

Exiting House Officer Information Sheet 2021

Congratulations on this significant milestone in your life! If you have any questions I've not addressed below, please don't hesitate to contact me in the HOA Office, 734-936-9205, or email Robin@hoaumich.org.

Robin Tarter

COBRA is retroactive to your FIRST day of unemployment.

You will receive information about your COBRA insurance approximately 2 weeks, via U.S. mail after your last day at the University. These forms are automatically generated upon termination of your appointment. **You will need to have a current address on file to get this mailed to you.** (Go to Wolverine Access before you are finished working and update this information.) You will have 60 days to elect COBRA. To determine the cost, add the U of M payment and your payment for insurance located on your pay stub.

If you are going out of state, you will need to change providers. Please be sure to read your COBRA information very carefully.

*****When you get your forms, SUBMIT your intent form no matter if you choose to take COBRA or not. This will hold a spot for coverage – you will have 45 days from the date the form is returned before any payment is required. You can elect to cancel COBRA at any time before payment is due. *****

Individual family members have the option to be covered individually under COBRA. One or all of you may elect the coverage depending on how your new job or financial situation dictates.

EXAMPLE: If your new job begins on 09.01.2020, and you haven't used your healthcare, cancel COBRA, and don't make the payment. However, if the need arises, you are covered, because you submitted your intent form. It will likely be much cheaper to pay out of pocket for your healthcare needs, rather than pay for COBRA.

Change of Address Form:

You can only do this while you are an employee, so it is important to do this before you leave. If you don't have a new permanent address, consider using a relative's address.

U of M Benefits office website: <https://ssc.umich.edu/human-resources/personnel-changes-par/>

UH South Wellness Center Membership:

Remember to cancel your membership if you're moving – with your credit card company and the facility. Email UH South Wellness Center. You must cancel at **least one business day** prior to the end of the month to avoid charges for the subsequent month.

Make Appointments and fill prescriptions:

In your contract you are allowed paid time off for preventative care (8 hours) and an additional personal day, which can be taken in half day increments. Make your appointments as soon as possible. Rx: Fill all prescriptions before you lose coverage. **There may be an elimination period before you have access to your new benefits.**

Disability Insurance: You can elect to make your HOA plan portable for coverage once you leave. You will have 60 days to make this election. Mike Flynn will be in the HOA Lounge on the 3rd Friday of each month through June for your convenience. Contact Mike Flynn (1-800-768-6100) for a personal meeting and he will explain your options for converting your current HOA Group plan.

mflynn@flynnbenefits.com or www.flynnbenefits.com

Liability (Malpractice) Insurance: Your new employer will want proof of your malpractice coverage. <http://www.med.umich.edu/i/riskmgmt/claims/malpractice.htm>. This is an internal site, so you need to access this before you leave the University. The policy you have through the University is for anything that occurred while employed by the University.

Flex Accounts: Medical accounts can be maintained with your COBRA insurance, but Childcare accounts cannot be maintained.

Savings Plan: If you participated in the SRA through Fidelity/TIAA CREF, you will need to contact the company directly for information on your accounts. The University has nothing to do with this, as it is an individual program not co-funded (matched) by University funds.

Fidelity SRA Investment Questions:

<http://www.fidelity.com/atwork> or call Fidelity at 1-800-343-0860.

TIAA CREF SRA Investment Questions:

<http://www.tiaa-cref.org> or call TIAA at 1-800-842-2776.

Return all keys, ID's (Umich and VA), to your program coordinator or designated person and "rag out" your white coats to the Lab Coat Room (Taubman B2001).

Parking Services: House Officers who have terminated employment with the University or no longer need their parking option remain responsible for full payment (both employee portion and university contribution) of the option until it is returned to Parking Services.

<https://ltp.umich.edu>

Please direct questions and comments to:

Parking Customer Service

734-764-8291

Email: UMPark@UMich.edu

To return your AVI device:

- Stop by the LPTS Office located on the 2nd floor of University Hospital South.
- Use the drop box provided in the Security Services/Lost and Found area at UH.