

BENEFIT NEWS

SPRING 2019

NEWS SPOTLIGHT

GRADUATION & QUALIFYING LIFE EVENTS

It is the employee's responsibility to notify the HR Benefits Department within 30 calendar days of any potential qualifying life event in order to process the coverage options for you and/or your eligible dependents. If you have questions regarding benefit enrollment and eligibility please contact the [Benefits Department](#).

If your dependent child is graduating this spring, they will no longer be eligible to be covered under your Marquette dental and vision coverage. In order for your child to have the opportunity to continue their coverage through COBRA, you must notify the Benefits Department within 30 calendar days from their graduation.

Dental & Vision Insurance

Dependent children are eligible for dental and vision coverage up to age 19. If they are enrolled in school as a full time student, coverage can be continued up to age 25.

Medical Insurance

Medical Insurance coverage is available to adult dependent children up to age 26. The Health Care Reform Act allows a continuation of medical insurance coverage regardless of student, marital, or employment status.

When the dependent child turns age 25 (dental and/or vision) or 26 (medical), coverage will end on the last day of the month and COBRA Continuation information will be mailed to them by [Discovery Benefits](#).

	<i>Eligible Ages</i>	<i>Notify HR within 30 Days when....</i>
Medical	0 – 26	<ul style="list-style-type: none"> ➤ Your dependent turns age 26 ➤ Your dependent should no longer be covered under the Marquette University plan
Dental	0 – 19 (Up to age 25 if enrolled in school full-time)	<ul style="list-style-type: none"> ➤ If your dependent turns age 19 and does not continue as a full-time student ➤ Your dependent graduates from college ➤ Your dependent turns 25
Vision	0 – 19 (Up to age 25 if enrolled in school full-time)	<ul style="list-style-type: none"> ➤ If your dependent turns age 19 and does not continue as a full-time student ➤ Your dependent graduates from college ➤ Your dependent turns 25

Changes in benefit coverage can only be made within **30 calendar days** of a qualifying life event or during the university's open enrollment period. Changes between medical plans can only be done at open enrollment for an effective date of January 1st of the next year.

For a full list of qualifying events, please see the [Benefits Website](#).



MARQUETTE
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Human Resources

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QUOTABLE

“ Despite the forecast, live like it's spring ”

~Lily Pulitzer



BENEFIT BREAKDOWN

HEALTH SAVINGS ACCOUNT (HSA) - 2019 ANNUAL MAXIMUM UPDATE

The IRS released changes to the 2019 HSA family contribution annual maximum. The family contribution maximum has been adjusted to \$7,000 (from the previously announced limit of \$6,900). This change may affect current and future contributions to HSAs. Please make any necessary adjustments to future contributions to accommodate the change.

HSA annual contributions may not exceed \$3,500 if you have single coverage or \$7,000 if you have non-single coverage. Individuals age 55 and over may make an additional \$1,000 annual catch up contribution. Married individuals may each make a catch up contribution, although the maximum amount that can be contributed to one HSA for the calendar year is \$8,000 (the \$7,000 statutory maximum plus a \$1,000 catch up contribution). Please note there is a 6% excise tax on any individual contribution that exceeds the allowed annual maximum. **The maximum amounts include any Marquette contribution you received from completion of the Health Risk Assessment (HRA) or enrolling in the EHDHP.** Unlike a FSA, you can change your payroll contribution amount at any time during the year. Requested changes to the HSA contributions will be processed as soon as administratively possible based on payroll deadlines.

If you would like to change the amount you are contributing to your HSA, please submit the request via email to Susan Wiltzius at susan.wiltzius@marquette.edu. Once you submit the request she will email you with instructions on how to process the change.

In order to be eligible for an HSA, you must be enrolled in a qualified health insurance plan, not covered under a secondary health insurance plan (including coverage under Marquette's or a spouse's general purpose Health Care FSA), not enrolled in Medicare and not another person's tax dependent. A qualified health insurance plan is one that meets certain deductible and out-of-pocket requirements set by the government. Both the AHDHP and EHDHP plans offered by Marquette meet these requirements.

Health Savings Accounts (HSAs) are owned by the enrolled Marquette employee. The employee account holder is responsible for managing the account, and for verifying that their HSA disbursements fall within all applicable Internal Revenue Service (IRS) guidelines. If requested under IRS audit, the account holder would be required to provide supporting documentation on the use of their funds. Therefore, Marquette recommends that the employee retain supporting documentation/receipts for all HSA disbursements for one full year following the end of the tax year.

As of January 1, 2019 [Discovery Benefits](#) is the administrator for the HSA and FSA. Discovery Benefits issued debit cards to use for [eligible health care expenses](#). You can only spend what is currently in the account at the time the payment is transacted. To check your balance, you can create an account with [Discovery Benefits](#). If you have any questions regarding your account contact Discovery Benefits at 1-866-451-3399.

Since it is a savings account, you are encouraged to save more than you spend. Unlike Flexible Spending Account (FSA) funds which are "use-it-or-lose-it," your HSA balance rolls over from year to year earning interest along the way. The account is portable, meaning if you ever leave Marquette, you can take the HSA with you because it's your money and your account.

For additional details, please see the below resources:

[Guide to your Online Account](#)

[HSA Eligible Expenses](#)

[Health Savings Account FAQs](#)

[Marquette HSA/FSA Benefits Website](#)

[Discovery Benefits Contact Sheet](#)

[HSA Goal Calculator](#)

[HSA Employee Guide](#)

Anyone that had a HSA in 2018 with EBC and participated in the bulk transfer will not be able to access their 1099 tax documents online with EBC. The 1099's were mailed at the end of January. If you did not receive it or it has been misplaced, you can contact EBC at 800-346-2126 for a copy.



PROVIDER FOCUS

AURORA - EMPLOYEE ASSISTANCE PROGRAM (EAP)

The [Employee Assistance Program](#) (EAP) is a benefit for all Marquette University employees, spouses, and dependents. The EAP is 100% confidential.

Did you know? EAP has services for everyone! These supportive services are free to employees and families to deal with common, time-consuming life issues:

- **Child Care Consultation** – Our specialists will search for options, verify qualifications and provide availability before providing a list of referrals. Information kits are available on request for first-time parents, summer care, back-to-school and college planning. We can even help search for scholarships!
- **Adoption Information** – Specialists are available who can guide parents through the adoption process, explain choices and costs and provide referrals to adoption agencies, attorneys, community resources and support groups.
- **Financial Consultation** - Receive up to 30 minutes of free telephone consultation with a financial professional who can offer sound, objective advice on a range of financial issues. Issues may include budgeting, retirement planning or obtaining a mortgage.
- **Legal Consultation** – Referral to an attorney for a free 30-minute telephone consultation. If further legal services are required, attorney services are offered at a 25 percent reduced fee. Legal matters may include traffic tickets, civil/consumer issues, personal/ family issues, divorce or child custody, personal injury, and real estate. This service does not cover legal matters related to an employer or a school system.
- **Elder Care Consultation** – Specialists are available to help determine the type of care needed for your elderly loved one, and will even search for appropriate resources.

To access any of the above services, call Aurora EAP at 800-236-3231 weekdays, 8am-5pm or visit Aurora's website at: www.aurora.org/eap.

NORTHWESTERN MUTUAL - LONG-TERM CARE (LTC)

One in five Americans is currently providing long-term care to a loved one.

They are helping a family member with Alzheimer's prepare and eat dinner ... helping a loved one coping with a brain injury from a bike accident to bathe and get dressed ... helping a spouse who suffered a stroke move from a bed to a wheelchair and back.

People with chronic illnesses, disabling conditions or cognitive impairments may need long-term care to get through their daily routines for an extended period of time—or for the rest of their lives.

Marquette University has partnered with Northwestern Mutual to assist employees in finding long-term care for themselves, parents or other family members. Employees are offered the option of having their Long-Term Care benefit premiums deducted through their MU paycheck.

To learn more, please view this short Northwestern Mutual video. [The Greatest Gift: A Plan for Long-Term Care](#)

For questions or to schedule a personal discussion, contact Northwestern Mutual - Scott Schwertfeger, CLU at 414-368-1674 or Scott.schwertfeger@nm.com

DID YOU KNOW

EMPLOYEE DISCOUNTS

Did you know Marquette University employees can get discounts at Marquette’s Spirit Shop, local hotels, attractions and even cellular companies? Go to the [Purchasing Departments link](#) and click on the Preferred Suppliers List to see where you can save money.

Please Note: You must be on campus to access the Department of Purchasing’s Website



UPCOMING EVENTS

Program	Date, Time & Location
<p>TIAA Individual Counseling Sessions for April & May 2019</p> <p>You can discuss your personal financial situation on a confidential basis with a TIAA Financial Consultant.</p>  <p>Call TIAA for an appointment at 1-800-732-8353. Space is limited, so please RSVP as soon as possible.</p>	<p>Tuesday, April 2, 2019 9:00 a.m. - 4:00 p.m., AMU 362</p> <p>Tuesday, April 30, 2019 10:00 a.m. - 4:00 p.m., AMU 374</p> <p>Wednesday, May 1, 2019 9:00 a.m. - 4:00 p.m., AMU 362</p> <p>Thursday, May 2, 2019 9:00 a.m. - 12:30 p.m., AMU 374</p> <p>Tuesday, May 21, 2019 10:00 a.m. - 4:00 p.m., AMU 374</p> <p>Wednesday, May 22, 2019 9:00 a.m. - 12:30 p.m., AMU 374</p> <p>Tuesday, May 28, 2019 9:00 a.m. - 4:00 p.m., AMU 362</p>
<p>Retire U Sophomore Workshop Series:</p> <p>The Retire U 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 goal. This is provided at no cost. The Sophomore Workshop is for those age 50 and over.</p> <p>All workshops are from 11:30 a.m.—1:00 p.m.</p> <p>Register online at www.retireu.com, email your request to nextlevel@nlpwm.com, or call 414-369-6620.</p>	<p><u>Workshop 1 of 4</u></p> <p>Tuesday, April 2, 2019 - AMU Henke or Wednesday, April 3, 2019 - AMU 163</p> <p><u>Workshop 2 of 4</u></p> <p>Tuesday, April 9, 2019 - AMU Henke or Wednesday, April 10, 2019 - AMU 163</p> <p><u>Workshop 3 of 4</u></p> <p>Tuesday, April 16, 2019 - AMU 163 or Wednesday, April 17, 2019 - AMU 163</p> <p><u>Workshop 4 of 4</u></p> <p>Tuesday, April 23, 2019 - AMU 163 or Wednesday, April 24, 2019 - AMU Henke</p>

[View upcoming GROW classes](#)

[View all benefits events](#)

CONTACT
HUMAN RESOURCES



414.288.7305



benefits@mu.edu



Marquette.edu/hr