Exciting enhancements coming to the retirement plan

There are some exciting enhancements coming to the Marquette University Retirement Plan benefits. Please watch for more information on these changes via news briefs and the Marquette Benefits Website.

Qualifying Life events & graduation

Changes in benefit coverage can only be made within 30 days of a qualifying life event or during the university’s annual enrollment period, held in the fall, with changes effective January 1st of the next year. Changes within medical plans can only be done at annual enrollment.

Some examples of qualifying life events which may affect your benefits include the following: marriage, divorce, birth/adoptive of a child, change in spouse’s employment, change in full-time student status of a child, (i.e. graduation) death of child/spouse. For a full list of qualifying events, please see the Benefits Website.

Medical Insurance

Medical insurance coverage was extended to adult dependent children up to age 26. The Health Care Reform act allows a continuation of medical insurance coverage regardless of student, marital, or employment status. Please notify the Benefits Department when your child turns 26, as medical coverage will end at the end of that month. Once we are notified of this qualifying event, it will initiate a COBRA enrollment period for your child to elect insurance coverage (at his/her expense) for up to 36 months.

Dental & Vision Insurance

Dependent children are eligible for dental and vision coverage up to age 19. If they are enrolled in school a full time student, coverage can be continued up to age 25. Dependents graduating in May will continue coverage through May 31st. COBRA eligibility will be effective June 1st for up to 36 months. Please notify the Benefits Department if your child is graduating this spring so that applicable COBRA paperwork can be mailed in a timely manner.

It is the employee’s responsibility to notify the HR Benefits Department within 30 days of any potential qualifying life event in order to process the coverage options for you and/or your eligible dependents. If you have questions regarding benefit enrollment and eligibility please contact the Benefits Department.
Access your medical benefits in two clicks

You don’t have time to dig through paperwork or be left wondering where to go for care when you need it. Your health and financial resources are too valuable for second guesses. At umr.com, there are no hassles and no waiting—just the answers you’re looking for, anytime, night or day.

Create an account with Marquette University’s group number (76-040178) and your UMR ID number. Log into umr.com to do the following:

- Need a new ID card? Just click ID card in myMenu to see a copy of your card. With a couple more clicks you can have a new ID card mailed to your home. You can also print a copy from the desktop site or use your smartphone to view your ID card.
- Check your benefits and see what’s covered
- Look up a claim to see how it has been processed
- Find a doctor in your Choice Plus network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

Don’t be surprised by unexpected costs

Get all your answers quick and easy at umr.com or 1-800-826-9781.

Breast cancer screening

Breast Cancer Screening – What’s Covered?

Breast cancer is the second most commonly diagnosed cancer in women in the United States, after skin cancer. One in eight women will develop breast cancer—and 95% of them will survive it.

While researchers have identified a number of factors that increase your chances of getting breast cancer, age is the most important risk factor. Overall, 85% of breast cancer cases occur in women over age 50. The good news is that mammograms can help detect breast cancer early, and when detected early, it is almost 100% curable.

The U.S. Preventive Services Task Force recommends that women aged 50 to 74 receive a mammogram screening every 2 years. Women with a family history of breast cancer or other health issues that may increase their risk of breast cancer may choose to begin screening between the ages of 40 and 49 years.

Getting regular mammograms is the most effective way to detect changes in the breast, but the test is not perfect. Not all cancers are visible on a mammogram and sometimes you’ll be called back for extra views because there is a shadow on the image. Most of the time, no further tests are necessary once the new images are reviewed, but in some cases, additional tests such as an ultrasound will be ordered.

Marquette covers mammograms performed by a network provider for preventive screening purposes and billed as such at 100% under all three medical plans (EPO, PPO and HDHP). Any services billed as diagnostic (which will likely be the case in the event of ultrasounds, in particular) will be subject to your plan deductible or – if satisfied – to 20% coinsurance until your out-of-pocket limit is reached. If you’re enrolled in the EPO or PPO plan and an ultrasound is being performed in lieu of a mammogram, you can call UMR to obtain prior authorization and, if deemed medically necessary, the ultrasound will be covered at 100%.

Please contact UMR at 800-826-9781 with any questions you have on coverage for breast cancer screening.
Spring is here and hopefully the warmer weather and longer days bring you a new found energy. Spring is a great time to focus this energy on your wellness and take time for those neglected areas to help you boost your energy levels even more. Here are some tips to help maximize your wellness and take care of yourself.

**Primary/Preventative Care Appointments**
We all want to feel good. Understanding your health risks and taking steps to prevent or detect possible health problems is important. Preventative Care is covered at 100% if you are using the health plan provided by Marquette University. Make sure to get your annual check-up as well as any preventative care screening that you may require such as a mammogram or colonoscopy. And don’t forget the eye doctor or dentist. Eye health is often neglected, but yearly eye exams are important and can help detect the signs of other serious health conditions that you may not know you have. And I know... no one likes going to the dentist, but good dental health is also important for our overall health. Make sure you are brushing at least two times per day and flossing daily. You should also make sure to get regular dental check ups.

**Acupuncture and Massage**
Take some time to relax and treat yourself to a massage or try acupuncture. Both are great for stress relief and relaxation. Acupuncture can also help with a variety of health issues. If you are on the health plan provided by Marquette University, the EPO and PPO plans provide first dollar coverage up to $1,000.00 per covered member, per year (no co-pay). Please note: Employees are responsible for the cost of the initial evaluation, but any treatments afterwards are covered up to $1,000.00. Benefits are paid under the HDHP after the annual deductible has been met.

**Declutter/Spring Cleaning**
Decluttering can refer to the physical space around you, but it can also refer to your body. Decluttering your body by changing your nutrition habits, finally going to see the physical therapist for a nagging issue, decluttering your mind by taking a meditation or yoga class, or starting a workout program can all give you more energy and have a positive impact on your health. Marquette’s Wellness Program can help you address all of these things. And yes, Spring cleaning can be good for your wellness! Excess clutter can cause unnecessary stress and anxiety. Organization can create a sense of calm, so whether you need to tackle all the stuff piling up in your basement or organize your desk at work, take some time to declutter and open up some space around you.

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**Navigating myJob—Personal actions**

Marquette employees can manage their personal information in MyJob, Marquette’s SelfService Portal. Log in using the same username and password as your Outlook email account. You can view the following information in the MU Employee Self Service area of MyJob: Notifications, Personal Actions, View Benefits, MU Employment Information. Please note: View Benefits—changes to benefits can only be made at annual enrollment.

Employees are encouraged to review a few of the Personal Actions regularly.

The Personal Actions are:

- **Personal Information**—When changes occur during your employment, updates must be made in MyJob. Commonly changed fields are address, name, phone number and emergency contact information. Information will be updated with the Benefit Carriers once this is completed in MyJob.
- **Payslip**—View your payslips.
- **Absence Accruals**—View floating holiday, STD, sick and vacation plan accruals. This is the most up to date way to check your accruals.
- **W2 Printing Options**—This gives you the option to opt out of receiving a paper W2 and electing to print it online.
Retirement is one of the most important decisions you will make in your life. Upon formal resignation, an employee will be considered a retiree of Marquette University and eligible for retiree benefits if he/she has attained a combined age (55 or older) plus full-time years of service totaling 70 or more. For more information about benefits available to Marquette retirees, please see the “Retirement Information” tab on the Benefits Website.

The benefits team offers several educational opportunities throughout the year, as well as resources for you to reference in order to make educated decisions for your retirement plan. The 2016 Retire U "Sophomore" workshop series starts April 6th. Presented by Paul Tourville of Next Level Planning and Wealth Management, it offers a comprehensive financial education that complements your existing benefit offerings, and provides you with the information you need to achieve your financial goals. This workshop is designed for those nearing retirement, and is available to you at no cost. Click here for registration information.

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<th>Program</th>
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<td>TIAA-CREF Individual Counseling Sessions</td>
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<td>(April)</td>
<td>Tuesday, April 5th</td>
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<td>Wednesday, April 6th</td>
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<td>Tuesday, May 10th</td>
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<td>Thursday, June 9th</td>
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GROW Marquette

GROW with Marquette is a program that presents employees with opportunities for personal and professional growth. All GROW classes are free to Marquette employees. Below are two upcoming GROW Sessions we would like to highlight:

**PERFORMANCE APPRAISALS - WORKSHOP FOR SUPERVISORS**
Wednesday, April 13, 11:30 a.m. to 1:00 p.m. / Raynor Memorial Libraries, Beaumier Suite A
Hosted by the Department of Human Resources, this session is designed for managers and supervisors responsible for completing annual performance appraisals. Gain a better understanding of the process and learn how to effectively set performance objectives for your staff.

**PERFORMANCE APPRAISALS - STRATEGIES FOR WORKING WITH YOUR SUPERVISOR**
Wednesday, April 27, 11:30 a.m. to 1:00 p.m. / Raynor Memorial Libraries, Beaumier Suite A
Hosted by the Department of Human Resources, this session is open to all employees. Gain a better understanding of the performance appraisal process and learn how taking an active role in the evaluation of your work is vital in determining a fair and accurate appraisal. Learn strategies for working with your manager to ensure that you’re making the most of your performance appraisal.

To Register for a class, email growwithmu@marquette.edu or call: 288-7305. Click here to learn more about GROW