2026**

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 12-23, 2026

All benefits elections due:
October 23, 2026, 5 p.m. ET

Initial billing statements mailed:
Late December 2026

Changes are effective:
January 1, 2027

Open Enrollment

Open Enrollment is your annual opportunity to review and update your benefits. Make your elections October 12 - 23, 2026.

If you elected and paid to continue medical, dental, or vision benefits while on LOA/RIF status, your Open Enrollment benefit elections are effective Jan. 1, 2027.

If you did not elect to continue and pay for any benefits while on leave, you are eligible to make benefits elections for 2027 during Open Enrollment, and your elections will be effective when you return from LOA/RIF status. If you do not make your 2027 elections during Open Enrollment, you may make your 2027 elections within 30 days of your return from LOA/RIF status.

What's New

Below is a summary of important changes to your U-M benefits for the upcoming year.

Priority Health Plan

The new Priority Health Exclusive Provider Organization (EPO) plan combines features of both HMO and PPO plans. The EPO plan offers a broad, Michigan-based provider network, including Michigan Medicine.

Members are required to select a primary care provider, but referrals are not needed to see in-network providers. Coverage is designed to encourage use of in-network providers, as care received outside the network is generally not covered except in emergencies.

Members will receive the same prescription drug plan through the university as all other U-M employee health plans.

To enroll, members must live in Michigan's Lower Peninsula.

For details, view the Priority Health EPO plan web page at hr.umich.edu/priority-health-epo.

Consumer-Directed Health Plan (CDHP) and Health Savings Account (HSA) Changes

If you are enrolled in or plan to enroll in the Consumer-Directed Health Plan, the following limits will apply for 2027:

CDHP - Deductible:

- Individual deductible will be \$1,750
- Family deductible will be \$3,500

CDHP - Out-of-Pocket Maximum (in network)

- Individual will be \$5,500
- Family will be \$12,000

HSA - Maximum Contribution (Employee + University)

- Individual will be \$4,500
- Family will be \$9,000

Increased Health Care Flexible Spending Account (FSA) Limit

- **What is changing?** The IRS annual limit for the Health Care FSA is increasing to \$3,400 on Jan. 1, 2027.
- **What does this mean?** You can set aside more money before taxes to pay for eligible medical care expenses.
- **Special reminder:** Employees must re-enroll each year to participate in an FSA. The Internal Revenue Service (IRS) does not allow FSA enrollments to carry over from one year to the next.

Streamlined Health Plan Web Pages

Based on employee feedback from the 2026 Open Enrollment Survey, U-M has re-designed its health plan web pages to be more streamlined, user-friendly and information-rich.

New Postal Regulations

If you plan to send an election form through the U.S. Postal Service, please note that the USPS postmarks now reflect the date mail is first processed at a regional facility, not the day you drop it off. To ensure a time-sensitive correspondence is postmarked by its deadline, request a manual/local postmark at drop off. Election forms must be postmarked by 5 p.m. on Oct. 23, 2026.

LOA/RIF Benefits Options

Medical, Dental, Vision, and Legal Coverage

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 2026, you can continue to participate for the 2027 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 2026 grace period, up to March 15, 2027, that are reimbursed from your 2026 FSA cannot be re-submitted for reimbursement from your 2027 FSA.

To re-enroll, fill out a 2027 Flexible Spending Account Deduction Authorization Form at hr.umich.edu/fsa-forms-and-documents or by calling the Shared Services Center - HR Customer Care. The FSA form is due by Nov. 27, 2026.

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

Plan	Type of Change
Health Plan	• Change plans • Add or delete dependents • Cancel coverage • Enroll
Dental Plan	• 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

Please note: If you pay to continue medical, dental, vision, or legal benefits while on leave, your Open Enrollment benefit elections will be effective Jan. 1, 2027. 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 Jan. 1, 2027, whichever is later.

ID Cards

If your health plan changes for 2027, 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 2027**, call the health plan company to request a card and inquire about how to obtain services before your new card arrives. Phone numbers are available on the HR website at hr.umich.edu/benefits-wellness or by calling the Shared Services Center - HR Customer Care.

2027 LOA/RIF Benefits Plan Options and Rates

Plan	Monthly Premium
BCBSM Community Blue PPO	
You Only	\$1,227
You + Adult	\$2,454
You + Adult + Children	\$3,387
You + Child	\$2,160
You + Children	\$2,160
Comprehensive Major Medical (CMM)	
You Only	\$972
You + Adult	\$1,944
You + Adult + Children	\$2,683
You + Child	\$1,711
You + Children	\$1,711
BCBSM Consumer-Directed Health Plan (CDHP) with Health Savings Account (HSA)	
You Only	\$955
You + Adult	\$1,910
You + Adult + Children	\$2,636
You + Child	\$1,681
You + Children	\$1,681
GradCare (for GSI, GSSA, GSRA's only)	
You Only	\$463
You + Adult	\$926
You + Adult + Children	\$1,278
You + Child	\$815
You + Children	\$815
U-M Premier Care	
You Only	\$1,057
You + Adult	\$2,114
You + Adult + Children	\$2,918
You + Child	\$1,861
You + Children	\$1,861
Priority Health EPO	
You Only	\$1,057
You + Adult	\$2,114
You + Adult + Children	\$2,918
You + Child	\$1,861
You + Children	\$1,861

Plan	Monthly Premium
Dental Plan Option 1	
You Only	\$29.10
You + Adult	\$58.20
You + Adult + Children	\$92.84
You + Child	\$58.20
You + Children	\$92.84
Dental Plan Option 2	
You Only	\$47.58
You + Adult	\$95.16
You + Adult + Children	\$147.98
You + Child	\$95.16
You + Children	\$147.98
Dental Plan Option 3	
You Only	\$54.12
You + Adult	\$108.24
You + Adult + Children	\$168.32
You + Child	\$108.24
You + Children	\$168.32
Davis Vision by MetLife	
You Only	\$6.94
You + Adult	\$10.84
You + Adult + Children	\$18.08
You + Child	\$10.84
You + Children	\$18.08
Legal Services Plan	
You Only	\$8.34
You + Adult	\$13.34
You + Adult + Children	\$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. Several health-plan comparison tools also are available on the Health Plan Resources web page at hr.umich.edu/health-plan-resources.

If you do not wish to change your benefits elections for 2027, no action is required. The coverage you have will continue for 2027 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 2027, you must re-enroll.

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) is a federally-mandated document intended to help individuals across the nation compare health plans. Each health plan is required to issue an SBC for every group health plan it offers.

An SBC details deductibles, coinsurance, and out-of-pocket limits for various services in a prescribed format. A Uniform Glossary of Health Coverage and Medical Terms to accompany the SBC is also available.

To view a health plan SBC and/or the Uniform Glossary, you may select the appropriate document from the Summary of Benefits and Coverage page by visiting hr.umich.edu/health-plan-forms.

You may also call the Shared Services Center - HR Customer Care at (734) 615-2000 or (866) 647-7657 (toll-free) to request printed copies of a specific plan's SBC and/or the Uniform Glossary at no charge.

Things to Consider

Before you choose a new health plan, consider:

- The monthly costs of the various health plans (view the 2027 LOA/RIF Benefits Plan Options and Rates chart in this booklet).
- Any copays, deductibles, or out-of-pocket amounts for which you may be responsible (for details, view the Health Plan Coverage Comparison Chart at hr.umich.edu/health-plans or call the Shared Services Center - HR Customer Care).
- 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. You will not be able to change plans mid-year due to a medical care provider no longer participating in your selected health plan.

New rate changes go into effect on Jan. 1, 2027 and will affect your premium when you return. If you return to work after Jan. 1, 2027, you may be able to select a different plan.

Changes in Family Status

You must submit a Benefits Enrollment/Change form to make changes to your coverage within 30 days of a change in family status, such as a marriage, divorce or the birth or adoption of a child. The Benefits Enrollment/Change Form is available at myumi.ch/uhr-benefits-forms or by calling the SSC - HR Customer Care. 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 the following year to add the dependent to your benefits. If your dependent loses eligibility under your U-M benefit plan coverage due to an event occurring midway through the year, you must act within 30 days of the event to remove your dependent from your coverage.

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, adoption or marriage will be removed from coverage by the first 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 2027 even if you do not change your plan choices because of annual increases in the costs of the plans. For specific rate information, view the 2027 LOA/RIF Benefits Plan Options and Rates chart in 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 2027 billing statement by **January 2027**, call the Shared Services Center - HR Customer Care on the next business day at (734) 615-2000 or (866) 647-7657.

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 before 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 or postmarked by the 30th of the month, your coverage will be canceled and will not be reinstated until you return from leave.

Change of Address

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 provide your UMID number.

Prepared by

Benefits Office

University of Michigan

1000 Victors Way

Ann Arbor, MI 48108

Phone (734) 615-2000 or (866) 647-7657

(toll-free for off-campus long-distance calling)

Fax (734) 763-0363

Web: hr.umich.edu/benefits-wellness

SSC - HR Customer Care

Call the SSC - 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.



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**The Benefits Office is a unit of
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