

# BENEFIT NEWS

SUMMER 2018

## NEWS SPOTLIGHT

### HOW TO MANAGE YOUR PRESCRIPTION DRUG COSTS

You may be able to cut costs by becoming an informed consumer and using the resources available to you. Just over 80% of Marquette employees and dependents are filling prescriptions through Walgreens and CVS (with the majority filled through Walgreens). Drug costs can fluctuate between pharmacies, and these two pharmacies are known to be more expensive. You may be able to save a considerable amount of money just by shopping around to other pharmacies.

Below are some additional cost-saving measures you can take to further minimize your pharmacy out-of-pocket costs:

- **Cost Compare Tool:** This tool allows you to find lower prescription costs at nearby pharmacies and suggest alternatives to your prescribed drugs. You can access this tool from your Navi-Gate® for Members portal at [www.navitus.com](http://www.navitus.com).
- **Lower-Cost Alternatives:** Contact your Doctor to discuss lower-cost formulary alternatives that may be available. Your Doctor can find your formulary through the Navi-Gate® for Prescribers portal at [www.navitus.com](http://www.navitus.com) or by calling 866-333-2757.
- **Mail Order:** If you take maintenance medications, consider obtaining your medications through mail order. NoviXus Pharmacy Services is a convenient way of filling your maintenance prescriptions and having them delivered to your home. You can get started by going to [www.novixus.com](http://www.novixus.com) or calling 1-888-240-2211. Refill orders should be placed three weeks prior to when the medication will be needed. **NoviXus will not automatically refill your prescriptions.**

Please remember that all three of Marquette's health plans have combined medical and pharmacy deductibles and out-of-pocket limits. With the exception of preventive care medications/supplies, all prescription drugs are first subject to the plan's deductible and then to the applicable coinsurance percentage.

If you have questions about these cost-saving measures, please contact Navitus Customer Care at 1-866-333-2757.



MARQUETTE  
UNIVERSITY

Human Resources

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### QUOTABLE

“The summer night is like perfection of thought”

~Wallace Stevens

## 2019 HEALTH RISK ASSESSMENT (HRA)

The 2019 Health Risk Assessment (HRA) process is almost upon us. For employees who have a spouse who is covered or will be covered by Marquette's medical plan in 2019, the employee and the enrolled spouse must complete both parts of the HRA process in order for the employee to receive 100% of the Marquette incentive for 2019.

Marquette University will not receive individual HRA results. In maintaining HIPAA compliance, we will only receive a group summary report indicating "yes" or "no" for HRA participation.

This is a two step process; both steps are outlined below.

### **STEP 1: 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 and your enrolled spouse have 4 options available to complete this step.

- **Option 1:** Biometric screening with your primary care provider utilizing the Medical Provider Form below. Keep a copy of the completed form for your records. Biometric screenings for employees and enrolled spouses seeing their medical provider must fall between Sunday, July 1, 2018 and Friday, November 16, 2018. The procedure may be subject to health plan co-pays or deductibles. This form must be completed by your medical provider and faxed directly to Aurora Healthcare, Attn: Suzy Jablonowski at 414-525-2570. The form can be faxed by either you or the medical provider **no later than 12 p.m. on November 17, 2018.**



#### 2019 HRA Medical Provider Form

- **Option 2:** Complete your Biometric screening on-campus free of charge. Dates for on-campus screenings, including several Saturday options, will be announced in early Fall, with appointments beginning in mid-October and running through mid-November. Be sure to keep a copy of the results for your records.
- **Option 3:** Complete and keep a copy of a comparable biometric screening at a spouse's employer sponsored HRA screening and fax results directly to Aurora Healthcare, Attn: Suzy Jablonowski at (414) 525-2570. Biometric screenings must be completed between July 1, 2018 and November 16, 2018 and faxed to Aurora **no later than 12 p.m. on November 17, 2018.**
- **Option 4:** The Biometric screenings can be completed at limited Aurora Clinics in various outlying suburbs on Saturdays during the annual enrollment period. Dates and locations will be announced in early Fall, with appointments beginning in mid-October and running through mid-November. Be sure to keep a copy of the results for your records.

**STEP 2: Complete an online questionnaire** on the new Virgin Pulse wellness portal. This questionnaire will be available July 11, 2018 and can be completed before or after your biometric screening.

**The questionnaire must be completed by 4 p.m. on November 19, 2018.** Please be sure to keep a copy of the confirmation once completed.

For questions on this process, contact benefits at [benefits@marquette.edu](mailto:benefits@marquette.edu) or 414-288-7305.

# PROVIDER FOCUS



## INTRODUCING VIRGIN PULSE

Marquette Wellness is transitioning to the Virgin Pulse wellness portal on July 11, 2018 due to its recent acquisition of Preventure earlier this year. Employees and their spouses who would like access to the new wellness portal and the health risk assessment (HRA) questionnaire this year will need to enroll in the Virgin Pulse platform by going to [join.virginpulse.com/MarquetteUniversity](http://join.virginpulse.com/MarquetteUniversity).

Besides access to the HRA, the Virgin Pulse wellness portal will also help you engage in wellness activities that are important to you. You can track healthy habits, take part in challenges, work with a health coach, connect your fitness tracker, and even invite 10 friends or family members to join with you. Access to the International Fitness Club Network (IFCN) is still included and provides you with discounts to local fitness studios and home fitness equipment and devices. Plus, you'll have access to various wellness modules from SelfHelp Works, mindfulness training modules from Whil, and nutrition tips and recipes from Zipongo. You can even connect your MyFitness-Pal account to the portal and all employees and spouses will have a chance to win prizes just for participating in wellness activities.

To kick off the start of the new program, Marquette Wellness will be giving away Max Buzz devices to the first 400 Marquette employees and/or spouses who complete the [online pledge](#) to sign up for the new Virgin Pulse wellness portal. Pledges must be completed by June 27, 2018 and you must sign up for the Virgin Pulse portal between July 11—July 31, 2018. The Max Buzz can be linked to the Virgin Pulse platform to help you track your steps, sleep, calories burned, distance, and activity minutes.

More information will be coming soon to help you navigate these changes and learn more about all of the new benefits available to Marquette employees and their spouses.

## BENEFIT BREAKDOWN



### HEALTH SAVINGS ACCOUNT (HSA) FEES

In March of this year Marquette Human Resources, along with Marquette's HSA participants, were notified by Avidia Bank that a few banking fees were going to be added to participants' HSA accounts effective July 1<sup>st</sup>. We have been working with Employee Benefit Corporation (EBC) and our benefit consultant over the past two months to explore whether any avenues are available to postpone or avoid these charges for Marquette HSA participants. It was determined that the University cannot change this decision made by Avidia Bank and the fees will take effective July 1<sup>st</sup> for the remainder of 2018.

You can create an account and opt out of receiving a paper statement to avoid the \$1.25 monthly paper statement fee and have access to view your statements online. The account can be created on EBC's website, [www.ebcflex.com](http://www.ebcflex.com). You will need to use your social security number for the ID. If you have any questions about setting up this account, please contact EBC at 800-346-2126.

### TELADOC—THREE WAYS TO COMPLETE YOUR MEDICAL HISTORY

Your medical history must be completed prior to requesting a consult and updated each year. The Teladoc doctor will review your medical history prior to a consult. All information is confidential, HIPAA compliant, and will not be shared. Only you and the consulting doctor can view your medical data.

Three ways to complete your medical history are:

#### Online

The fastest and easiest option. Log into [Teladoc.com](http://Teladoc.com) and complete the "My Medical History" section.

#### Mobile app

Log into your account on your mobile device and complete the "Medical History" section. Visit [Teladoc.com/mobile](http://Teladoc.com/mobile) to download the app.

#### Call Teladoc

Call Teladoc if you would like a customer service representative to help you complete your medical history over the phone.

Talk to a doctor anytime! Contact them at [Teladoc.com](http://Teladoc.com) or 800-Teladoc (800-835-2362).

# DID YOU KNOW

## INTERNATIONAL PERSONAL TRAVEL BENEFITS

### What you need to know about traveling outside the United States

Your medical plan covers emergency treatment. Routine physicals, immunizations, screenings or prescription drugs that are not FDA approved are not covered. Coverage will also not be provided outside the US if the sole purpose of travel is to obtain medical services.

Because of the differences in the provider systems, your plan ID card only serves as evidence that you have a plan. It cannot be used to bill the plan directly for any services or supplies obtained. You will have to pay for the services upfront and keep all of the receipts.

When you return to the US, submit the bill and receipts with the completed [claim form](#) to UMR. The information sent to UMR will need to be translated into English. Please include your group and ID number or a copy of your ID card. This can be submitted to:

UMR—Claims Unit  
PO Box 30546  
Salt Lake City, UT 84130-0546

You will receive an explanation of benefits (EOB) and a reimbursement for the eligible services you or your dependent received for any covered amount in US currency. The reimbursed amount will be based on the US equivalency rate that is in effect on the date you paid the claim, or on the date of service if the paid date is not know.

If you have any questions, please call UMR at 800-826-9781.

## UPCOMING EVENTS

Program	Date, Time & Location	
<b>TIAA-CREF Individual Counseling Sessions— July &amp; August</b> You can discuss your personal financial situation on a confidential basis with a TIAA Financial Consultant.  Call TIAA for an appointment at 1-800-732-8353. Space is limited, so please RSVP as soon as possible.	<b>Tuesday, July 17, 2018</b> 10:00 a.m. — 4:00 p.m., AMU 362	
	<b>Wednesday, July 18, 2018</b> 9:00 a.m. — 4:00 p.m., AMU 362	
	<b>Thursday, July 19, 2018</b> 9:00 a.m. — 12:30 p.m., AMU 362	
	<b>Tuesday, August 7, 2018</b> 10:00 a.m. — 4:00 p.m., AMU 362	
	<b>Wednesday, August 8, 2018</b> 9:00 a.m. — 4:00 p.m., AMU 362	
	<b>Thursday, August 9, 2018</b> 9:00 a.m. — 12:30 p.m., AMU 362	

[View upcoming GROW classes](#)

[View all benefits events](#)

**CONTACT**  
HUMAN RESOURCES



414.288.7305



[benefits@mu.edu](mailto:benefits@mu.edu)



[Marquette.edu/hr](http://Marquette.edu/hr)