

## Eligibility for University of Michigan Benefits by Career/Group

Group	Eligibility Criteria <sup>1</sup>	Eligible	Not Eligible
<b>Faculty Staff</b> <b>LEO Lecturers II/III/IV</b> <b>AFSCME</b> <b>POAM</b> <b>MNA</b> <b>IUOE</b> <b>Trades</b>	<ul style="list-style-type: none"> <li>You are a regular faculty or staff member, including primary and instructional staff</li> <li>You have at least a 50% appointment lasting four continuous months or longer (exception: for Long-Term Disability, your appointment must last eight months or more)</li> <li>Basic Retirement Plan and SRA eligibility only requires a 1% or greater appointment and funding for four consecutive months or longer</li> </ul>	<ul style="list-style-type: none"> <li>Medical Insurance<sup>2</sup></li> <li>Dental Plan (Option 1, 2, or 3)</li> <li>Vision Plan</li> <li>Basic Long-Term Disability (AFSCME members only)</li> <li>Expanded Long-Term Disability (Supplemental Faculty appointments and AFSCME members are not eligible)</li> <li>University Life, Optional Life, and Dependent Life Insurance</li> <li>Long-Term Care</li> <li>Legal Plan</li> <li>Flexible Spending Accounts</li> <li>Travel Accident Insurance and Secure Travel Plan</li> <li>Basic Retirement Plan, SRA, and 457(b)</li> <li>MHealthy Rewards<sup>3</sup></li> <li>MHealthy Programs<sup>4</sup></li> </ul>	
<b>Supplemental LEO Lecturers I</b>	<ul style="list-style-type: none"> <li>You have a 50% or greater appointment and funding for four continuous months or longer</li> </ul>	<ul style="list-style-type: none"> <li>Medical Insurance<sup>2</sup></li> <li>Dental Plan (Option 1, 2, or 3)</li> <li>Vision Plan</li> <li>University Life, Optional Life, and Dependent Life Insurance</li> <li>Long-Term Care</li> <li>Legal Plan</li> <li>Flexible Spending Accounts</li> <li>Travel Accident Insurance and Secure Travel Plan</li> <li>Retirement Plan (Basic)</li> <li>SRA and 457(b) with a 1% or greater appointment for four consecutive months or longer</li> <li>MHealthy Rewards<sup>3</sup></li> <li>MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Basic Retirement Plan if less than a 50% appointment</li> <li>Long-Term Disability</li> </ul>
<b>GSI</b> <b>GSSA</b>	<p>You have less than a 25% appointment and funding for one full term. You must pay 50% of the premium for Dental Option 1.</p> <hr/> <p>You have a 25% or greater appointment and funding for a minimum of four continuous months for fall and winter term or 25% appointment and two months continuous appointment in the spring/summer term.</p>	<ul style="list-style-type: none"> <li>GradCare<sup>2</sup></li> <li>Dental Option 1</li> <li>Long-Term Care (50% appointment)</li> <li>Travel Accident Insurance and Secure Travel Plan</li> <li>SRA and 457(b) with a 1% or greater appointment for four consecutive months or longer</li> <li>MHealthy Programs<sup>4</sup></li> </ul> <hr/> <ul style="list-style-type: none"> <li>Medical Insurance (including GradCare)<sup>2</sup></li> <li>Dental Plan (Option 1, 2, and 3)</li> <li>Legal Plan</li> <li>Long-Term Care (50% appointment)</li> <li>Flexible Spending Accounts</li> <li>Travel Accident Insurance and Secure Travel Plan</li> <li>University, Optional, and Dependent Life Insurance</li> <li>Vision Plan</li> <li>SRA and 457(b)</li> <li>MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Dental Plan (Option 2 or 3)</li> <li>Vision Plan</li> <li>Long-Term Disability</li> <li>University, Optional, and Dependent Life Insurance</li> <li>Flexible Spending Accounts</li> <li>Legal Plan</li> <li>Retirement Plan (Basic)</li> <li>MHealthy Rewards</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Long-Term Disability</li> <li>Basic Retirement Plan</li> <li>MHealthy Rewards</li> </ul>
<b>GSRA</b>	<p>You have a 25% or greater appointment and funding for a minimum of four continuous months at all times</p>	<ul style="list-style-type: none"> <li>Medical Insurance (GradCare only)<sup>2</sup></li> <li>Dental Plan (Option 1, 2, and 3)</li> <li>Legal Plan</li> <li>Long-Term Care</li> <li>Flexible Spending Accounts</li> <li>Travel Accident Insurance and Secure Travel Plan</li> <li>University, Optional, and Dependent Life Insurance</li> <li>Vision Plan</li> <li>SRA and 457(b) with a 1% or greater appointment for four consecutive months or longer</li> <li>MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Long-Term Disability</li> <li>Basic Retirement Plan</li> <li>MHealthy Rewards</li> </ul>

<sup>1</sup> Employees with dual career/job families are eligible for the Basic Retirement Plan if effort and funding are present in the appropriate combination. For example, if you are a Research Fellow who is also appointed as a Lecturer, you are eligible for the Basic Retirement Plan if the Lecturer job has at least a 1% appointment, regardless of which position has funding.

<sup>2</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>3</sup> For more information on MHealthy Rewards, please visit: [mhealthy.umich.edu/rewards](http://mhealthy.umich.edu/rewards)

<sup>4</sup> For more information on MHealthy Programs, please visit: [mhealthy.umich.edu](http://mhealthy.umich.edu)

## Eligibility for University of Michigan Benefits by Career/Group

Group	Eligibility Criteria <sup>1</sup>	Eligible	Not Eligible
<b>HOA</b>	You receive U-M funding and have a 0% or greater appointment lasting four continuous months or longer	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>2</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Long-Term Disability (provided through the House Officers Association)</li> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts (stipends are not eligible)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• SRA and 457(b) with a 1% or greater appointment for four consecutive months or longer</li> <li>• MHealthy Rewards<sup>3</sup></li> <li>• MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Expanded/Basic Long-Term Disability</li> <li>• Basic Retirement Plan</li> </ul>
<b>Research Fellows</b>	<p>For medical insurance, you must have a 0% or greater appointment and funding (stipend, Special Purpose Funds) or salary for a minimum of four continuous months</p> <p>For life insurance and supplemental retirement plans, must have more than a 0% appointment and university funding. Stipend money is not eligible.</p> <p>For dental, must have 0% or greater appointment and one year of service</p> <p>Research Fellows must provide proof of comparable coverage to waive medical insurance and prescription drug plan coverage (SPG 201.19)</p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>2</sup></li> <li>• Dental Plan (Option 1, 2, and 3 after one year of continuous eligibility)</li> <li>• University, Optional, and Dependent Life Insurance (0% or greater appointment. Stipend funds not eligible)</li> <li>• Legal Plan</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts (0% or greater appointment. Stipend funds or temporary hourly wages are not eligible)</li> <li>• SRA and 457(b); 1% or greater appointment. Stipend funds or temporary hourly wages are not eligible)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• Vision Plan</li> <li>• MHealthy Rewards<sup>3</sup></li> <li>• MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Retirement Plan (Basic)</li> </ul>
<b>Professional Specialists</b>	You have a 0% or greater appointment and U-M funding (stipend, Special Purpose Funds) or salary for a minimum of four continuous months	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>2</sup></li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts (50% or greater appointment. Stipend funds or temporary hourly wages are not eligible)</li> <li>• SRA and 457(b); 1% or greater appointment. Stipend funds or temporary hourly wages are not eligible)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards<sup>3</sup></li> <li>• MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Dental Plan</li> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Legal Plan</li> <li>• Retirement Plan (Basic)</li> </ul>
<b>Benefit-Eligible Fellowship Holders</b>	<p>Holders of designated fellowship</p> <p>Michigan Science Training Program fellows</p> <p>Check with your department if you do not know if you are sponsored for GradCare under this provision</p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>2</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> <li>• MHealthy Programs<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
<b>Medical School Students</b>	Medical insurance coverage is mandatory for all University of Michigan medical school students. Medical school students are required to either enroll in GradCare or provide verification that they have comparable medical insurance coverage elsewhere	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>2</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> To be eligible for the Retirement Plan, all career/job families, except Supplemental, must have at least a 1% appointment for four continuous months or longer. Supplemental must have a 50% or greater appointment and funding for one full term.

<sup>2</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>3</sup> For more information on MHealthy Rewards, please visit: [mhealthy.umich.edu/rewards](http://mhealthy.umich.edu/rewards)

<sup>4</sup> For more information on MHealthy Programs, please visit: [mhealthy.umich.edu](http://mhealthy.umich.edu)

## Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<p><b>Spouse</b> A person who:</p> <ul style="list-style-type: none"> <li>• Is of the opposite sex as you;</li> <li>• Is legally married to you; and</li> <li>• Is not already covered through the university as an employee<sup>1</sup></li> </ul> <p><b>OR</b> <b>Other Qualified Adult (OQA)</b> See page 15 for OQA eligibility</p>	<p><b>Faculty Staff Lecturers Supplemental LEO AFSCME HOA POAM MNA IUOE Trades GSI GSSA GSRA Research Fellows</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>3</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Dependent Life Insurance<sup>2</sup> (Dependent spouse or OQA can work for the university)</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• MHealthy Tobacco Independence Program<sup>4</sup> (if enrolled in medical insurance)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Professional Specialists</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>3</sup></li> <li>• Long-Term Care</li> <li>• MHealthy Tobacco Independence Program<sup>4</sup> (if enrolled in medical insurance)</li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Benefit-Eligible Fellowship Holders</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>3</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Medical School Students</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>3</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> If you and your spouse or OQA are both employees of the university, you cannot be covered as both an employee and as a dependent on U-M Medical, Prescription Drug, Dental, or Vision Plans.

<sup>2</sup> If you and your spouse or OQA are both employees of the university, you may both carry Dependent Life on each other and on your dependent children.

<sup>3</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>4</sup> For more information on the MHealthy Tobacco Independence Program (MTIP), please call 734-998-2193 or visit [mhealthy.umich.edu/mtip](http://mhealthy.umich.edu/mtip)

## Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<p><b>Never Married Children by Birth, Adoption, or Legal Guardianship*, Birth to Age 25</b></p> <p>Eligible from birth through end of the year your children turn age 19 and are not eligible for coverage through the university as an employee or are not already covered through the university as a dependent on another university employee's coverage.</p> <p>From age 20 through the end of the month they reach age 25<sup>3</sup>, your children who:</p> <ul style="list-style-type: none"> <li>• Live primarily with you but may be temporarily away from home attending school; and</li> <li>• You provide over 50% of the dependent's total support; and</li> <li>• Are not eligible for coverage through the university as an employee or are not already covered through the university as a dependent on another university employee's coverage.</li> </ul> <p><small>* For legal guardianship, in addition to the above, a dependent ward remains eligible only until the expiration date stipulated by the court within the Letters of Guardianship.</small></p>	<p><b>Faculty Staff</b>  <b>Lecturers</b>  <b>Supplemental</b>  <b>LEO</b>  <b>AFSCME</b>  <b>HOA</b>  <b>POAM</b>  <b>MNA</b>  <b>IUOE</b>  <b>Trades</b>  <b>GSI</b>  <b>GSSA</b>  <b>GSRA</b>  <b>Research Fellows</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Dependent Life Insurance (eligible from 15 days to age 25)<sup>2</sup></li> <li>• Legal Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Professional Specialists</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Benefit-Eligible Fellowship Holders</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Medical School Students</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>2</sup> If you and your spouse or OQA are both employees of the university, you may both carry Dependent Life on each other and on your dependent children.

<sup>3</sup> Your eligible children meeting the listed requirements may continue eligibility through the end of the month in which the child reaches age 25.

## Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<p><b>Never Married Children of Your Spouse or Other Qualified Adult, Birth to Age 25<sup>3</sup> who:</b></p> <ul style="list-style-type: none"> <li>• Live primarily with you but may be temporarily away from home attending school; and</li> <li>• You and your spouse or OQA provide over 50% of your dependent's total support; and</li> <li>• Are not eligible for coverage through the university as an employee or are not already covered through the university as a dependent on another university employee's coverage.</li> </ul>	<p><b>Faculty Staff</b>  <b>Lecturers</b>  <b>Supplemental</b>  <b>LEO</b>  <b>AFSCME</b>  <b>HOA</b>  <b>POAM</b>  <b>MNA</b>  <b>IUOE</b>  <b>Trades</b>  <b>GSI</b>  <b>GSSA</b>  <b>GSRA</b>  <b>Research Fellows</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Dependent Life Insurance (eligible from 15 days to age 25)<sup>2</sup></li> <li>• Legal Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Professional Specialists</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Benefit-Eligible Fellowship Holders</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Medical School Students</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>2</sup> If you and your spouse or OQA are both employees of the university, you may both carry Dependent Life on each other and on your dependent children.

<sup>3</sup> Your eligible children meeting the listed requirements may continue eligibility through the end of the month in which the child reaches age 25.

## Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<p><b>Never Married Principally Supported Children, to Age 19<sup>3</sup></b></p> <p>Children through the end of the year in which they reach age 19 who:</p> <ul style="list-style-type: none"> <li>• Are not your own children by birth or marriage; and</li> <li>• Are related to you by blood or marriage; and</li> <li>• Live with you on a permanent basis; and</li> <li>• Are not eligible for coverage through the university as an employee; and</li> <li>• Are not already covered through the university as a dependent on another university employee's coverage; and</li> <li>• Will be claimed as dependents on your income tax return for the current year; and</li> <li>• Have been principally supported by you for at least six consecutive months before you apply for coverage.</li> </ul> <p>Coverage will go into effect the first of the month following 90 days after the application is received in the Benefits Office.</p>	<p><b>Faculty Staff</b>  <b>Lecturers</b>  <b>Supplemental</b>  <b>LEO</b>  <b>AFSCME</b>  <b>HOA</b>  <b>POAM</b>  <b>MNA</b>  <b>IUOE</b>  <b>Trades</b>  <b>GSI</b>  <b>GSSA</b>  <b>GSRA</b>  <b>Research Fellows</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Dependent Life Insurance (eligible from age 15 days to age 25)<sup>2</sup></li> <li>• Legal Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Professional Specialists</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Benefit-Eligible Fellowship Holders</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Medical School Students</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>2</sup> If you and your spouse or OQA are both employees of the university, you may both carry Dependent Life on each other and on your dependent children.

<sup>3</sup> Your eligible children meeting the listed requirements may continue eligibility through the end of the year in which the child reaches age 19.

# Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<p><b>Never Married Disabled Children, Age 19 or Older</b></p> <p>Your children by birth, adoption, or legal guardianship or your spouse or OQA's children who:</p> <ul style="list-style-type: none"> <li>• Are not classified as principally supported children; and</li> <li>• Have reached the end of the calendar year in which they turn age 19; and</li> <li>• Are dependent on you for support and maintenance; and</li> <li>• Became disabled and were covered by university medical insurance plan before reaching age 19; and</li> <li>• Are not eligible for coverage through the university as an employee or are not already covered through the University as the dependent on another university employee's coverage; and</li> <li>• Are incapable of self-sustaining employment by reason of mental or physical disability.</li> </ul>	<p><b>Faculty Staff Lecturers Supplemental LEO AFSCME HOA POAM MNA IUOE Trades GSI GSSA GSRA Research Fellows</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Vision Plan</li> <li>• Dependent Life Insurance (eligible from age 15 days to age 25)<sup>2</sup></li> <li>• Legal Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Professional Specialists</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Dental Plan (Option 1, 2, or 3)</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Benefit-Eligible Fellowship Holders</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>
	<p><b>Medical School Students</b></p>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (GradCare only)</li> <li>• Dental Plan (Option 1, 2, and 3)</li> <li>• Legal Plan</li> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• University, Optional, and Dependent Life Insurance</li> <li>• Long-Term Care</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan (Basic and SRA)</li> <li>• Travel Accident Insurance</li> <li>• Long-Term Disability</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>2</sup> If you and your spouse or OQA are both employees of the university, you may both carry Dependent Life on each other and on your dependent children.

## Eligibility for University of Michigan Benefits for Dependents

Dependents	Group	Eligible	Not Eligible
<b>Survivors of Deceased Active Eligible Faculty and Staff Members</b>	<b>Faculty Staff Lecturers Supplemental LEO HOA IUOE POAM MNA Trades AFSCME GSI GSSA GSRA Research Fellows</b>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (eligible if you meet criteria; contact the HR/Payroll Service Center for information)</li> <li>• Individual Long-Term Care (eligible if you are currently enrolled or were previously enrolled. Call the plan to continue coverage)</li> <li>• MHealthy Tobacco Independence Program<sup>2</sup> (if enrolled in medical insurance)</li> </ul>	<ul style="list-style-type: none"> <li>• Dental Plan</li> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>
<b>Survivors of Deceased Retired Faculty and Staff Members</b>	<b>Faculty Staff Lecturers LEO POAM MNA AFSCME IUOE Trades</b>	<ul style="list-style-type: none"> <li>• Medical Insurance<sup>1</sup> (eligible if you meet criteria; contact the HR/Payroll Service Center for information)</li> <li>• Dental Plan (eligible if you meet criteria; contact the HR/Payroll Service Center for information)</li> <li>• Long-Term Care (eligible if you are currently enrolled or were previously enrolled. Call the plan to continue coverage)</li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> <li>• Long-Term Disability</li> <li>• Group Term Life Insurance</li> <li>• Dependent Life Insurance</li> <li>• Legal Plan</li> <li>• Flexible Spending Accounts</li> <li>• Retirement Plan</li> <li>• Travel Accident Insurance and Secure Travel Plan</li> <li>• MHealthy Rewards</li> </ul>

<sup>1</sup> Enrollment in any U-M medical plan automatically includes enrollment in the U-M Prescription Drug Plan.

<sup>2</sup> For more information on the MHealthy Tobacco Independence Program (MTIP), please call 734-998-2193 or visit [mhealthy.umich.edu/mtip](http://mhealthy.umich.edu/mtip)

### ***“Other Qualified Adult” Eligibility Criteria***

Under the Other Qualified Adult (OQA) program, a U-M employee who does not 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.)

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)

\*Eligibility for children is defined by the eligibility criteria for dependent children. For details, visit: [benefits.umich.edu/eligibility](http://benefits.umich.edu/eligibility)