Quarterly Benefit News Returns
In the ever changing world of insurance benefits, we realize how important it is to stay informed. Benefit News will strive to bring you timely information every few months to keep you well informed about your Marquette benefit offerings.

Retirewise Returns to Campus
Whether your retirement is a number of years away, or right around the corner, it is important to be informed about your options. Marquette University Human Resources is pleased to offer, for the fourth year in a row, the retirewise program. The retirewise series is free to employees and a guest.

Session B-Sophomore Series
This March and April, Marquette will offer a “Sophomore” series designed for the employee who has an average to advanced understanding of the financial aspects of retirement planning, and for those employees who are 55 and older. During this highly informative program, MetLife financial planning expert Paul Tourville will discuss key issues regarding the retirement process. Each module will be offered twice per week, on Tuesday or Wednesday, over the span of four weeks. The following topics will be covered:

- **Module 1: Building the Foundation**
  3/19/2013 11:30 AM - 1:00 PM AMU 252 OR 3/20/2013 11:30 AM - 1:00 PM AMU 254
- **Module 2: Creating and Protecting Wealth**
  3/26/2013 11:30 AM - 1:00 PM AMU 252 OR 3/27/2013 11:30 AM - 1:00 PM AMU 254
- **Module 3: Establishing Your Retirement Income Stream**
  4/02/2013 11:30 AM - 1:00 PM AMU 227 OR 4/03/2013 11:30 AM - 1:00 PM AMU 254
- **Module 4: Making the Most of What You Have**
  4/09/2013 11:30 AM - 1:00 PM AMU 252 OR 4/10/2013 11:30 AM - 1:00 PM AMU 254

Please [click here](#) for specific information on dates and registration.

Are you on a less than 12 month pay cycle?
When a benefit eligible employee is paid on a less than 12 month pay cycle, insurance premiums must be deducted over 10 months. During the months of January – May, premiums are prorated by 1.4 times the monthly rate in order to carry the employee’s coverage(s) for the months of June and July. During the months of June and July, there are no deductions. August – December premiums are deducted at the regular monthly rate. This applies to Health, Dental, Vision, Long-Term

**Spring Topics**
- Retirewise Returns to Campus
- Less than 12 month pay cycle
- Flex Spending Account

**News and Announcements**

New Delta Dental Cards Issued
To continue to protect employees’ privacy, the Department of Human Resources recently requested a full re-issuing of Delta Dental ID Cards to all employees enrolled in the university’s dental benefit. New Delta Dental insurance cards have been issued as of March 1st, 2013 and have been mailed to primary subscribers.

GROW With Marquette
Grow With Marquette classes will continue through May and include topics related to Eating Right and Reducing Stress.

Please refer to the Employee Development website for details.

Dependent Eligibility
Health Plan (Health Care Reform)
As a friendly reminder, please verify all eligible and covered dependent children are listed on your health insurance card issued by UMR.

**Is Your Dependent Graduating?**
Full-time student eligible dependent status is required for dental and vision plans. If your dependent will graduate in May, coverage will run through May 31, 2013.

It is your responsibility to notify Diane Duwel if your dependent child is graduating so the applicable COBRA paperwork can be processed.

**Did you know?**

**Neighborhood Health Center**
The Marquette Neighborhood Health Center is an approved in-network facility for acute
Disability, MetLaw and Optional Life Insurance premiums.

For those employees who leave the university and have paid pro-rated premiums, coverage will be suspended at the end of the month in which employment is terminated. Depending on the month of termination, there may be a refund due to the employee.

For additional information, contact Benefits at 8-7305

**Flexible Spending Account & Your Benny Card**

For those employees who are newly enrolled in the Health Flexible Spending Account, you should have received a “Benny Card” in the mail. This card offers the added convenience of deducting eligible expenses at the point of purchase. Per IRS regulations, you must keep receipts for any purchases made with the Benny card for up to one year after the plan year ends. Please refer to the Benny™ Benefits Card brochure for details.

Your card will have both the applicable 2012 balance, and your elected 2013 balance. A new card is automatically issued every five years. If you lose or throw away your card, it will cost you $10 per card to replace.

**2-1/2 Month Grace Period**

The grace period enables you to continue to incur expenses against your Health Care FSA beyond the 2012 plan year, helping you make full use of your annual election(s). Eligible medical services such as copays, deductibles and coinsurance can still be incurred January 1st – March 15th and submitted for reimbursement by March 31, 2013, for employees with a 2012 FSA balance.

The “use-it-or-lose it” rule still applies, but not until the end of the grace period. This gives you a total of 14-1/2 months (the 12-month plan year plus the 2-1/2 month grace period) to use the amount in your FSAs.

**Submitting claims during the grace period**

When you submit a claim for an expense you incurred during the 2 ½ month grace period, you will first be reimbursed using funds from your previous plan year. Once this money has been used, claims will be paid using funds from the current plan year. The last day to submit claims for your 2012 FSA accounts is March 31st, 2013. NO new expenses can be incurred after March 15th, 2013.

Reimbursement forms are available on the benefits website and should be submitted directly to Employee Benefits Corporation.