



**BENEFITS
OFFICE**

THINKING ABOUT RETURNING TO WORK AT U-M AFTER RETIREMENT? Important information about your health care coverage

As of January 1, 2016, if you come back to work after retiring from U-M, you may become eligible for health coverage under the Employer Shared Responsibility (ESR) provision of the Affordable Care Act. ESR expands health coverage to certain temporary employees and other groups.

IMPORTANT

You may not maintain your retiree health plan during any period of time that you are eligible for health coverage under ESR as an employee.

If you become eligible, the university will convert your retiree health plan to ESR coverage and send you a confirmation statement at your current address on file. View monthly health plan rates under ESR at hr.umich.edu/esr-rates.

Eligibility

You may become eligible for benefits under ESR after retirement if any of the following apply to you:

- You return to work as a temporary or regular employee within 26 weeks of retirement.
- You return to work in a temporary position for at least 30 hours per week.
- You return to work and you average more than 30 hours per week over 12 months in one or more positions.

Resuming Retiree Health Coverage

The university will reinstate your retiree health coverage when your period of ESR eligibility or your appointment ends.

Questions?

Let your department or human resources representative know if you have questions about eligibility or the implications of coming back to work after retirement. You may also visit hr.umich.edu/esr or call the SSC Contact Center at 5-2000 (option 1) from the Ann Arbor campus, (734) 615-2000 (option 1) locally, or (866) 647-7657 (option 1) toll free, Monday through Friday, 8 a.m. to 5 p.m.