



For More Information

If you have any questions about the study, please call the University of Michigan Survey Research Center, toll free, at: **(866) 611-6476** or email the Health and Retirement Study at: **HRS-QandA@umich.edu**

The HRS participant website also has interesting information about the study at: **<http://hrsparticipants.isr.umich.edu>**

If you have questions about your rights as a research participant, or wish to obtain information, ask questions or discuss any concerns about this study with someone other than the researcher(s), please contact:

U-M Health Sciences and Behavioral Sciences Institutional Review Board
2800 Plymouth Road
Building 520, Room 2144
Ann Arbor, MI 48109-2800
Phone: (734) 936-0933
Toll free: (866) 936-0933
Email: irbhsbs@umich.edu
IRB: Health Sciences and Behavioral Sciences
Date Approved: 3/26/2026

Or report a concern to the University's compliance hotline by calling (866) 990-0111. Please refer to protocol HUM00246459.

Please be sure that any questions that you have about the study have been answered and that you understand what you will be asked to do. You may contact us if you think of a question later.

Participation

You are invited to join a research study called the Health and Retirement Study (HRS). As part of the study, you will represent thousands of people across the country. Your participation is important because it will help the study accurately represent people like yourself.

If you agree to participate, you may be asked to:

- Complete an interview over the phone, online, or in person (at your home or another location that is convenient for you). We will ask you questions about yourself, your family, your health, and your finances in retirement or as you prepare for retirement.
- Provide your Social Security or Medicare number
- Complete a paper survey with some additional questions about your daily life
- Provide samples of your saliva for DNA sequencing, and your blood for health assessment including identifying genetic markers. A certified professional will collect a blood sample in a separate visit

This study is completely voluntary. Saying yes or no to being in the survey or providing saliva or blood samples will not change any benefits you get now or in the future. Most people enjoy the survey, and find it interesting. Some of the questions may be sensitive for some people. You may choose not to answer any question or you may stop the interview at any time. You may also choose not to provide any saliva or blood samples for any reason.

For your help in this study, you will receive a monetary token of appreciation. If you receive any payments for taking part in this study, the University of Michigan

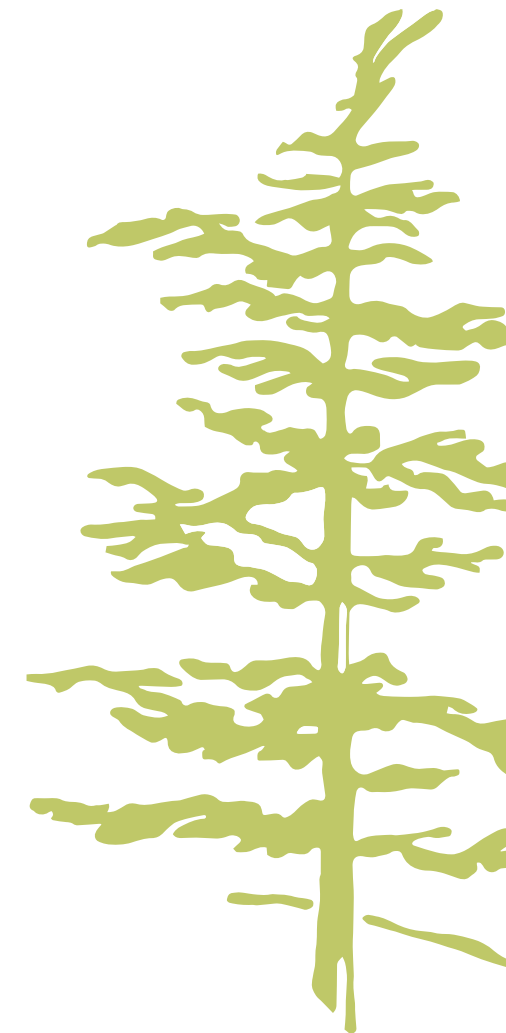
finance department will need your name and address for tax reporting purposes. In a calendar year if: 1) your payments total greater than \$400 for this study or 2) if you receive payments of greater than \$400 for being in more than one study, the University of Michigan finance department will also require your Social Security Number for tax reporting purposes. If you do not wish to provide your Social Security Number, you may continue to participate in research studies, but you will not be able to receive payment for the remainder of the calendar year.

If you choose to provide a blood sample, you will receive a report similar to one you might receive from your doctor. The report has results from over 20 routine tests, like cholesterol and blood sugar.

The interview should take one to two hours. We would like to record the interview for quality control and research purposes. You may still participate in the study even if you decide not to be recorded. If you agree to provide a blood sample, the phlebotomist visit should take no more than 30 minutes.

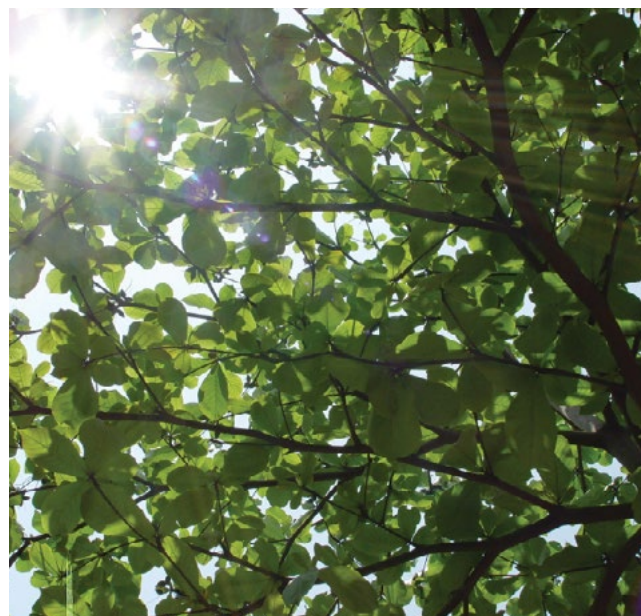
You might not get a direct benefit from being in the study, but others could benefit from what we learn. The main risk of participating in this study is if your identity as a participant is revealed.

Study Information



About the HRS

The Health and Retirement Study (HRS) is a longitudinal project. It is sponsored by the National Institute on Aging and the Social Security Administration. The study Co-Directors are Kenneth M. Langa and Jessica Faul of the Survey Research Center. The interviews are conducted by a professional interviewer from the University of Michigan. The interview asks questions about health, health care use and access, employment status, retirement plans, and about assets an individual or household may have. The answers you provide will be used by policy makers and researchers to help improve health and retirement policies and services in the U.S.



Confidentiality

We follow strict practices to secure all data that could identify you as a participant. Your information is kept confidential, except as described below. This includes your participation, any data that could identify you personally, and any results of the saliva or blood analyses.

There are some reasons why people other than the researchers may need to see information you provided as part of the study. This includes organizations responsible for making sure the research is done safely and properly. These organizations include the University of Michigan, government officials, or the study sponsors. To protect your privacy, we remove information that could identify you from any data or specimens you provide before we share it with the research community.

This study has a Certificate of Confidentiality from the National Institutes of Health. This Certificate means we cannot share information, documents, or samples that may identify you with federal, state, or local agencies or as part of any civil, criminal, administrative, legislative, or other legal activities except as described below.

- The Certificate does not stop us from reporting or sharing information that you agreed to share during the survey. For example, we may share information with appropriate authorities if we think you may harm yourself or others. We may also share your information with other researchers.
- The Certificate does not stop us from reporting information that federal, state, or local laws require. Some examples are laws that require reporting of child or elder abuse.
- The Certificate cannot be used to stop our sponsors, including the department of Health and Human Services, from checking records or evaluating our research program.



- We may also release information about you to others when you say it is okay. For example, you may give us permission to release information to insurers, medical providers, or anyone else.
- The Certificate of Confidentiality does not stop you from sharing that you are participating in this research.

More information about Certificates of Confidentiality and the protections they provide is available at <https://grants.nih.gov/policy-and-compliance/policy-topics/human-subjects/coc>.

Data or specimens you provide will be used for research purposes only. They will be stored for future analyses at the University of Michigan and other repositories, such as those maintained by the National Institutes of Health. Your specimens may be shared with other researchers. Nothing that is shared with other researchers is identifiable.

Blood and saliva samples are sent to laboratories for analysis. The samples are identified only by a number, not your name, when shared with external laboratories. Genetic markers will be taken from saliva and blood samples and kept for future tests. Studying the samples will help researchers learn more about how genetics are connected to things like behavior and health.

A concern some people have about genetic research is that it might lead to discrimination in employment or health insurance against some groups who are found to have a higher average risk of certain health conditions. The Genetic Information Nondiscrimination Act of 2008 (GINA) makes it illegal for health insurers or most employers to discriminate against you based on your genetic information. Health insurance companies and employers may not request your genetic information that we get from this research.

Researchers who want to use data from the study must agree to keep the data confidential. Data shared with the research community for other studies will not contain information that could identify you.

Their research may be similar to this study or may be completely different. Once we have shared information about you with other researchers, we will not be able to get it back.

If at any time you would like to have your blood or saliva sample removed from storage, you may contact the HRS in writing and request that your sample be removed from storage and destroyed.