

## Benefit Enrollment Deadlines and Defaults

**Important:** To obtain coverage for you and your eligible dependents, you must enroll in your benefits within the election deadline for your career/job family or bargaining unit as specified below.

Career/Job Family	Election Deadline	Default Enrollment if No Elections Received by Deadline
Faculty and Staff	30 days	Failure to submit elections within the 30-day deadline will result in no medical or prescription drug coverage.
Research Fellows	30 days	Comprehensive Major Medical – you only

Bargaining Unit	Election Deadline	Default Enrollment if No Elections Received by Deadline
AFSCME	30 days	Comprehensive Major Medical – you only
House Officers Association	60 days	UM Premier Care – you only
International Union of Operating Engineers	30 days	Comprehensive Major Medical – you only
Lecturers' Employees Organization	30 days	No coverage
Police Officers Association of Michigan	30 days	Comprehensive Major Medical – you only
Michigan Nurses Association	60 days	Comprehensive Major Medical – you only
Trades	30 days	No coverage

### Notes

Your benefit elections can only be submitted once within the election period. Once you have submitted your elections, or your election deadline has passed, you will not be eligible to change medical, dental or vision plans until the next Open Enrollment period (usually in October with election effective January 1 of the following year), unless you experience a qualified family status change.

If you do not wish to enroll in medical and prescription drug coverage because you are covered by a medical plan other than as an employee, retiree, survivor or dependent of an employee of the University of Michigan, you may be eligible to receive a cash credit for opting-out of university coverage. In order to receive the credit, eligible employees must submit information about the source of their medical coverage.

You can enroll in or change Basic Retirement, Supplemental Retirement and Child Life insurance at any time of the year. You can enroll in Expanded Long-Term Disability, Optional Group and Dependent Spouse/Other Qualified Adult Group Term Life Insurance at any time by providing proof of insurability in the form of a health statement.

### More Information

The University of Michigan offers a wide variety of benefit plans that allow you to choose the coverage that best fits your personal needs. You may review benefits information, including an online presentation for newly hired employees, on the Benefits Office Web site at [www.benefits.umich.edu](http://www.benefits.umich.edu)

### Questions?

If you have any questions about the benefits plans or the enrollment process, please contact the HR/Payroll Service Center at 734-615-2000 (5-2000 from U-M Ann Arbor) or 1-866-647-7657 (toll free for off-campus calling within the U.S.), Monday through Friday from 8 a.m. to 5 p.m.

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Graduate Student Research Assistants	30 days	GradCare and Dental Option 1 – you only
Benefit Eligible Fellowship Students	30 days	GradCare and Dental Option 1 – you only
Benefit Eligible Medical School Students	30 days	GradCare – you only

Bargaining Unit	Election Deadline	Default Enrollment if No Elections Received by Deadline
GEO Members (Greater than 25% appointment)	30 days	GradCare and Dental Option 1 – you only
GEO Members (Less than 25% appointment)	30 days	No coverage

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If you do not wish to enroll in medical and prescription drug coverage because you are covered by a medical plan other than as an employee, retiree, survivor or dependent of an employee of the University of Michigan, please submit information about the source of their medical coverage. Medical School Students are required to provide their source of other medical coverage in order to waive coverage from the university.

### Transferring Between Employed Students and Benefit Eligible Fellowship status

When you change between an employed student and a benefit eligible fellowship, the Benefits Transaction Team will automatically continue plans in which eligibility does not change. If you become newly eligible for a plan, you will receive an email with enrollment instructions. Please watch your confirmation statement to determine if you have lost eligibility for a plan.

Graduate Student Research Assistants and GEO Members can enroll in or change Supplemental Retirement and Child Life insurance at any time of the year. Graduate Student Research Assistants and GEO Members can enroll in Optional Group and Dependent Spouse/Other Qualified Adult Group Term Life Insurance at any time by providing proof of insurability in the form of a health statement.

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