Employees who are newly enrolled in the Health Care Flexible Spending Account (FSA) should have received a “Benny Card” in the mail. This card offers the added convenience of paying for eligible expenses at the point of purchase. Per IRS regulations, you must keep receipts for any purchases made with the Benny card for up to one year after the plan year ends. A new card is automatically issued every five years. If you lose or throw away your card, it will cost you $10 per card to replace. Please refer to the Benny™ Benefits Card brochure for details.

Newly enrolled employees will have their full elected 2016 balance available as of 1/1/16. Employees who were enrolled in 2015 and re-enrolled for 2016 will have any remaining 2015 balance available through 3/16/16 due to the 2–1/2 month grace period.

2-1/2 Month Grace Period

The grace period enables you to continue to incur expenses against your Health Care FSA beyond the 2015 plan year, helping you make full use of your annual election(s). Eligible health expenses such as copays, deductibles and coinsurance can still be incurred January 1, 2016 – March 15, 2016 and submitted for reimbursement by March 31, 2016, for employees with a 2015 Health Care FSA balance.

The “use-it-or-lose it” rule still applies, but not until the end of the grace period. This gives you a total of 14-1/2 months (the 12-month plan year plus the 2-1/2 month grace period) to use the amount in your Health Care FSA Healthcare.

Submitting claims during the grace period

When you submit a claim for an expense you incurred during the 2 ½ month grace period, you will first be reimbursed any unused funds from your 2015 plan year. Once this money has been used, claims will be paid using funds from the 2016 plan year. The last day to submit claims for your 2015 Health Care FSA accounts is March 31st, 2016. NO new expenses towards 2015 monies can be incurred after March 15th, 2016.

Reimbursement forms are available on the benefits website and should be submitted directly to Employee Benefits Corporation or by fax to 1-608-831-4790

Verify 2016 annual enrollment elections & HRA rate

Now that the annual enrollment is complete, please verify your elections are accurate by reviewing your first January Statement of Earnings. If you participated in the Health Risk Assessment (HRA) you will want to verify that your medical premium reflects the HRA discount rate. If there are any issues, please contact Human Resources at benefits@marquette.edu or 414-288-7305
**New UMR Medical Insurance Cards**

UMR, the university's medical insurance benefits administrator, mailed new ID cards to the home addresses of employees who are enrolled in the medical insurance benefit for 2016, regardless of whether they changed their medical insurance plan for 2016 or not. The basic information on the ID card will stay the same, but copay amounts will be added to the front of each card. Employees should have received their new ID cards already. If you did not receive the new ID cards, please double check and update your address on MyJob if necessary. If your address was already correct and you still did not receive your new ID cards, contact UMR directly at UMR.com or 800-826-9781.

**Medical Insurance FAQ's**

**Need to order a new or additional Medical ID Cards?**
Call UMR at 800-826-9781 or visit the UMR website to order your new card. You can also create an account on UMR.com and print a copy of your ID card.

**Need to verify a covered benefit?**
Visit the Benefits Website for the 2016 Summary of Benefits and Coverage for the EPO, PPO or HDHP.

**Need to find an in-network medical provider?**
Visit the UMR website and search under UnitedHealthcare Choice Plus Network.

**Bereavement Leave Benefit**

Marquette University offers paid funeral leave to all benefit eligible employees. In the event of a death in a benefit eligible employee’s immediate family, the employee will be granted up to three days of pay to attend the funeral and to handle the affairs immediately associated with the death. The bereavement leave will be based on the regularly scheduled hours worked per workday, and days must be taken consecutively. An employee may request vacation time or an unpaid leave of absence, for extending the leave, if necessary and if approved by the immediate supervisor. Employees may be required to provide proof, i.e., death notice, in order to qualify for the paid time off.

The following and only the following are considered members of the immediate family: spouse, children, step-children, grandchildren, parents or legal guardians, step-parents, parents-in-law, brothers/sisters-in-law, grandparents, grandparents in-law, siblings, and step-siblings. In the event of the death of another individual not considered to be immediate family, vacation or unpaid time may be requested as noted above.

This information can be found in the Employee Handbook.

**Are you on a less than 12 month pay cycle**

When a benefit eligible employee is paid on a less than twelve month pay cycle, insurance premiums are deducted over 10 months. During the months of January – May, premiums are prorated by 1.4 times the monthly rate in order to carry the employee’s coverage(s) for the months of June and July. During the months of June and July, there are no benefits payroll deductions. August – December premiums are deducted at the regular monthly rate. This applies to Health, Dental, Vision, Long-Term Disability, MetLaw and Optional Life Insurance premiums.

For those employees who leave the university and have paid pro-rated premiums, coverage will end on the last day of the month in which employment is terminated. Depending on the month of termination, there may be a refund due to the employee.

For additional information, contact Human Resources at 288-7305
Seasonal Focus

Five ways to stay healthy this winter

It may be cold outside, but winter needn’t be the unhealthiest time of the year for you and your family.

Here are five ways to make sure that, even when your body is telling you to hibernate, you can keep healthy and fit, no matter what the weather is like.

1. **Eliminate your sleep debt**—“On average we sleep six-and-a-half hours a night, much less than the seven to nine hours recommended,” says Jessica Alexander, the spokesperson at The Sleep Council, which aims to raise awareness of the importance of a good night’s sleep for health and wellbeing. But in Winter, we naturally sleep more because of the longer nights. “It’s perfectly natural to adopt hibernating habits when the weather turns cold,” says Jessica. “Use the time to catch up.”

2. **Drink more milk**—You are 80% more likely to get a cold in winter, so making sure your immune system is in tip-top condition is important. Milk and dairy products such as cheese and yogurt are great sources of protein and vitamins A and B12. They’re also an important source of calcium, which helps keep our bones strong. Try to go for semi-skimmed or skimmed milk—rather than full-fat and low-fat yogurts.

3. **Eat more fruit and vegetables**—When it’s cold and dark outside, it can be tempting to fill up on unhealthy comfort food, but it’s important to ensure you still have a healthy diet and include five portions of fruit and vegetables a day. If you find yourself craving a sugary treat, try a juicy clementine instead, or sweet dried fruits such as dates or raisins. Winter vegetables such as carrots, parsnips and turnips can be roasted, mashed or made into soup for a comforting winter meal for the whole family. Explore varieties of fruit and vegetables that you may not normally eat.

4. **Try new activities for the whole family**—Don’t use the cold winter months as an excuse to stay in and lounge around. Instead, get out with the whole family to try out a new activity—maybe ice skating, or taking a brisk winter walk. Regular exercise helps control your weight, boost your immune system, and is a good way to break the tension that can build if the family is constantly cooped up inside the house.

5. **Have a hearty breakfast**—Winter is the perfect season for oatmeal. Eating a warm bowlful on a cold morning isn't just a delicious way to start your day, it also helps boost your intake of starchy foods and fiber. These give you energy and help you feel fuller for longer, stopping the temptation to snack mid-morning. Oats also contain lots of vital vitamins and minerals. Make your oatmeal with semi-skimmed, skimmed milk or water and don’t add sugar or salt. Add a few dried apricots, some raisins, a sliced banana or other fruit for extra flavor and to help you hit your 5 a day target.

For more information on this article go to: [http://www.nhs.uk/Livewell/winterhealth/Pages/Healthywinter.aspx](http://www.nhs.uk/Livewell/winterhealth/Pages/Healthywinter.aspx)

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**STRESS HELP AND WELLNESS OPTIONS**

Marquette has a variety of programs available to employees. Click on the links below to explore your options.

- **The Marquette Contemplative Community**
- **Employee Assistance Program**
- **The Office of Mission and Ministry**
- **Employee Benefits**
- **Rec Sports**
- **The Employee Wellness Program**
- **Benefits department**
- If you need additional information, please feel free to contact **Kristin Kipp**, MU Employee Wellness Coordinator,
The Retire U "Freshman" workshop series offers a comprehensive financial education program that complements your existing benefit offerings while providing you with the information you need to achieve your financial goals. And it's provided at no cost. This education is designed for those under the age of 50.

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<thead>
<tr>
<th>Dates: Workshop</th>
<th>Time:</th>
<th>Location:</th>
<th>Registration</th>
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<tbody>
<tr>
<td>Workshop 1 of 4</td>
<td>11:30 a.m. – 1:00 p.m. each day</td>
<td>Alumni Memorial Union (AMU)</td>
<td>Register online at <a href="http://www.retireu.com">www.retireu.com</a>, email your request to <a href="mailto:nextlevel@nlpwm.com">nextlevel@nlpwm.com</a>, or call <a href="">414-369-6620</a></td>
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<tr>
<td>Tuesday, February 2nd AMU163 or Wednesday, February 3rd AMU163</td>
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<tr>
<td>Workshop 2 of 4</td>
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<tr>
<td>Tuesday, February 9th AMU163 or Wednesday, February 10th AMU163</td>
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<td>Workshop 3 of 4</td>
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<td>Tuesday, February 16th AMU157 or Wednesday, February 17th AMU163</td>
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<td>Workshop 4 of 4</td>
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<tr>
<td>Tuesday, February 23rd Ballroom D or Wednesday, February 24th AMU227</td>
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**UPCOMING EVENTS**

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<tr>
<th>Program</th>
<th>Date, Time &amp; Location</th>
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<tr>
<td>TIAA-CREF Individual Counseling Sessions (January)</td>
<td><strong>Wednesday, January 20, 2016</strong> 9:00 a.m.— 4:00 p.m. AMU163 or <strong>Thursday, January 21, 2016</strong> 9:00 a.m.— 12:00 p.m. AMU163</td>
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<tr>
<td>TIAA-CREF Individual Counseling Sessions (February)</td>
<td><strong>Tuesday, February 9, 2016</strong> 10:00 a.m.— 4:00 p.m. AMU163 or <strong>Wednesday, February 10, 2016</strong> 9:00 a.m.— 4:00 p.m. AMU163 or <strong>Thursday, February 11, 2016</strong> 9:00 a.m.— 12:00 p.m. AMU163 or <strong>Tuesday, February 16, 2016</strong> 9:00 a.m.— 4:00 p.m. AMU163 or <strong>Wednesday, February 17, 2016</strong> 9:00 a.m.— 3:00 p.m. AMU163</td>
</tr>
<tr>
<td>TIAA-CREF Individual Counseling Sessions - SIGN UP TODAY:</td>
<td>Space is limited, so please RSVP as soon as you can. <strong>Call: 800-732-8353</strong> Monday through Friday 7:00 a.m. — 7:00 p.m.</td>
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<td>Additional GROW classes can be found here</td>
<td><strong>Link to additional articles and resources on the benefit website</strong></td>
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</tbody>
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**Questions/Comments?**
- **Email:** benefits@mu.edu
- **Call:** 414.288.7305
- **Visit:** [www.marquette.edu/hr](http://www.marquette.edu/hr)