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Our Commitment to You | A plan designed for your needs

To remain a stellar example of Catholic, Jesuit higher education, Marquette needs to offer a benefit package that attracts and maintains a qualified, talented work force committed to the values of the university. This package is comprehensive in scope and sensitive to the health and welfare of employees and their family members, as well as competitive and as affordable as possible within the financial means of the university.

The Marquette University benefits package is designed to meet the diverse needs of our faculty, administrators, and staff by providing competitive and comprehensive benefit options that allow you to choose the plan that best meets your individual and family needs.

We encourage you to review all of your options before making your benefit elections. Only you can determine which benefits are the best fit for you and your family. We want you to understand all of your options and make informed decisions.

Benefit Basics

Once you elect your benefits, your elections remain in effect for the plan year (January 1st through December 31st). You may only change coverage due to a qualified "life event" (see page 3) and must do so within 30 calendar days of the event. Marquette University encourages you to review all of your benefits and make your selections wisely.

Eligibility

You are eligible to build benefit plans that meet your and your family's needs, described here, if you are a full-time regular, full-time temporary (minimum of 1-year contract, either academic or calendar), or part-time regular employee (working a minimum of 20, but less than 37.5 hours per week). Marquette University is committed to providing a range of benefits from which you can choose. These benefits include:

- Health
- Vision
- Basic Life Insurance
- Long-Term Disability (full-time only)
- Employee Assistance Program (EAP)
- Dental
- Flexible Spending Accounts
- Optional Life Insurance
- MetLaw Group Legal
- TIAA CREF - 403(b) Retirement Plan

Dependent Eligibility

You may obtain coverage for your eligible dependents under the Health, Dental and Vision plans. Eligible members include:

- Your legal spouse or registered same-sex domestic partner
- Each child until the end of the month in which the child turns age 26*
- Each child until the end of the month in which the child turns age 19**
- A covered dependent child who is attending high school or an accredited institution of higher education as a full-time student will continue to be eligible until the end of the month in which the child turns 25 or graduates, whichever is earlier**
- A dependent child must legally qualify to be claimed as a tax exemption on the employee's or spouse's federal income tax return**
- Unmarried, disabled children of any age who are incapable of supporting themselves due to a mental or physical disability that began while they met the definition of a dependent child

**Applies to Health plan only.*

***Applies to Dental and Vision plans only.*

Your Benefits | Highlights for 2012

Life Events

Qualifying life events which would allow you to change your coverage (within 30 calendar days) include:

- Change in status, which may include: marital, number of dependents, employment, change in residence that impacts Health Plan eligibility, dependent satisfying or ceasing to satisfy eligibility requirements
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree, or court order
- Entitlement to Medicare or Medicaid

■ ■ ■ Highlights for 2012 ■ ■ ■

Health Plan

For various reasons, including the fact that the underlying provider network is now the same across all plan options, Marquette will reduce the number of Health plan options in 2012 from four plans down to two plans: an EPO Plan and a PPO Plan, both of which represent a “middle ground” between the current Basic and Select designs. Both options will continue to utilize the UnitedHealthcare Choice Plus (UHCP) network.

- Out-of-Network benefits that mirror the PPO Plan In-Network benefits will be added to the EPO Plan in order to provide expanded coverage options for plan participants in the Madison, WI area.
- The premium contribution discount for participating in the HRA program will be increased from 5% to 10% (discounts applied in 2012 based on fall 2011 participation).
- The Marquette University Physical Therapy Clinic is an In-Network facility for EPO and PPO Plan participants.

If you wish to have Health plan coverage for 2012, you must re-enroll via MyJob!

Dental Plan

There will be no plan design changes to the Dental plan for 2012.

Vision Plan

The Marquette Vision plan is being enhanced by way of an increased Frames and Contact Lens Care allowance (from \$120 to \$130) and with the addition of VSP's Primary EyeCare Plan, which provides supplemental coverage for non-surgical medical eye conditions including diagnosis and tests for vision loss, treatment for conditions such as pink eye, and management of glaucoma and diabetic eye disease. Additionally, VSP has expanded their network to include retail chain affiliate providers such as Costco, Stein Optical, and Eye Care Centers of America. Despite these enhancements, there will be no changes to premium contributions.

Domestic Partners

Registered same-sex domestic partners will be eligible to participate in the Health, Dental, and Vision plans. Employees wishing to enroll a same-sex domestic partner will need to furnish a copy of their domestic partnership certificate in addition to enrolling their partner during Annual Enrollment via MyJob. Children of same-sex domestic partners will also be eligible for coverage.

Flexible Spending Accounts

You must re-elect any Flexible Spending Accounts (FSAs) – Health Care and/or Dependent Care – for 2012. Employees who are currently participating in the Health Care FSA and who re-enroll in the program will have their 2012 election automatically loaded onto their existing debit card(s) (debit cards are good for five years; as the expiration date approaches, new cards are automatically sent to members). All new participants in the Health Care FSA will receive a new debit card. Please remember that over-the-counter medications will not be eligible for Health Care FSA reimbursement unless prescribed by a doctor.

Life Insurance

The Accelerated Benefit Option will be increased from 50% to 80% effective January 1, 2012.

Your Benefits |

Who pays for what?

Your Benefits and Your Contributions

Marquette University provides a variety of benefits to help protect your health, income, and well-being. The university provides some benefits at no cost to you; other benefit costs are split between the university and you; and some of the voluntary benefits are paid entirely by the employee. This affords you the flexibility to choose the benefits that best meet your needs and lifestyle.

BENEFIT	WHO PAYS?	TAX BENEFIT
Health	Marquette University & You*	Pre-Tax
Dental	Marquette University & You*	Pre-Tax
Vision	Marquette University & You*	Pre-Tax
FSA	You	Pre-Tax
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	Marquette University*	N/A
Optional Life Insurance	You	After Tax
Short-Term Disability	Marquette University	After Tax
Long-Term Disability (Full-time only)	Marquette University & You	Pre-Tax and After Tax
MetLaw Group Legal	You	After Tax
EAP	Marquette University	N/A
Marquette University Retirement Plan	Marquette University & You	Tax-deferred

**Regular part-time employees pay 100% of the rates.*

Benefits for Eligible Employees

Marquette University offers the following benefits to all eligible employees:

Business Travel Accident Insurance**

- Provides 24-hour worldwide business travel protection.
- Payable benefit determined by annual base earnings and type of loss.

Basic Life Insurance** (Full-time employees are automatically enrolled at no cost)

- Guaranteed coverage equal to your annual salary, rounded to the next \$1,000.

Short-Term Disability Insurance**

- Administrators and faculty accrue one short-term disability day for each full month they work. When the benefit is eligible to be used, the employee can use all short-term disability pay available. For a leave period exceeding the number of short-term disability days the employee accrued, the benefit is reduced to 75% short-term disability pay.
- Support staff accrue two short-term disability days for each full month they work. The benefit can be used on the 61st working day of a medical leave of absence. For a leave period exceeding the number of short-term disability days the employee accrued, the employee's pay will be suspended.

EAP**

- Employees can connect with a professional EAP counselor who will link you with specialized services for stress, work issues, relationships, financial problems, alcohol or drug abuse, and/or balancing work and family. Counseling and support services are available 24/7.

Voluntary Benefits

- Personal property and casualty insurance, Hyatt legal services, and long-term care are some of the voluntary benefits conveniently available for payroll deduction. Employee discounts such as discounted car rentals, computers and software, Internet service, floral services, hotel rates and vacation spots are available at www.marquette.edu/purchasing.

****Upon meeting eligibility requirements, these benefits are provided at no cost.**

Health Benefits | Peace of mind

The cost of quality health coverage has increased significantly over the past few years. At the same time, we need health care that protects our physical and mental health as much as health care that protects our financial well-being. Marquette University believes it is important to offer a choice of quality plans and thus provides the following options:

	EPO Plan		PPO Plan	
	In Network	Out of Network	In Network	Out of Network
Your Deductible				
Single	None	\$500	\$500	\$1,000
Family	None	\$1,000	\$1,000	\$2,000
Your Coinsurance Percentage				
Single	None	20%	20%	40%
Family	None	20%	20%	40%
Your Coinsurance				
Single	None	\$750	\$750	\$1,500
Family	None	\$1,500	\$1,500	\$3,000
Your Out-of-Pocket Maximum (Deductible and Coinsurance)				
Single	None	\$1,250	\$1,250	\$2,500
Family	None	\$2,500	\$2,500	\$5,000
Preventive Care (Wellness Schedule Applies)	Plan pays 100%	20% after Deductible	Plan pays 100%	40% after Deductible
Well-Child Care (Immunizations, Check-ups)	Plan pays 100%	20% after Deductible	Plan pays 100%	40% after Deductible
Office Visit Co-Pay				
Primary Care	\$25	20% after Deductible	\$25	40% after Deductible
Specialist	\$50	20% after Deductible	\$50	40% after Deductible
Emergency Room Co-Pay (Life and Limb threatening)	\$150	Same as In Network	\$150 then 20% after Deductible	Same as In Network
Hospital Inpatient (Room and Board)	\$375 Co-Pay	20% after Deductible	20% after Deductible	40% after Deductible
Prescription Drug				
Retail Pharmacy	30-day supply		30-day supply	
Mail Order Pharmacy	90-day supply		90-day supply	
Your Deductible*				
Single		\$75		\$75
Family		\$150		\$150
Your Coinsurance				
Generic		10%		10%
Formulary Brand		30%		30%
Non-formulary Brand		40%		40%
Your Out-of-Pocket Maximum*				
Single		\$1,500		\$1,500
Family		\$3,000		\$3,000

* Separate from Medical Deductible and Out-of-Pocket Maximum amounts.

Health Benefits | Continued

Important Notes: Both plan options (EPO Plan and PPO Plan) will utilize the UHCP network and will allow covered participants to receive care from the provider of their choice. Both plans will pay a higher level of benefits if an In-Network provider is used; if an Out-of-Network provider is used, the plans will pay a lower level of benefits.

Care Management Programs: When the university's Benefits Task Force looked at containing costs and continuing to provide the options and levels of coverage employees desire, it became clear that a lot of health care dollars are spent on individuals with chronic conditions. Therefore, the university has contracted with UMR to assist participants in managing heart disease, depression, diabetes, chronic obstructive lung disease, asthma, and hypertension.

- Members with these conditions will be contacted by UMR.

Condition management programs help people better understand their conditions and learn how to manage them based on approved clinical treatment guidelines. The programs also help individuals become more active partners with their health care providers. **These programs are completely confidential and voluntary.**

Utilization Review Program: Utilization review programs (also known as pre-notification or care management programs) require notification prior to being admitted to a hospital or receiving certain procedures/surgeries. In an emergency situation, timely and reasonable contact to UMR Care Management is required. A \$500 penalty may be deducted from your benefit if you fail to call.

- EPO and PPO Plan participants need to contact UMR Care Management for pre-certification at 1-800-808-4424.

Health Risk Assessments (HRAs) will be offered again this year. In 2012, employees hired prior to October 31, 2011, have the opportunity to earn a **10%** discount on Health plan premium contributions by participating in the HRA. To qualify for the discount, employees need to complete two phases of the HRA: a biometric screening (including glucose, blood pressure, and body mass) and a health questionnaire.

Dental & Vision Summaries | MyJob Information

DENTAL BENEFIT	DELTA PREMIER or PPO DENTIST	MARQUETTE DENTAL SCHOOL FACULTY	MARQUETTE DENTAL SCHOOL STUDENT
Individual Annual Maximum	\$2,500	\$2,500	\$2,500
Deductible			
Single	\$50	\$0	\$0
Family	\$150	\$0	\$0
Diagnostic & Preventive Services	100%	100%	100%
Basic & Major Services	60% - 80%	80% - 90%	100%
Orthodontic Lifetime Maximum: \$2,000	60%	60%	100%

VISION BENEFIT	VSP PROVIDER	NON-VSP PROVIDER
Routine Exam (Every Plan Year)	Paid in Full	Paid up to \$44
Lenses (In Lieu of Contacts) (Every Plan Year)		
Single	Paid in Full	Up to \$32 Retail
Lined Bifocal	Paid in Full	Up to \$48 Retail
Lined Trifocal	Paid in Full	Up to \$64 Retail
	Average of 20%-25% savings on all non-covered lens options	
Frames (In Lieu of Contacts) (Every Other Plan Year)	\$130 Retail Allowance 20% discount off the amount over \$130	Up to \$38.25 Retail
Contact Lenses (In Lieu of Lenses /Frames) (Every Plan Year)	\$130 Retail Allowance 15% off cost of contact lens exam (fitting and evaluation)	Up to \$100 Retail

Use MyJob to Enroll
Go to <http://myjob.mu.edu>

- All employees should access MyJob to update and/or verify personal information, including beneficiaries, covered dependents, and emergency contacts.
- You MUST go online to elect an FSA for 2012; IRS regulations require an annual FSA election.
- **Due to a government regulation, employees that cover dependents (defined as spouses, same-sex domestic partners, and children) will be required to input their dependent's Social Security Numbers in MyJob.**
- **Benefit elections or modifications during the Annual Enrollment period (October 24 – November 11, 2011) must be completed online through the MyJob website to be effective January 1, 2012. Current elections will not carry over for 2012!**

EMPLOYEES HIRED DURING THE 2012 CALENDAR YEAR MUST SUBMIT PAPER ENROLLMENT FORMS.
ONLINE ENROLLMENT IS ONLY AVAILABLE DURING THE ANNUAL ENROLLMENT PERIOD.

Need additional information? Have a question about one of your benefits? Keep this guide handy for a quick reference for all your benefit needs. If you still have questions, please contact the Marquette University Human Resources Department (414) 288-7305.

PLAN	ADMINISTRATOR	WEBSITE	PHONE
Medical (EPO and PPO Plans) – Coverage questions – Customer service – ID card request – Claim information – Network information – Pre-certification	UMR	www.umar.com	1-800-826-9781
Prescription Drug	Medco	www.medco.com	1-800-711-0917
Dental	Delta Dental	www.deltadentalwi.com	1-800-236-3713
Vision	Vision Service Plan (VSP)	www.vsp.com	1-800-877-7195
FSA	EBC	www.ebcflex.com	1-800-346-2126
Life/AD&D Insurance	MetLife	www.metlife.com	1-800-638-6420
Short-Term Disability	Marquette University	www.marquette.edu/hr/benefits	1-414-288-7305
Long-Term Disability	Northwestern Mutual Life	www.nml.com	1-414-271-3242
MetLaw Group Legal	Hyatt Legal Plans	www.legalplans.com	1-800-821-6400
EAP	Aurora Behavioral Health	www.aurora.org/eap	1-800-236-3231
403(b) Retirement Plan	TIAA CREF	www.tiaa-cref.org	1-800-842-2776

About this Guide

This guide describes the benefit plans available to you as an employee of Marquette University. The details of these plans are contained in the official plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Marquette University.

