As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.

John Fitzgerald Kennedy

Annual enrollment for benefits began on 10/28/13 and will run through midnight on 11/15/13. The annual enrollment process is completed through the myjob portal.

- Log in to https://myjob.mu.edu and select MU Benefits Annual Enrollment

- 11/14/13: Employee Assistance Day 11a.m. - 2 p.m., AMU 252
- 11/15/13: Benefit Annual Enrollment Period Ends
- 11/22/13: Last day for biometric screening with your primary care provider
- 11/23/13: Last day for free on-campus biometric screening
- 11/25/13: Last day to complete the online questionnaire or fax your biometric screening results (if using the primary care provider form) to Aurora

New this year, the EPO plan is moving to a deductible and co-insurance model like the current PPO plan. The University has also added a High Deductible Health Plan (HDHP) to its offerings, with a $4,000 deductible for single and an $8,000 deductible for "employee +1" and family levels. Regardless of what plan you choose this year, you will see a decrease in your monthly insurance premium, but will have a higher yearly out-of-pocket maximum (deductible and co-insurance).

Take Action!

Did you have trouble receiving your 2014 benefits enrollment packet or enrolling online? Here are some helpful links:

- If you have not received a mailing, please contact the benefits department to request one or download the contents of the 2014 Annual Enrollment Packet in its entirety.

- Annual Enrollment Frequently Asked Questions
- MyJob Annual Enrollment Help Guide
- Be sure to log in to Myjob to confirm your address is correct for W-2s to be sent out at the end of the year. Please indicate any address changes by updating your ‘personal action’ section of the MU Employee self-service.
Health Risk Assessment Information

Complete both steps of the HRA by November 25th, 2013 to receive the 2014 discount!

All employees and their spouse or same sex domestic partner are eligible to participate in the HRA process, although only the Marquette employee must participate in order to receive the insurance discount. Spouse or same sex domestic partner participation is not mandatory for the 2014 discount. Employees who complete both HRA parts — biometric screening and on-line health risk questionnaire by November 25th— receive a 10-percent discount on their 2014 health insurance premiums starting in January. More information on our HRA page.

⇒ Online scheduling for the biometric screening portion of the HRA began on Tuesday, Oct. 1st. Appointments, which are available Oct. 28th thru Nov. 23rd, 2013 to all employees whether they enroll in the Marquette health plan or not, can also be made by calling 1-877-765-3213 and pressing “1.”

⇒ HRA Online questionnaire is now open
  • SSN-Enter your NINE DIGIT MU ID number (no extra zeros, numbers, dashes or letters)
  • Group Password: MARQUETTE

FLEXIBLE SPENDING ACCOUNTS WILL TAKE CENTER STAGE FOR 2014 ELECTIONS

How should you use your Flexible Spending Accounts and what options do you have?

The university will again offer benefit eligible employees the opportunity to enroll in the Flexible Spending Program to offset the out-of-pocket costs associated with your 2014 insurance elections as well as dependent child care costs.

Flexible Spending Accounts (FSA) make it easy for you to set aside a portion of your pretax salary and use it to pay for eligible medical and/or day care expenses. You may contribute $5,000 per calendar year per household for Dependent Child Care Expenses and $2,500 per calendar year per employee for Health Care Expenses. The minimum contribution for both programs is $20 per month.

There are two options available for you to enroll in for 2014:

<table>
<thead>
<tr>
<th>Health</th>
<th>Health Care for eligible out-of-pocket medical, prescription drug, vision, and dental expenses.</th>
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<tr>
<td>Dependent Child Care</td>
<td>Can be used for certified day care expenses incurred for the care of your child(ren), so you and your spouse can work or attend school on a full time basis.</td>
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Please note: You must re-enroll in this benefit every calendar year during the annual enrollment period. Your 2013 elections will NOT roll over. However, if you have an existing Benny™ card for Health Care FSA, your new 2014 elections will automatically load onto your card on 1/1/14.

Also, the My Account Assistant area of the ebcflex.com website makes it easy for you to view and interact with your card transactions. Click on the links below for additional FSA information:

- Summary of Eligible Expenses
- Benny Card Manager Flyer
- Tax Savings Calculation Worksheet
In 2014 deductibles and co-insurance Apply for all plans

Co-pay: A set amount of money you pay each time you receive certain services (primary and specialist office visits, urgent care visits, emergency room visits). Co-payments do NOT apply to the Annual Deductible and continue to apply regardless of whether or not the Annual Deductible is met. Co-payments do apply to the co-insurance and contribute towards the out-of-pocket maximums.

Deductible: The amount of money paid each plan year by you before any covered expenses are paid by the Plan. A deductible applies to each covered person up to a family deductible limit. Only covered expenses will count toward meeting the yearly deductible. Pharmacy co-pay expenses do not count toward meeting the deductible of the medical plan.

If you have employee plus one or family coverage, any combination of covered family members (minimum of two people) can help meet the maximum family deductible, up to each person’s individual deductible amount.

Member Coinsurance: The amount – expressed as a percentage – that you must pay when your health plan does not pay for 100% of covered services (MU in-network you pay 20%, out-of-network you pay 40%). Coinsurance applies after your Annual Deductible has been satisfied and until the Annual Out-of-Pocket Limit is met.

The annual out-of-pocket maximum: A provision that limits the amount of Annual Deductible, Coinsurance and Co-pay expenses you will pay in any one particular plan year. The Annual Out-of-Pocket Limit protects you financially should you incur significant health care expenses. If the Annual Out-of-Pocket Limit is met, the health plan will pay 100% of covered expenses for the remainder of the plan year (no Deductible, Coinsurance or Co-pay expenses are payable by you).

Please Note: There are separate in-network and out-of-network deductibles, co-insurance and out-of-pocket maximums.

The following will not be used to meet the out-of-pocket maximums:
- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in the Summary Plan Document.
- Pharmacy expenses (subject to separate deductible and out-of-pocket limits).
- Infertility services.
- Out-of-Network Routine Benefits.
- Any amounts over the Usual and Customary amount, negotiated rate or established fee schedule that the Plan pays.

Any payment for an expense that is not covered under this Plan will be the Covered Person’s responsibility.

Understanding the In-Network Family Annual Deductible

If you enroll in the EPO plan with Family coverage, each family member is capped at the $500 Single Annual Deductible. The $1,000 Family Annual Deductible can be satisfied by a minimum of two family members ($500 each) or any combination of family members (e.g. $200 each for five family members). Coinsurance applies to any one individual who reaches the Single Annual Deductible or to any individual whose family has reached the Family Annual Deductible.

Routine care is covered at 100%; Co-pay waived!
- Routine Annual Physical Exams to include Pap and Pelvic test for women
- Immunizations/vaccinations-normal up to age 7
- Routine Annual Mammograms (From age 40)
- Routine Colonoscopy, every 5 years (From age 50 for men and women)
We Hear You...

Pain and injury often get in the way of our busy lifestyles of work, activities, recreation and exercise.

The Marquette Sports Rehabilitation Clinic is a full-service rehabilitation/sports medicine clinic that offers the expertise of licensed physical therapists and licensed athletic trainers with the convenience of an on-campus location. Based in the College of Health Sciences’ nationally ranked Department of Physical Therapy, the clinic offers Marquette students and employees the following:

- Full physical therapy and athletic training services (physical rehabilitation, strength training, athletic injury prevention and treatment, and wellness)
- Bone density scans
- X-ray
- Free injury evaluations
- Custom Orthotics

In addition to our rehabilitation clinic, you’ll have access to state-of-the-art equipment in our body composition, strength and conditioning, exercise physiology, and motion analysis laboratories. The clinic also features handicap-accessible bathrooms with showers.

The center offers convenient and flexible hours which makes it easy to fit rehab around busy schedules. If you are a Marquette employee, we will directly bill your insurance for you. The Marquette Sports Rehabilitation Clinic is an in-network provider for all Marquette University health plans.

Questions/Comments?
Email: benefits@mu.edu
Call: 414.288.7305
Visit: www.marquette.edu/hr

MU Winner of 2013 Healthiest Employer Award

Marquette University was selected a winner in the Large-Sized Company category (1,000+ employees), based on attaining a high overall score on the survey and essay completed through Healthiest Employer LLC. The write up in the Business Journal can be found by following this link.

Congratulations to our Employee Wellness program!

Upcoming Events

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A Unique Advantage

Through an arrangement with MetLife, all employees covered by Marquette’s Basic Life/AD&D coverage will now have access to a travel assistance benefit provided by AXA Assistance USA, Inc. This service offers you and your dependents medical, travel, legal, financial and concierge services, 24 hours a day, 365 days a year, while traveling 100 or more miles away from home.

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