

Marquette University

# Highlights for 2012

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Marquette University continues to offer a variety of comprehensive benefit programs to support the physical, emotional, and financial needs of retirees and their families. Below is a summary of the plan changes that will be made effective January 1, 2012.

## Health Plan

- Because the underlying provider network is now the same across all plan options and for the purposes of simplification – both from a communication and administration perspective – Marquette will reduce the number of EPO/PPO plan options in 2012 from four down to two: an EPO Plan and a PPO Plan, both of which represent a “middle ground” between the current Basic and Select designs. In addition, the High Deductible Health Plan will also be continued. Although there will be plan changes, new ID cards will not be issued unless you are a new participant, changing plans, or changing coverage levels.
- 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 Marquette University Physical Therapy Clinic is an In-Network facility for EPO and PPO Plan participants. Clinic health care professionals can provide various physical therapy and radiology services.

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

## Vision Plan

- The eyecare provider network is expanding! Beginning January 1, 2012, retail chain providers such as Costco, Stein Optical, and Eye Care Centers of America will be considered affiliate providers and, when using these providers, you'll receive a similar level of benefits to those available when using VSP doctors. Please visit [www.vsp.com](http://www.vsp.com) for more details.
- The current Frames and Contact Lens allowance will be increased from \$120 to \$130 effective January 1, 2012 (benefit frequencies of once every other year and once every year, respectively, still apply).
- Marquette will add VSP's Primary EyeCare Plan as an enhancement to the current program. This benefit provides medical and urgent eyecare that goes beyond your regular VSP Vision Care benefits, including treatment for eye pain or conditions like pink eye, tests to diagnose sudden vision changes, pictures of your eyes to detect and track eye conditions, and exams to monitor cataracts. You can visit your VSP doctor as often as needed and pay only a \$20 co-pay for these services.
- Despite all plan enhancements listed above, there will be no changes to premium contributions.

## **Life Insurance (applicable only to retirees who were actively enrolled prior to February 1, 1982)**

- The Accelerated Benefit Option (a provision that provides a portion of your Basic Life insurance benefit to you while you are still living but terminally ill) is being increased from 50% to 80% effective January 1, 2012.

## **Domestic Partners**

- Registered same-sex domestic partners will be eligible to participate in the Health, Dental, and Vision plans. Retirees 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. Children of same-sex domestic partners will also be eligible for coverage.

## **Important Reminders**

- Retirees can make separate elections for Health, Dental and Vision coverage. That means, for example, that you can elect Single Health, Retiree+1 Dental, and Single Vision coverage based on your family needs.
- Dependents under the age of 26 are eligible for the Health plan until the end of the month in which they turn age 26. However, under the Dental and Vision plans, dependents are eligible until the age of 19 or until age 25 if enrolled as a full-time student.
- Dependents who are not tax dependents of a retiree – for purposes of federal, state, or both – do not receive preferential tax treatment when it comes to benefit program participation. Retirees enrolling non-tax dependents in the Health, Dental, and/or Vision plans will have the value of that coverage included as part of their income and will be taxed accordingly. This includes most same-sex domestic partners and certain adult children.
- All Health plan participants will continue to utilize the UnitedHealthcare Choice Plus network. To determine whether or not your provider participates in this network, please contact UMR at (800) 826-9781 or go to [www.umar.com](http://www.umar.com), click on “Find a Provider”, Click on “Medical”, click on the letter “U”, click on “UnitedHealthcare Choice Plus”, click on “here” under Medical or Behavioral Health and enter the provider/facility name.

## **Benefits Assistance**

Members of the benefits staff will be available on the following dates and times to help you navigate the enrollment process, answer benefits questions, and clarify various aspects of Marquette’s benefit offerings:

<b>Monday, October 24, 2011</b>	9:00 a.m. – 2:00 p.m. (AMU, Monaghan Ballroom)
<b>Thursday, October 27, 2011</b>	11:00 a.m. – 2:00 p.m. (AMU, 254)
<b>Thursday, November 3, 2011</b>	11:00 a.m. – 2:00 p.m. (AMU, 254)
<b>Wednesday, November 9, 2011</b>	11:00 a.m. – 2:00 p.m. (AMU, Henke Lounge)

## HRA Summary

Component	Description	Dates
Biometric Screening	Can be completed through your primary care doctor or on campus (on-site); includes height, weight, blood pressure, cholesterol, and glucose; a 12-hour fast is required prior to your on campus screening.	
Option One: Primary Care Doctor	<p>Primary care office visits are subject to a co-pay; lab results must be completed after July 1, 2011 and on or before November 18, 2011; visit <a href="http://www.marquette.edu/benefits">www.marquette.edu/benefits</a> to download the form; your primary care doctor must fax the completed form directly to Aurora Healthcare (Attention: Justin) at (262) 860-7940.</p> <p><b><i>Please keep a copy of the biometric results for your records as this information is required for the online health questionnaire.</i></b></p>	July 1, 2011 – November 18, 2011
Option Two: On Campus	<p>To schedule an on-site appointment go to <a href="http://www.marquette.edu/benefits">www.marquette.edu/benefits</a> and follow the appropriate link; you may also contact Aurora Total Health at (877) 765-3213 (when prompted, choose Option #1).</p> <p><b><i>Please keep a copy of the biometric results for your records as this information is required for the online health questionnaire.</i></b></p>	October 24, 2011 – November 18, 2011
Health Questionnaire	<p>The online health questionnaire must be completed after the biometric screening is performed; upon completion of the questionnaire, you can print your personalized report that helps to identify potential health concerns and lifestyle behaviors that may need to be changed; <b><u>your specific results are 100% confidential.</u></b></p> <p><b><i>It is important for you to retain a copy of this information for your records.</i></b></p>	October 24, 2011 – November 21, 2011