ID Card / Photo Verification
For University of Michigan Retirees

1. Retiring Faculty or Staff Member Information.

<table>
<thead>
<tr>
<th>Name (Last, First, Middle Initial)</th>
<th>UMID</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Social Security Number</td>
<td>Date of Retirement</td>
</tr>
</tbody>
</table>


The above named retiree is approved to obtain a University of Michigan Photo ID Mcard.

Retirement Counselor Signature

Date Signed

Retirees, please take this memo to any of the locations listed below to obtain your new U-M retiree Mcard. Please bring your employee Mcard to exchange. If you need assistance, please call the SSC Contact Center at 734-615-2000 Monday through Friday from 8:00 a.m. to 4:30 p.m.

3. ID Issuing Stations. Retirees can obtain identification cards at any of these locations.

<table>
<thead>
<tr>
<th>Student Activities Bldg</th>
<th>Central Campus Recreation Bldg</th>
<th>Michigan Medicine Key &amp; ID Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room 100</td>
<td>Room 3269</td>
<td>Room C158</td>
</tr>
<tr>
<td>515 East Jefferson</td>
<td>401 Washtenaw</td>
<td>Med Inn Bldg</td>
</tr>
<tr>
<td>Hours: 8:00 a.m. - 5:00 p.m.</td>
<td>Hours: 8:30 a.m. - 5:00 p.m.</td>
<td>1500 E Medical Center Dr</td>
</tr>
<tr>
<td>Phone: 734-936-2273</td>
<td>Phone: 734-763-3084</td>
<td>Hours: 7:00 a.m. - 3:55 p.m.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment Services</th>
<th>Pierpont Commons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wolverine Tower</td>
<td>Room 2202</td>
</tr>
<tr>
<td>Ground Floor, Suite G250</td>
<td>2101 Bonisteel</td>
</tr>
<tr>
<td>3003 South State Street</td>
<td>Hours: 1:00 p.m. - 5:00 p.m.</td>
</tr>
<tr>
<td>Hours: Monday 10:00 a.m. - 4:30 p.m.</td>
<td>Phone: 734-763-6294</td>
</tr>
<tr>
<td>Tuesday - Friday 8:30 a.m. - 4:30 p.m.</td>
<td></td>
</tr>
</tbody>
</table>
University of Michigan

Beneficiary for Group Life Insurance

Please print all information in **black** ink. Please note that this form is only for changing your life insurance beneficiaries. See the Benefits Office website at benefits.umich.edu/events/beneficiary.html for information on changing your retirement savings plan beneficiaries.

1. Faculty or Staff Member Information

<table>
<thead>
<tr>
<th>Name (Last, First, Middle Initial)</th>
<th>UMID</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Social Security Number (if UMID unknown)</td>
<td>Date of Birth</td>
</tr>
</tbody>
</table>

Check the box next to the Life Insurance plan for which you wish to designate or change beneficiaries. If no box is checked, this beneficiary designation will apply to all life insurance plans in which you currently participate. You are automatically the beneficiary for Dependent Life plans.

- University Group Life Insurance
- Optional Group Life Insurance
- Retiree Group Life Insurance

2. Your Life Insurance Beneficiary Designation

**Primary Beneficiary** (one or more). Primary beneficiaries receive payment first. Percentage amounts must total 100%.

1. Legal Name ______________________________________ 2. Legal Name ______________________________________
   Address _________________________________________ Address _________________________________________
   Date of Birth _____________________________________ Date of Birth _____________________________________
   Relationship ______________________________________ Relationship ______________________________________
   Percentage _______________________________________ Percentage _______________________________________  

**Contingent Beneficiary** (one or more). A contingent beneficiary receives payment only if all primaries are deceased. Percentage amounts must total 100%.

1. Legal Name ______________________________________ 2. Legal Name ______________________________________
   Address _________________________________________ Address _________________________________________
   Date of Birth _____________________________________ Date of Birth _____________________________________
   Relationship ______________________________________ Relationship ______________________________________
   Percentage _______________________________________ Percentage _______________________________________ 

3. Certification and Signature.

I have read the second page of this form and agree to the terms and conditions listed there. The information listed above is correct to the best of my knowledge.

__________________________________________________________ __________________________________________
Signature of Faculty or Staff Member  Date Signed
LC

Beneficiary for Group Life Insurance

How to Complete the “Your Life Insurance Beneficiary Designation” Section

- To designate a beneficiary or beneficiaries, complete this form as follows.
- Under Primary Beneficiary, list person(s) whom you wish to be paid first. Under Contingent Beneficiary, list person(s) whom you wish to be paid only if no Primary beneficiary survives you.
- Percentage: If you list more than one beneficiary, and you wish the beneficiaries to receive specific percentages, enter the percentage in the space provided under the person’s name. List whole percentages only. Actual dollar amounts are not valid. Check your math to be sure the percentages listed equal 100%.
- If your beneficiary is not related to you, show the relationship as “Friend.”
- If you wish to name your estate, insert “Estate” on the Legal Name line in the first box under Primary Beneficiary.
- If you name a beneficiary who is a permanent resident of a foreign country, furnish that person’s full current address, to assist in locating the person.
- If you wish to name a trust, under Primary Beneficiary, write the complete name(s) of the trustee(s) and successor(s), and the date of the trust. Note: This document does not create a trust.
- If you wish to name more beneficiaries than there are spaces provided on this form, please attach a separate sheet. Include on that sheet your name, your UMID or U.S. Social Security Number (if UMID is unknown), and the name, address, relationship to you, and percentage (if you wish to indicate a specific percentage) for the additional named beneficiary or beneficiaries. Sign and date the separate sheet so that it will be valid.
- The beneficiary for the Travel Accident Insurance Plan will be the same as the beneficiary you designate for your Group Life Insurance Plan. If you wish to make a different designation you may do so by requesting a paper beneficiary form by calling the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free).
- Keep a copy of this form for your records.

Payment of Group Life Insurance Benefits

- If you name your estate, a trust, or one beneficiary (and that one beneficiary survives you), payment will be made in full as designated after your death.
- If you name more than one beneficiary, payment will be made in equal shares to the named beneficiaries who survive you (or in full to the survivor if only one beneficiary survives you), unless you enter a specific percentage for each person.
- If no named primary or contingent beneficiary survives you, payment will be made to the first of the following:
  - Your surviving spouse
  - Surviving children in equal shares
  - Surviving parents in equal shares
  - Surviving siblings in equal shares
  - Estate
- Consider discussing your beneficiary designations with your attorney when completing this form. The Benefits Office cannot provide legal advice.

Important Note
This form is only for changing your life insurance beneficiaries. There are separate beneficiary designation forms for the TIAA-CREF retirement savings plan and the Fidelity retirement savings plan. If you have money in both TIAA-CREF and Fidelity retirement accounts, you must complete a separate beneficiary form for each account. For more information and to download the beneficiary forms, see the Benefits Office website at benefits.umich.edu/events/beneficiary.html.

How to Return Your Signed and Complete Form:

Make a copy for your records and mail to:

MetLife National Benefit Center
P.O. Box 14406
Lexington, KY 40512-4406

Or fax to MetLife: 859-825-6719

Questions?
If you have any questions, view the Benefits Office website at benefits.umich.edu, call MetLife at 866-492-6983, or call the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free), Monday through Friday from 8 a.m. to 5 p.m.

Keep a copy for your records and mail your signed and completed form to:

MetLife National Benefit Center
P.O. Box 14406
Lexington, KY 40512-4406

Or fax your signed and completed form to MetLife:

859-825-6719
AGREEMENT FOR PREAUTHORIZED BENEFIT PREMIUM PAYMENTS

To have your benefit premiums automatically withdrawn from your checking or savings account, complete the following information. If withdrawals will be made from your checking account, please ATTACH A BLANK, VOIDED CHECK/DRAFT to this form and return it to:

Payroll Office
G395 Wolverine Tower-Low Rise
3003 South State Street
Ann Arbor, MI 48109-1279

You can also FAX the information to (734) 647-3983. If you have any questions, please contact the HR/Payroll Service Center at (734)-615-2000 or toll free at (866)-647-7657.

Please note that it will be necessary to verify your account information. Therefore, if you are submitting this form after the 10th of the month, you are responsible for the current and next month’s premium as well as any previous balance. See Section IV (1) for withdrawal schedule.

SECTION I PERSONAL INFORMATION

Retiree/Surviving Spouse: ________________________________ Last First Middle

University of Michigan ID # (UMID): ________________________________ Daytime Phone: ( )

SECTION II

☐ New Authorization  ☐ Change Financial Institution/Change Account  ☐ Cancel

Type of Insurance: ☐ Medical  ☐ Dental Opt 2  ☐ Dental Opt 3  ☐ Vision  ☐ Legal

(Check all that apply)

SECTION III ACCOUNT DATA

Financial Institution Name: __________________________________________

Account Number: ________________________________________________

Type of Account: ☐ Checking/Share Draft  ☐ Savings  ☐ Routing # for Savings Account

YOU MUST ATTACH A BLANK, VOIDED CHECK/DRAFT.

(Obtain From Your Financial Institution)

SECTION IV

I authorize the withdrawal of my benefit premiums on a monthly basis from the account indicated in Section III. I further agree to the following conditions:

1. The Payroll Office will withdraw the benefit premiums from the account indicated in Section III on the 20th of each month. If the 20th is not a banking business day, the withdrawal will be made on the banking business day that is immediately following the 20th of the month. This withdrawal will pay the premium for the following month.

2. This agreement is to remain in force until canceled by me via letter or a revised "Agreement For Preauthorized Benefit Premium Payments" Form sent to the Payroll Office. I realize that I cannot cancel this agreement by contacting my financial institution. Upon cancellation of this agreement, I will begin to make benefit premium payments by check if I wish to continue benefit coverage.

3. Any change to or cancellation of this agreement must be received by the Payroll Office by the 10th of the month for it to take effect in that calendar month.

4. I release the University and its employees from any liability to pay charges for insufficient fund transactions that result from my account balance being less than the benefit premium withdrawal. If I do not have sufficient funds in my account, I realize that my coverage will be canceled.

Signature __________________________________ Date ____________________

Agreement for Preauthorized Benefit Premium Payments, rev. 12/10
RETIREES

U-M retirees who retired from the Ann Arbor campus are eligible for the following retiree parking options. These parking options are not available to retirees from U-M Dearborn or U-M Flint. However, both U-M Dearborn and U-M Flint offer parking permits to their retirees. These parking permits may be used on the Ann Arbor campus, similar to their faculty/staff permits.

Retiree options are for the exclusive use of the Retiree only and may not be given or sold to others.

Proof of retirement status must be presented when applying for a Retiree option. Those in “phased retirement” or on “retirement furlough” are not eligible and must wait until full retirement status has been reached to qualify. Two parking options are available:

AFTER HOURS PERMIT (ALL RETIREES)
The After Hours permit authorizes parking in Blue, Yellow and Orange areas after 3:00 p.m. weekdays and throughout the weekend. This free option is honored for evening events such as concerts and theatre performances, but is not valid for athletic events parking. This permit is available in a hang tag version only.

If structure access is required at 3 pm, a device is required to open the gates. Upon request, the retiree’s MCard will be programmed to activate the gates. If the retiree no longer has a valid MCard, a system card will be issued.

UM (BLUE) PERMIT (RESTRICTED AVAILABILITY)
This option is available only to those who retired prior to July 1, 2000 and who presently have this permit. Exceptions to this policy may be approved by the director of Parking and Transportation Services at the request of a Dean, Director or Department Head, based on individual circumstances.

The UM (Blue) permit authorizes parking in Blue, Yellow and Orange areas at any time, excluding athletic events parking. Payment of an annual parking fee is required at the time of purchase. As employing departments do for active staff, Staff Benefits pays the University Contribution toward the cost of this permit for retirees. This permit is available as an AVI device only. A $20 refundable security deposit will be required for the device.

Note: UM (Blue) permit holders who do not renew the permit will not be able to repurchase it at a future time and will become eligible for the After Hours permit only.

HANDICAP VERIFICATION PERMIT
The handicap verification permit, used in conjunction with the state issued handicap permit and appropriate UM permit, authorizes parking in handicapped parking spaces in University lots and structures. The permit is available in a static cling style only and is provided free of coverage.

PAYMENT OPTIONS
The following payment options are available.

- Cash
- Check (payable to the University of Michigan). A $15 service charge will be assessed for returned checks.
- Credit Cards (Discover, VISA or MasterCard – UM PCards are not accepted)
- Payroll Deduction
Medicare Frequently Asked Questions

FAQs for Active Faculty and Staff

I’m an active employee who is eligible for Medicare. Should I enroll?
If you become Medicare-eligible while you are actively working at the University of Michigan, you do not need to enroll in Medicare A and B until you retire. You can enroll in Medicare Part A at no cost to you. If you enroll in Medicare Part A while you are actively working, Medicare Part A would pay secondary to your University of Michigan health plan.

If you are retiring within your Initial Enrollment Period (IEP), you need to enroll in Medicare Parts A and B preferably within the 3 months prior to turning 65 to avoid a delay in enrollment.

How will I know when I am eligible for Medicare?
About 3 months before you turn 65, you will receive a letter from the Benefits Office explaining your options and how your U-M health coverage will be affected.

You may receive a mailing that includes a Medicare card, about 3 months before turning 65. If you sign the card and place it in your wallet, you are enrolled in Medicare Parts A and B. If you return the card, you are denying Medicare.

I’m an active employee and my spouse/OQA who is a dependent on my health coverage is eligible for Medicare. Do they need to enroll in Medicare A and B?
Your spouse does not need to enroll in Medicare until you retire (or are on Long-Term Disability) from the university.

Your OQA will need to enroll in Medicare Parts A and B as soon as they are eligible for Medicare, regardless of your employment status. U-M health plans will pay secondary to Medicare.

What happens to my U-M health plan coverage when I become Medicare-eligible?
If you are an active employee, you do not need to enroll in Medicare; U-M health plan coverage will remain your primary insurer. If you decide to enroll in Medicare, it would pay secondary to your U-M coverage.

If you have ESRD-End Stage Renal Disease, there is a 30-month coordination of benefits period in which your U-M coverage would pay primary. Coverage would then change to Medicare Primary after the coordination of benefits period ends.

Who do I call for questions about Medicare eligibility or enrollment?
For questions on Medicare enrollment, call Social Security at 1-800-772-1213 or Medicare at 1-800-MEDICARE. For questions on how your U-M benefits will be affected, call the U-M Shared Services Center at 734-615-2000 or 866-647-7657 toll free.
I’m retiring soon and I’m already 65 (or my spouse/OQA is already 65). How and when should I enroll in Medicare?
If you are retiring within your Initial Enrollment Period (IEP) you need to enroll in Medicare Parts A and B preferably within the 3 months prior to turning 65 to avoid a delay in enrollment.

If you are not retiring within your Initial Enrollment Period (IEP), then you should enroll in Medicare Parts A and B the month before you retire to avoid a delay in enrollment.

Request a retirement packet from the U-M Shared Services Center by calling 734-615-2000 or 866-647-7657 toll free. A “Request for Employment Information” form will be completed for you and included in the packet. This form informs Medicare that you are retired from U-M and they are the primary payer the first of the month following retirement. Take the form with you to the Social Security office when you apply.

FAQs for Retirees

I am a U-M retiree. When should I enroll in Medicare?
If you are age 65 or older when you retire, you must enroll in Medicare during your Special Enrollment Period (SEP), which is within 8 months following retirement, to avoid a penalty. However, you need to enroll the month you are retiring (or the month before if you are retiring on the first of the month) to avoid claim problems. If you are age 65 when you retire, the Benefits Office will change your health coverage to Medicare primary to your U-M health coverage effective the first of the month following retirement.

If you turn 65 after you retire, you must enroll during your Initial Enrollment Period (IEP), which is 3 months prior to turning 65 through the 3rd month following turning 65. To avoid a delay in enrollment it is preferable that you enroll within the 3 months prior to turning 65.

If you become eligible due to a disability under age 65, you must enroll when you are first eligible and notify the Benefits Office.

I am a retiree and my spouse/OQA or dependent child who I’m covering on my U-M health coverage is eligible for Medicare. Do they need to enroll in Medicare Parts A and B?
Yes, as soon as they are eligible, for any reason.

I have a spouse/OQA or dependent child who is eligible for Medicare Parts A and B. What happens to their coverage?
They need to enroll in Medicare Parts A and B if they are eligible. The Benefits Office will change their coverage to Medicare primary to your U-M coverage. You will need to provide us with their Medicare information.
I am a U-M retiree age 65 or older, actively working elsewhere with benefits through my active employment. Do I still need to enroll in Medicare Parts A and B?

Yes. Once you are retired and eligible for Medicare Parts A and B, the Benefits Office will change your coverage to Medicare Primary. Your U-M health coverage will only pay secondary to Medicare.

Medicare will inform you if you are actively working with benefits from another employer, you do not need to enroll until you leave their employment. This is true, however, your active employer will pay primary, and U-M will not pay unless you are enrolled in Medicare, therefore your active employer’s coverage will essentially be your only coverage if you do not enroll in Medicare Parts A and B.

What happens when I or my covered spouse/OQA turn 65?

About 3 months before you or a spouse/OQA turn 65, you will receive a letter from the Benefits Office explaining your options and how your U-M health coverage will be affected.

You may receive a Medicare card in the mail about 3 months before turning 65. If you sign the card and place it in your wallet, you are enrolled in Medicare Parts A and B. If you return the card, you are denying Medicare.

Who do I call for questions about Medicare eligibility or enrollment?

For questions on Medicare enrollment, call Social Security at 1-800-772-1213 or Medicare at 1800-MEDICARE. For questions on how your U-M benefits will be affected, call the U-M Shared Services Center at 734-615-2000 or 866-647-7657 toll free.

FAQs for Professors Emeritus

I am a Professor Emeritus returning to work at the university. Do I need to be enrolled in Medicare Parts A and B?

Yes. As a Professor Emeritus, you will remain eligible for retiree benefits even upon returning to work at the university, and you will not be eligible for benefits as an active employee. As such, your U-M health plan will not pay for claims unless you are enrolled in Medicare Parts A and B. Medicare will be the primary payer and U-M health coverage will only pay secondary to Medicare.

I am a Professor Emeritus returning to work at the university. Do my Medicare-eligible dependents need to be enrolled in Medicare Parts A and B?

Yes, anyone covered on your U-M health plan must be enrolled in Medicare Parts A and B if they are eligible due to age or disability.

I am a U-M Professor Emeritus but I am actively working elsewhere. Do I need to enroll in Medicare Parts A and B? Do my dependents?

To have your U-M health plan pay for claims, you and your dependents must be enrolled in Medicare Parts A and B. If you have active health coverage through your current employer, you don't need to enroll in Medicare; however, the only coverage you will have is your active coverage. Your U-M health plan will not pay for claims unless you are enrolled in Medicare Parts A and B. Once you do enroll in Medicare Parts A and B, your U-M policy will pay after Medicare pays.
FAQs for Long-Term Disability (LTD) Participants

I’m an LTD participant who is eligible for Medicare. Should I enroll?
Yes. If you are on LTD, you must enroll in Medicare when first eligible.

What happens to my U-M health coverage when I become Medicare eligible?
If you’re on LTD, you need to enroll in Medicare as soon as you are eligible. Medicare will pay primary on claims and your U-M health plan coverage will pay secondary.

I’m on LTD, what happens if my spouse/OQA or dependent children become eligible for Medicare?
They must enroll in Medicare Parts A and B when they first become eligible for any reason. Medicare will become their primary payer to your U-M coverage. Notify the U-M Shared Services Center by calling 734-615-2000 or 866-647-7657 toll free.

Other Questions About Your Benefits?

Visit hr.umich.edu/medicare or call the SSC Contact Center at 5-2000 from the Ann Arbor campus, (734) 615-2000 locally, or (866) 647-7657 toll free, Monday through Friday from 8 a.m. to 5 p.m.

Limitations

The University of Michigan 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. Although the university has elected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend, or terminate them.
An invitation to University of Michigan Retirees to continue their university relationships.

www.hr.umich.edu/umra/

Members’ Comments:

“The opportunity to meet with university wide retirees with many of the same economic, political and social concerns has been a great benefit of my membership in UMRA. Attending meetings with speakers knowledgeable about the university and age specific issues has provided me with the information needed to make better decisions.”

Ellen Woodman
Retired, Director, Department of Nursing, UM-Flint

“We joined the Retiree’s Association to be able to participate in the monthly presentations and to continue the friendships John developed in his 32 year career at the university (the snacks aren’t bad either). While all subjects are of interest, two of the most valuable sessions we attend are the annual Health Day and the Benefits presentation.”

John & Bonnie Cannell
Michigan Media and Data Systems Center
UM-Ann Arbor

I joined the UMRA to:

- Make a difference
- Investigate new options/adventures
- Consummate curiosity, consider continuity and contemplate collegiality
- Heed newly available opportunities on Health Day
- Inaugurate what I want, when I want, how I want
- Gain perspective
- Adjust
- Navigate this new life chapter!

Kathleen McNeely

What the UMRA means to me...

I have come to look forward to the lectures provided by the UMRA each month. The lectures present important ideas and describe interesting work being carried out by faculty and staff at the university. By attending these monthly meetings I continue to feel connected to the university where I invested 34 years as a professor and dean. All of this and the coffee and cookies makes membership all worthwhile.

Allen Samuels

Come join us for:

Information about benefits, health care and other changes at the university campuses.
- Interesting and informative programs
- Meeting friends and past co-workers
- Friendship, socialization and refreshments
- An occasional trip with fellow retirees

For further information, contact:

University of Michigan Retirees Association
G250 Wolverine Tower
3003 South State St.
Ann Arbor, MI 48109-1281
734-763-7385 umra@umich.edu
The University of Michigan Retirees Association (UMRA) was established in 1953 for retired faculty, administrators and spouses. Retired staff and their spouses were first welcomed in 1996 as members of the organization.

The purposes of the University of Michigan Retirees Association are to:

- Meet certain needs of members, who are retirees of the University of Michigan, their spouses and the spouses of deceased retirees.
- Educate retirees as to university policies and governmental regulations which affect their health care and economic security and provide feedback to the university.
- Provide social occasions at which retirees and/or spouses can gather.
- Arrange cultural events to benefit retirees and spouses.

UMRA is governed by a 12 member board elected by the members annually. A Newsletter is published three times per year.

Eligibility for membership in UMRA includes all retirees of the UM-Ann Arbor, the UM-Dearborn and the UM-Flint, as well as spouses of retirees, the spouses of deceased retirees and the spouses of persons who died while employed by UM. Members of the UMRA are those persons who have paid dues as required.

UMRA has connections with:

- University Faculty Senate Assembly, two nonvoting members
- Committee on Economic Status of the Faculty (CESF), one voting member
- Prescription Benefit Oversight Committee (PBOC), one member
- MHealthy Advisory Committee, one member
- Human Resources/Staff
- Benefits Office - continuing dialogue and regularly scheduled presentations by representatives
- Representation at Big Ten Retirees Association annual meetings

Committees of UMRA

- Program/Activities

UMRA has complimentary membership for first year retirees. After the first year, dues are $10.00 per year, due between May 15 and August 15. Tax deductible donations are also welcome.

Meetings

Any changes are announced in the newsletter or on the UMRA website or by email.

- Are held at the Wyndham Gardens Hotel, 2900 Jackson Rd., I-94 Exit 172, Ann Arbor, MI unless otherwise notified
- Are held from September through May on the 2nd Thursday of the month from 2 - 5 p.m. unless otherwise notified. October is the annual meeting and the election of the Board of Directors
- Usually feature a speaker in addition to socializing and refreshments
- Occasional trips to university and other venues
- A Health Day program in April

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

You may have to pay more for your health benefits

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, your health plan will remain the same. However, the amount you pay will change. 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, the university will change the 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) 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.