



**BENEFITS
OFFICE**

THINKING ABOUT RETURNING TO WORK AT U-M AFTER RETIREMENT?

Your health plan and rates may be affected

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 temporary, contingent and regular employees who meet certain criteria.

IMPORTANT

If you have health coverage as a retiree but you become eligible under ESR, depending on your age, your health plan may change as well as the amount you pay. ESR coverage may cost more than your retiree rate.

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, contingent or regular employee within 26 weeks of retirement.
- You return to work in a temporary or contingent 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.

If you become eligible for ESR coverage, depending on your age and the date you return to work, the university may change the plan and amount you pay for health benefits accordingly 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.

Resuming Retiree Health Plan Rate

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



Take ESR Into Consideration When Planning a Return to Work

- 1) Request an ESR eligibility evaluation from the SSC Contact Center by calling 5-2000 (option 1)
 - 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.
- 2) Visit hr.umich.edu/esr-faqs and read the Frequently Asked Questions under “Special Considerations for Retirees,” which includes important information about Medicare.