Rest is not idleness, and to lie sometimes on the grass under trees on a summer's day, listening to the murmur of the water, or watching the clouds float across the sky, is by no means a waste of time.

John Lubbock

HEALTH RISK ASSESSMENT PROVIDER FORM NOW AVAILABLE FOR 2014 DISCOUNT

All employees and their spouses and same sex domestic partners are eligible to participate in the Health Risk Assessment (HRA) process, although the Marquette employee must participate in order to receive the health insurance discount. Spouse and 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 appraisal during the annual enrollment period — receive a 10-percent discount on their 2014 health insurance premiums. Marquette University will not receive individual results. In maintaining HIPAA compliance, Marquette University will only receive a group summary report indicating "yes" or "no" if the employee completed the Health Risk Assessment process. This is a two step process; step one is outlined below.

STEP ONE: Complete the Biometric Screening.

What is a Biometric Screening?

It is a simple finger stick blood test that will analyze your cholesterol, HDL and glucose. Blood pressure, pulse, height, weight, and body mass index will also be recorded. The results are available in about 15 minutes. You have three options available to you this year to complete this step.

- Option 1: Have your primary care provider complete the biometric screening (may be subject to insurance co-pays). Lab results must be completed after July 1, 2013 and on or before Nov. 22, 2013. These documents must be faxed directly to Aurora Health Care.
  ⇒ HRA Primary Provider Care Form for 2014

- Option 2: Complete a comparable biometric screening at a spouse's and same-sex domestic partner's employer sponsored HRA screening and submit to Aurora. See the Health Risk Assessment FAQ’s.

- Option 3: On-campus screenings; dates will be announced in early fall for the annual enrollment timeframe.

LONG TERM DISABILITY RATE DECREASING

Good News! If you are enrolled in Marquette University's long-term disability benefit, your overall rate is decreasing. You will see this change beginning with your first paycheck in August.

IN THIS ISSUE

- HRA Provider Form Now Available
- New Long-Term Disability Rate
- Benefit Website Information
- TIAA-CREF and Retirement
- Seasonal Focus August
- Seasonal Focus September
- Notice and Disclosure Requirements
- Upcoming Events
- We Hear You...
- "There's An App For That"
WHERE CAN I FIND MORE INFORMATION ABOUT MY EMPLOYEE BENEFITS?

Get to know your employee benefits website

Human Resources has updated the benefits website to provide a more comprehensive view of your benefit offerings.

The benefits department in Human Resources is working very closely with an outside benefit consultant (Benefit Services Group) to ensure the university is prepared for health care reform changes related to the Affordable Care Act that will be taking effect during the coming years. We have added a new section on the benefits website called “Articles and Resources,” which help explain some of those changes. Click on this link to view that section of the website. The Employee Benefits website also includes important information related to the annual benefits enrollment period, wellness initiatives and retirement information.

TIAA-CREF AND RETIREMENT

Put your money to work

How do you manage investment risks, protect your nest egg, and make sure your money is working as hard as possible?

*One time-tested technique is to:

**Enhance the benefits of compounding with an IRA or defined contribution plan.** When you invest in an IRA or a defined contribution plan such as a 403(b), your contributions and earnings compound over time while growing tax deferred (in the case of a Roth IRA, your withdrawals may be completely federal tax free, provided they meet certain criteria). Since tax-deferred savings can help your money compound at an even faster rate than money in non-tax-advantaged investment vehicles, most experts recommend that people maximize their contributions. With more money invested, you stand a better chance of growing your nest egg quickly and efficiently.

The rising cost of healthcare in retirement is also a great concern for current retirees as well as future retirees. Healthcare costs have increased at a record pace over the last several years and may continue to rise.

Your portfolio is an important part of your savings plan. You owe it to yourself to make sure it is working hard on your behalf.


See the back page of this newsletter or the upcoming events section on the benefits website to learn more about TIAA-CREF, Medicare, Social Security and other educational sessions available through our GROW program. If you have any questions about your retirement plan, please contact a member of the benefits team at 288-7305.
Vaccines are the best defense we have against serious diseases, and it’s important to make sure that you’re up to date on all recommended vaccines. Use National Immunization Awareness Month as your chance to make sure that all your vaccinations are current.

Vaccines protect you all year round, but August is a great time to get vaccinated.

In August, as summer winds down, it’s a good time for you and your family to make plans to get the flu vaccine. The vaccine usually becomes available in mid- to late-August. Getting the vaccine early can help prevent you and your family members from getting the flu throughout all of flu season. You can learn more about the flu and flu vaccine at Flu.gov.

When getting your flu shots, you can also ask your health care provider about other routinely recommended vaccines you might need. For example, you should make sure that the whole family is up-to-date on their DTap/Tdap and MMRV boosters, each of which protects against several serious diseases.

The flu vaccine is available to students and employees at our flu clinics across campus. No appointment is necessary. Cost of the vaccine is $20. Employees and dependents participating in a Marquette health insurance plan may be eligible to receive a, partial or whole, reimbursement for this vaccination.

Too much cholesterol in the blood is one of the main risk factors for heart disease and stroke—leading causes of death in the United States. One way to prevent these diseases is to detect cholesterol and treat it when it is found. And yet, most adults with high cholesterol don’t have their condition under control.

According to the CDC, two out of three adults have high cholesterol—or high LDL "bad" cholesterol.

What is cholesterol?

Cholesterol is a waxy, fat-like substance that your body needs. But, when you have too much in your blood, it can build up on the walls of your arteries. This can lead to heart disease and stroke. There are two kinds of cholesterol: high density lipoprotein (HDL). It is also called "good" cholesterol. There is also low density lipoprotein (LDL) cholesterol. It is also called "bad" cholesterol. When we talk about high cholesterol, we are talking about "bad" LDL cholesterol.

What role does screening play?

Screening is the key to detecting high cholesterol. High cholesterol does not have symptoms. As a result, many people do not know that their cholesterol is too high. Doctors can do a simple blood test to check patients’ levels. The National Cholesterol Education Program (NCEP) recommends that adults aged 20 years or older have their cholesterol checked every five years.

How can you prevent or control high cholesterol?

Make therapeutic lifestyle changes (TLC) by eating a low-fat, high-fiber diet and being physically active most days of the week:

- Eat a healthy diet that is low in salt; low in total fat, saturated fat, and cholesterol; and rich in fresh fruits and vegetables.
- Take at least 1 brisk 10-minute walk, 3 times a day, 5 days a week.
- Maintain a healthy weight.
- Don’t smoke. If you smoke, quit as soon as possible.
We Hear You...

**Employee Assistance Program**

The Employee Assistance Program (EAP) is a benefit for all Marquette University employees, spouses and same-sex domestic partners as well as dependents. The EAP is 100% confidential.

The EAP provides personal and confidential assistance 24-hours-a-day.

- **Call toll free** 1-800-236-3231.
- **For online resources, you may visit** [www.aurora.org/EAP](http://www.aurora.org/EAP) [username: Marquette]

Simply call and talk to one of their professionals. They will connect you with a specialist who can provide prompt, individualized assistance in a range of personal and family issues.

Additional work/life services available through the EAP include:

- Childcare Search
- Adoption Assistance
- School & College Planning
- Eldercare Assessment

You may call the Aurora EAP at 1-800-236-3231 from 8:00 AM to 5:00 PM, Monday through Friday to schedule an appointment or for work/life services.

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**Upcoming Events**

<table>
<thead>
<tr>
<th>Program</th>
<th>Date, Time &amp; Location</th>
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<tbody>
<tr>
<td><strong>Understanding Retirement Healthcare</strong></td>
<td>Wed., Sept. 11th Noon – 1 p.m. AMU Room 163 email <a href="mailto:growwithmu@marquette.edu">growwithmu@marquette.edu</a> or call: 288-7305</td>
</tr>
<tr>
<td><strong>Understanding Social Security</strong></td>
<td>Tues., Sept. 24th Noon – 1 p.m. AMU Room 157 email <a href="mailto:growwithmu@marquette.edu">growwithmu@marquette.edu</a> or call: 288-7305</td>
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<tr>
<td><strong>TIAA-CREF Individual Counseling</strong></td>
<td>Wed., Aug., 21st 9:30 a.m.— 4:00 p.m. AMU 362 RSVP at 866-843-5640</td>
</tr>
<tr>
<td><strong>TIAA-CREF Individual Counseling</strong></td>
<td>Thurs., Aug., 22nd 9:30 a.m.— 4:00 p.m. AMU 362 RSVP at 866-843-5640</td>
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<tr>
<td><strong>Benefit Information and Wellness Day</strong></td>
<td>Tues., Oct. 29th 9 a.m.— 2 p.m. AMU Ballroom Open to everyone</td>
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<tr>
<td><strong>Additional GROW classes can be found here</strong></td>
<td>Link to additional articles and resources on the benefit website</td>
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**Notice and Disclosure Requirements**

Several legislative acts, including the Employee Retirement Income Security Act (ERISA) and the Health Insurance Portability and Accountability Act (HIPAA), require plan administrators such as Marquette University to give plan participants in writing the most important facts they need to know about their health and welfare benefit plans including plan rules, financial information, and documents on the operation and management of the plan, and also about the availability of other health and welfare benefit plans that may be available.

Marquette University will be making this required information, which includes a copy of each applicable plan’s summary annual report, an updated notice of privacy practices and a health insurance marketplace notification, available on the [benefits website on or before September 23, 2013](http://www.marquette.edu/hr).

If you have questions or would like to request a paper copy of these notices prior to our upcoming Annual Enrollment, please contact Human Resources at (414) 288-7305.

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**Additional GROW classes can be found here**

**“There’s An App For That”**

Employee Benefits Corporation now has a ‘My Mobile Account Assistant’ which lets you file a claim and scan and submit a receipt, at the pharmacy, your provider or anywhere you have access to a 3G or wireless internet connection. Click on this [link](http://www.marquette.edu/hr) for more information and to download the App!

**Questions/Comments?**

Email: benefits@mu.edu

Call: 414.288.7305

Visit: [www.marquette.edu/hr](http://www.marquette.edu/hr)