

## **Medical Plan**

Detroit Mercy offers several different medical insurance plan options for eligible, full-time & modified full-time employees and their dependents. The University pays a major portion of the premium costs on these plans but does require a partial employee participation which may vary from year to year. Employee contributions are on a pre-tax basis and are made by payroll deduction

Members can elect single, two-person, or family coverage with eligibility beginning the first of the month following the date of hire or transfer to an eligible employment status. Medical benefit plan year runs July 1 – June 30. Employees may elect to change their medical coverage during the annual open enrollment period.

For employees whose spouses have medical group insurance coverage available through his/her employer other than Detroit Mercy, said spouse must enroll in their employer's medical plan as primary coverage in order for the spouse to be covered under the Detroit Mercy plan with secondary coverage unless the spouse's plan premium exceeds the cost provisions as set forth by Detroit Mercy.

Detroit Mercy offers a health care credit as a benefit to employees who wish to opt-out of the medical insurance plans offered by the University.

Please access [Medical Plan](#) for detailed benefit and rate information.