

Benefits Enrollment Guide

As a faculty or staff member new to the University of Michigan or newly eligible for U-M benefits, this document is designed to help you find the information you need to make your benefits choices and to guide you through the online enrollment process. Please be aware that enrollment for most benefits is not automatic and you will need to enroll in benefits within **30 days** or as specified by your collective bargaining agreement.

Resources

<p>U-M Shared Services Center Contact Center – Call for help with benefits or enrollment Monday – Friday, 8:00 a.m. – 5:00 p.m. Eastern Time. Call: 5-2000 from the U-M Ann Arbor campus 734-615-2000 (locally) 866-647-7657 (toll free)</p>	<p>SSC Benefits Transactions – Fax number for submitting benefits forms Fax: 734-763-0363</p>
<p>Websites To review benefits information, including details on U-M benefits plans, options, eligibility, and links to plan books and forms:</p>	
<p>To view your rates, enroll in benefits, update your home mailing address and phone numbers, sign up for U-M emergency alerts, view your paycheck, and access other password-protected personal university information:</p>	<p>University Human Resources Website hr.umich.edu/benefits-wellness</p> <p>Wolverine Access wolverineaccess.umich.edu</p>

Key Points:

- 1) You must enroll for most benefits (particularly those health-related) within 30 days of your date of hire or the date you became eligible for benefits**, or as specified by your collective bargaining agreement if you are a union member. See the Benefits Enrollment Deadlines and Defaults document at hr.umich.edu/sites/default/files/benefits-enrollment-deadlines.pdf.

Enrollment for most benefits is NOT automatic; it requires online enrollment, plus a few paper forms.

- 2) Visit the University Human Resources website at hr.umich.edu/benefits-wellness for details on eligibility for you and your dependents and information on the available benefits plans, options, and rates.**
 If considering an HMO or managed care health plan, be certain your family’s personal care physicians participate in the plan you are considering. If you want to know if your provider participates with a particular plan, contact your provider and ask.
- 3) Please set aside time to review the [benefits](#) AND [enrollment](#) websites carefully.**
- 4) Once enrolled online, your health benefits are retroactive to the date of hire or date of eligibility and remain in effect until December 31, 2022** (as long as you remain eligible). Compare options carefully; the next opportunity to choose differently will be during the next Open Enrollment event unless you experience a qualified family status change. See hr.umich.edu/changing-your-benefits for details.

Quick Guide to U-M Benefits Plans

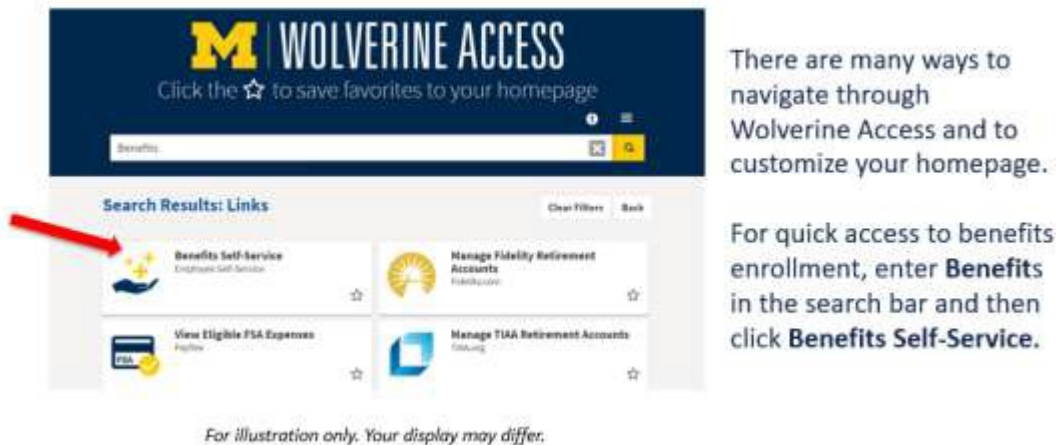
Following is a list of the benefits plans U-M currently offers to benefits-eligible faculty, staff and students and the enrollment steps for each plan. Your eligibility for benefits is based on your job/career family or benefit group, your appointment percentage, and the duration of your appointment. To see the plans for which you and your dependents are eligible and your monthly rates, see the University Human Resources website at hr.umich.edu/benefits-wellness. **Enrollment for most benefits is NOT automatic**; it requires online enrollment, plus a few paper forms. Benefits are subject to change.

Benefit Plan	Fast Facts	Steps for Enrollment
Health Plan Includes Prescription Drug Plan	Choose Traditional, PPO, or Managed Care.	Enroll online through Wolverine Access/Self Service within 30 days of hire or benefits eligibility.*
Dental Delta Dental Plan	Three plan options available. Choose Option 1, Option 2, or Option 3.	Enroll online through Wolverine Access Benefits Self-Service to change option for self and/or enroll dependents within 30 days of hire or benefits eligibility.*
Vision Davis Vision Plan	Exam, eyeglasses and/or contact lens coverage.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.*
Legal MetLife Legal Plan	General legal services for you and your family.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.*
Flexible Spending Accounts (FSA)	Set aside pretax dollars for Health Care and/or Dependent Care eligible expenses.	Mail/Fax the FSA enrollment form to SSC Benefits Transactions within 30 days of hire or benefits eligibility.*
Expanded Long-Term Disability	Continue 65% of base salary, benefits, and U-M's retirement contribution if totally disabled. Plan limitations may apply.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* No proof of insurability is required as a new hire only.
Retirement Savings Plans <ul style="list-style-type: none"> • Basic Retirement Plan • Supplemental Retirement Account (SRA) • 457(b) Deferred Compensation Plan • Roth after-tax option 	You may enroll with TIAA-CREF and/or Fidelity Investments. Individuals hired or newly eligible on or after January 1, 2010 must complete a 12-month waiting period to become eligible to receive U-M contributions to the Basic Retirement Plan.	Enroll any time online through Wolverine Access Benefits Self-Service.
University Group Term Life Insurance	Automatic on date of hire; no cost for self (\$30,000 term life policy).	Designate your beneficiaries with MetLife at: www.metlife.com/mybenefits .
Optional Group Term Life Insurance	Amounts available: \$5,000, \$50,000, or 1 to 8 times salary.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* No proof of insurability is required as a new hire only.
Dependent Spouse or Other Qualified Adult Term Life Insurance	Employee is beneficiary, possible to apply for a \$10,000, \$25,000, \$50,000, or \$100,000 policy.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* Mail/Fax proof of insurability forms to MetLife. Requires short or long health statement.
Dependent Child Term Life Insurance	Employee is beneficiary; choose a \$2,000 or \$5,000 policy.	Enroll online through Wolverine Access Benefits Self-Service within 30 days of hire or benefits eligibility.* No proof of insurability is required at any time.
Business Travel Accident Insurance	Automatic for self on date of hire.	No application required. Enrollment is automatic.

*Enrollment deadlines may differ for those covered by collective bargaining agreements.

STEP-BY-STEP Online Enrollment Instructions

- **To identify the benefits plans** and options that best meet your needs and those of your eligible dependents, review options online at hr.umich.edu/benefits-wellness.
 - **To enroll in benefits plans**, go to Wolverine Access at wolverineaccess.umich.edu, or click the **Wolverine Access** link located under “quick links” on the U-M gateway, umich.edu.
- 1) Enter **Benefits** in the search bar, and then select **Benefits Self-Service**. Enter your unickname Login ID and UMICH password. (If you don't have a unickname or UMICH password, contact your supervisor.)
 - 2) Click **Log In**, which displays the **Benefits Self Service** page.



- 3) Click the **Select** button on the **Benefits Enrollment** page.
 - 4) Follow the online instructions to make your benefits selections. Choose (or edit and store) each benefit for you and your eligible dependent(s). For assistance, click on “help.” or call the **SSC Contact Center** at 5-2000 from the U-M Ann Arbor campus, 734-615-2000 locally or toll-free 866-647-7657 (8:00 a.m. -5:00 p.m. Eastern Time).
- 5) Click **SUBMIT** to finalize your benefits choices and click **SUBMIT** again to send them for processing. **At this time, all selections are final and no further changes can be made.** A confirmation statement summarizing your choices will be displayed and emailed to you. Record the confirmation number or print a copy of the confirmation statement for reference. *If you are unable to enroll online, call the SSC Contact Center immediately.* Review your Benefits Summary on the Self Service page in Wolverine Access the day after you finalize your benefits.

NOTES

- **DEADLINES:** To obtain coverage for you and your eligible dependents, you must enroll in your benefits within **30 days** of your date of hire or eligibility, or by the deadline specified by your collective bargaining agreement.
- **LIMITATIONS:** Once you have submitted your benefits elections, or after your enrollment deadline has passed, you will not be able to change health, dental, legal or vision plans, or your FSA, until the next Open Enrollment period, unless you experience a qualified family status change that impacts eligibility for benefits. Open Enrollment is usually in October and new benefits elections go into effect January 1.
- **DUAL U-M FAMILIES:** If two members of a household work at U-M and/or have U-M benefits as a retiree, special conditions may apply. You cannot cover under your U-M benefit plans: (1) Anyone who works for U-M and has his or her own coverage as an employee of U-M; (2) Any eligible dependents who are already covered by another employee of U-M, unless you are court-ordered to provide such coverage; (3) Anyone who is not your legal spouse or eligible dependent; (4) Yourself if you are covered by another U-M employee as a dependent on their benefit plan.
- **WAIVE BENEFITS:** You may elect to waive your U-M benefits. When you waive health coverage you also waive prescription drug coverage. Before you waive your U-M coverage, be sure to read and understand the conditions that may allow you to enroll in a U-M health plan if you should lose your coverage through another employer or group health plan.
- **EFFECTIVE DATE:** All health benefits are retroactive to your date of hire or date of eligibility. Flexible Spending Account enrollments begin the first of the month after the appropriate forms are received by SSC Benefits Transactions. Retirement Savings Plan enrollments generally become effective with the next available paycheck after your enrollment is completed.

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"> Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage. Dental Option 1 – you only
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 hr.umich.edu/esr	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
UPAM	30 days	Comprehensive Major Medical and Dental Option 1 – you only
COAM	30 days	Comprehensive Major Medical and Dental Option 1 – you only
House Officers Association	30 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"> Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage. Dental Option 1 – you only
Police Officers Association of Michigan	30 days	Comprehensive Major Medical and Dental Option 1 – you only
Michigan Nurses Association	30 days	Comprehensive Major Medical and Dental Option 1 – you only
Trades	30 days	<ul style="list-style-type: none"> Failure to submit elections within the 30-day deadline will result in no health coverage or prescription drug coverage. Dental Option 1 – you only

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, vision, or legal plans or enroll in a flexible spending account 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. 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.



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
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 hr.umich.edu/esr	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

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, vision, or legal 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.

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?

You may review benefits information at 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.