

Exiting House Officer Information Sheet **2022**

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 of work at Michigan Medicine. These forms are automatically generated upon termination of your appointment. ***You will need to have a current address on record to get this snail mailed to you.***

****** Go to Wolverine Access and use the Employee Self-service option. Make sure to use the red pen icon to edit your current address in mid-June). Changing your address too soon may impact your healthcare benefit.

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 coverage depending on how your new job or financial situation dictates.

EXAMPLE: If your new job begins on 09.01.2022, **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.

Please direct your questions to the Benefits Office by calling 734-615-2000, Option #1, then Option #1.

UH South Wellness Center Membership:

Remember to cancel your membership if you're moving – with your credit card company and the facility. [UH South Wellness Center](#)

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. There is a link through [Graduate Medical Education's website](#). 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. The HOA will provide you with the current cover sheet if you are offsite. If additional years are being requested, please specify which years you require.

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.