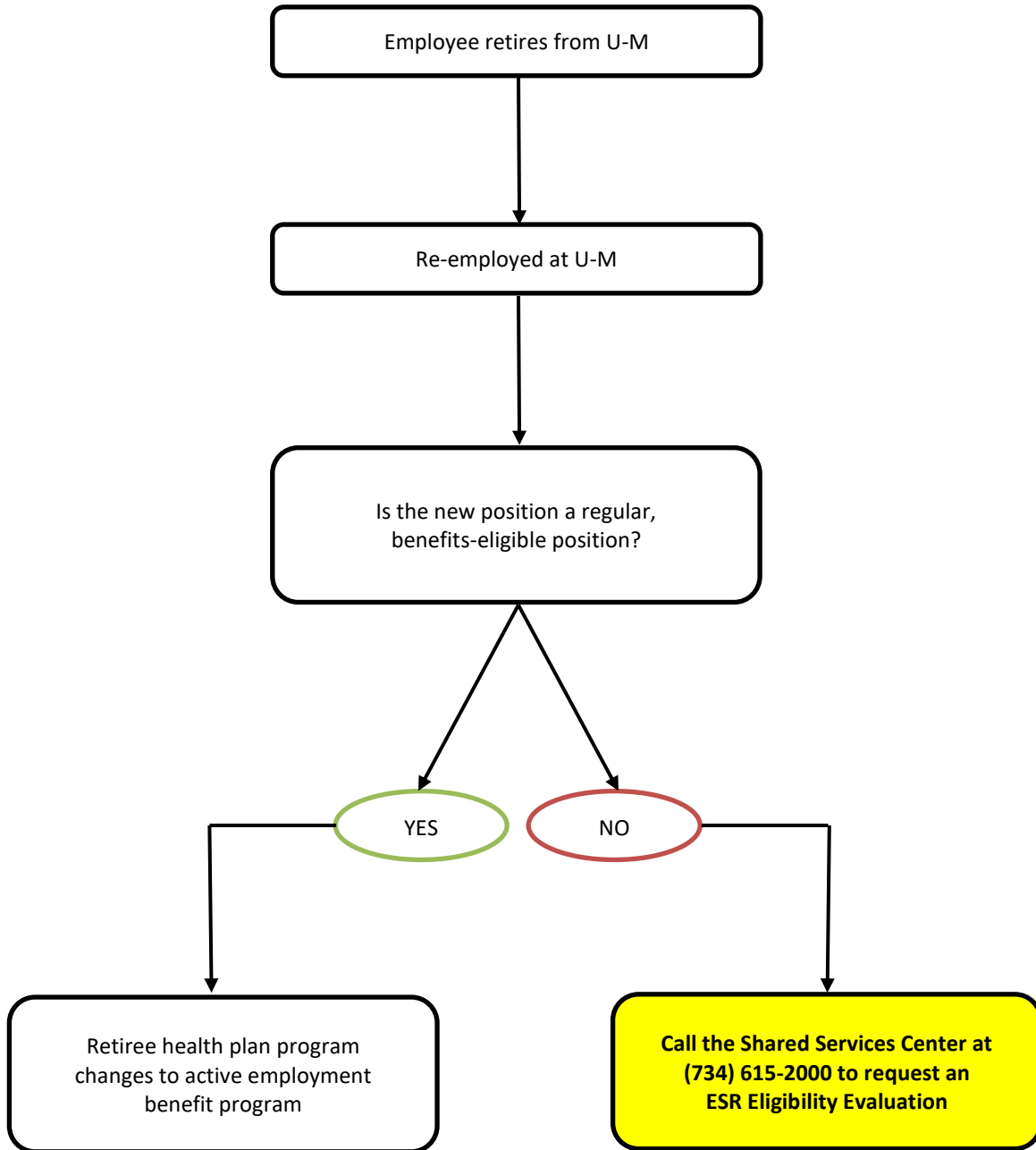


WORKING AFTER RETIREMENT: ELIGIBILITY FOR HEALTH BENEFITS UNDER ESR

Employer Shared Responsibility (ESR) • Affordable Care Act • Effective January 1, 2016



Notes: A retiree may not elect to continue retiree health benefits during a period of eligibility under ESR. "Health benefits" refers to medical and prescription drug coverage. This information is intended as illustration only. Additional circumstances may result in eligibility under ESR. Contact (734) 615-2000 (option 1) with specific questions or visit hr.umich.edu/esr. (Revised 04/04/2019)