

## Benefit Enrollment Deadlines and Defaults

### Important

To obtain coverage for you and your eligible dependents, you must enroll in your benefits within the election deadline for your career/job family or bargaining unit as specified below.

Benefits elections you make, including waiving coverage, remain in effect until the next open enrollment with continuous eligibility unless you experience a qualified family status change.

Career/Job Family	Election Deadline	Default Enrollment if No Elections Received by Deadline
Faculty and Staff	30 days	<ul style="list-style-type: none"> <li>Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage.</li> <li>Dental Option 1 – you only</li> </ul>
Research Fellows	30 days	Comprehensive Major Medical and Dental Option 1 – you only
Temporary employees and other groups covered under Employer Shared Responsibility (ESR). For more information, visit <a href="http://hr.umich.edu/esr">hr.umich.edu/esr</a>	30 days	Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage.

Bargaining Unit	Election Deadline	Default Enrollment if No Elections Received by Deadline
AFSCME	30 days	Comprehensive Major Medical and Dental Option 1 – you only
House Officers Association	60 days	UM Premier Care and Dental Option 1 – you only
International Union of Operating Engineers	30 days	Comprehensive Major Medical and Dental Option 1 – you only
Lecturers' Employees Organization	30 days	<ul style="list-style-type: none"> <li>Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage.</li> <li>Dental Option 1 – you only</li> </ul>
Police Officers Association of Michigan	30 days	Comprehensive Major Medical and Dental Option 1 – you only
Michigan Nurses Association	60 days	Comprehensive Major Medical and Dental Option 1 – you only
Trades	30 days	<ul style="list-style-type: none"> <li>Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage.</li> <li>Dental Option 1 – you only</li> </ul>

### Notes

You may only submit your benefit elections one time within the election period. Once you have submitted your elections or your election deadline has passed, you will not be eligible to change health, dental or vision plans until the next Open Enrollment period (usually in October with elections effective January 1 of the following year) or until your next period of eligibility under the Affordable Care Act, unless you experience a qualified family status change.

If eligible, you can enroll in or change Basic Retirement, Supplemental Retirement and Child Life insurance at any time of the year. If eligible, you can enroll in Expanded Long-Term Disability, Optional Group and Dependent Spouse or Other Qualified Adult Group Term Life Insurance at any time by providing proof of insurability in the form of a health statement.

### Questions?

You may review benefits information at [hr.umich.edu/benefits-wellness](http://hr.umich.edu/benefits-wellness). If you have any questions about the benefits plans or the enrollment process, please call the SSC Contact Center at 734-615-2000 (5-2000 from U-M Ann Arbor) or 1-866-647-7657 (toll free for off-campus calling within the U.S.), Monday through Friday from 8 a.m. to 5 p.m.



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Career/Job Family	Election Deadline	Default Enrollment if No Elections Received by Deadline
Graduate Student Research Assistants	30 days	GradCare and Dental Option 1 – you only
Benefit Eligible Fellowship Students	30 days	GradCare and Dental Option 1 – you only
Benefit Eligible Medical School Students	30 days	GradCare – you only
Temporary employees and other groups covered under Employer Shared Responsibility (ESR). For more information, visit <a href="http://hr.umich.edu/esr">hr.umich.edu/esr</a>	30 days	Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage.

Bargaining Unit	Election Deadline	Default Enrollment if No Elections Received by Deadline
GEO Members (Greater than 25% appointment)	30 days	GradCare and Dental Option 1 – you only
GEO Members (Less than 25% appointment)	30 days	GradCare and Dental Option 1 – you only

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Medical School Students are required to provide their source of other health coverage in order to waive coverage from the university.

### Transferring Between Career/Job Families

When you change between an employed student and a benefit-eligible fellowship, the Benefits Transaction Team will automatically continue plans in which eligibility does not change. If you become newly eligible for a plan, you will receive an email with enrollment instructions. Please review your confirmation statement to determine if you have lost eligibility for a plan.

Graduate Student Research Assistants and GEO Members can enroll in or change Supplemental Retirement and Child Life insurance at any time of the year. Graduate Student Research Assistants and GEO Members can enroll in Optional Group and Dependent Spouse or Other Qualified Adult Group Term Life Insurance at any time by providing proof of insurability in the form of a health statement.

### Questions?

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