This is a summary of the annual report (Form 5500) for the Marquette University Flexible Benefit Program, a health "flexible spending arrangement" maintained by Marquette University, for the Plan Year ending December 31, 2012.

The Plan is an employee welfare benefit plan governed by the Employee Retirement Income Security Act of 1974 (ERISA). The Form 5500 has been filed with the Employee Benefits Security Administration as required under ERISA.

Under the Plan, the Employer has committed itself to reimburse participating employees for certain medical expenses that are not paid by insurance.

Basic Financial Statement

Because the reimbursements are treated as paid solely from the general assets of the Employer, the Plan is exempt from reporting financial information.

Your Rights To Additional Information

You have the right to receive a copy of the full Form 5500, or any part thereof, on request. To obtain a copy, write or call Attn: Diane Duwel, Marquette University, PO Box 1881 Attn: David Straz Jr. Tower 185 Milwaukee, WI 53201 (414) 288-7496. There may be a nominal charge to cover the copying costs.

You also have the legally protected right to examine the annual report at the main office of the Plan at Marquette University, 915 W Wisconsin Ave. Attn: David Straz Jr. Tower 185 Milwaukee, WI 53233 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Additional Explanation

You are receiving this summary because it is required by Department of Labor regulations, which require the summary to be written in this manner, rather than in layman's terms.