

Exiting House Officer Information Sheet **2024**

Congratulations on this significant milestone in your life! If you have any questions not addressed below, please don't hesitate to contact the HOA staff at Help@hoaumich.org.

COBRA is retroactive to your FIRST day of unemployment. However, it is not automatic and you cannot sign up online.

After your last day of work at Michigan Medicine, you will receive information about your COBRA insurance in approximately 2 weeks, via U.S. mail. These forms are automatically generated upon termination of your appointment. ***You must have a current address with Michigan Medicine HR 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 no later than mid-June). Changing your address too soon may impact your healthcare benefits, so be mindful of the timing.

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 must change providers. Please be sure to read your COBRA information very carefully.

*****When you get your forms, SUBMIT your intent form regardless of whether you choose to take COBRA or not. This will hold a spot for coverage – you 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 what your new job or financial situation dictates.

EXAMPLE: If your new job begins on 09.01.2024, **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 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 after your appointment ends to make this election. Mike Flynn will be in the HOA Lounge on the 3rd Friday of the month through June. Ready to apply? Complete [this form](#) to request the electronic application.

For the University of Michigan-HOA Disability Plan details, see your page at [UM HOA Disability Plan](#). Mike m.flynn@nfp.com | 248.458.3344

Liability (Malpractice) Insurance: Your next employer will require proof of coverage. Visit the [HOA's website](#) for a copy of the generic letter. 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, IDs (Umich and VA), to your program administrator or designated person and “rag out” your white coats to the Lab Coat Room (Taubman B2001). Please don't leave your coats in the HO Lounge.

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 at 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.