New Simplified Other Qualified Adult Eligibility Criteria,
effective January 1, 2009

Under the Other Qualified Adult (OQA) program, a U-M employee who does not already enroll a spouse in the health or other benefit plans may enroll one adult individual for benefit coverage if all of the following eligibility criteria are met:

• The employee is eligible for U-M benefits; and
• The Other Qualified Adult, at the time of proposed enrollment, shares a primary residence with the employee and has done so for the previous 6 continuous months, other than as an employee or tenant.

Eligible children of an Other Qualified Adult may also be enrolled. Eligibility for children is defined by the eligibility criteria for dependent children. See Your Dependent’s Eligibility above.

The following individuals are not eligible for participation in the OQA program if they are the employee’s or the spouse of the employee’s:

• Parents
• Parents’ other descendents (siblings, nieces, nephews)
• Grandparents and their descendents (aunts, uncles, cousins)
• Renters, boarders, tenants, employees
• Children* or their descendents (children, grandchildren)

OQA 2009 Questions and Answers (PDF)

Every effort has been made to ensure the accuracy of the benefits information in this site. However, if any provision on the benefits plans is unclear or ambiguous, the Benefits Office reserves the right to interpret the plan and resolve the problem. If any inconsistency exists between this site and the written plans or contracts, the actual provisions of each benefit plan will govern. The University in its sole discretion may modify, amend, or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their dependents.

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Questions & Answers

Simplified Benefits Eligibility for “Other Qualified Adult”

Effective January 1, 2009

What is an Other Qualified Adult, or OQA?
An Other Qualified Adult is an individual who can be covered on the benefits plans of a U-M employee if specific eligibility criteria are met. The criteria can be viewed here: http://www.umich.edu/~benefits/eligibility/index.htm.

Can current employees enroll an OQA?
Yes. Benefits-eligible current employees and employees hired in the future can enroll an OQA in U-M benefit plans, effective Jan. 1, 2009, if the OQA eligibility criteria are met.

Are there tax implications?
Yes. Federal tax law requires taxation of the University contribution toward premiums that is attributable to the OQA and the OQA’s children. This is known as imputed income. The tax on the imputed income is deducted from the faculty or staff member’s monthly or first and second biweekly paychecks of the month. Please consult your tax advisor or attorney if you have questions.

Can the children of OQAs be covered under U-M benefit plans?
Yes. The eligible children of an Other Qualified Adult may be enrolled.

Can the children or parents of a spouse be covered as an OQA?
No. Children of an employee or an employee’s spouse may be eligible for coverage as dependent children, but not as other qualified adults (see eligibility criteria for dependent children: www.umich.edu/~benefits/eligibility/). Parents are not eligible for coverage under U-M benefits plans.

Can retirees who are currently covered under U-M benefit plans add an OQA?
No. Retirees are not eligible to add new dependents after retirement.

When is the new eligibility criteria effective?
January 1, 2009.

How and when can OQAs be enrolled?

Where can the OQA enrollment criteria be obtained?
All benefits eligibility criteria are available on the Benefits Office Web site at http://www.umich.edu/~benefits/eligibility/index.htm.

Questions?
Contact the HR/Payroll Service Center, Monday-Friday, 8:00am - 5:00pm.
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