

2019 BENEFITS ENROLLMENT GUIDE



MARQUETTE
UNIVERSITY



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▶ INTRODUCTION

Dear Colleague,

Annual benefits enrollment is here, giving you the opportunity to review and make changes to your health and welfare benefit elections for 2019. Annual enrollment is a great time to assess your existing benefit plans, evaluate any anticipated needs, learn more about your benefits and make adjustments for the upcoming year. I hope you will find the information in this enrollment guide helpful as you consider your benefit options.

The biggest change for 2019 is a new benefits enrollment process. We are moving to **DirectPath**, an online enrollment tool that includes administrative support to streamline and simplify the enrollment process. Moving forward, the annual enrollment process as well as all qualifying life events and new hire benefit elections will use this new tool. Specifically, for 2019, there will be a mandatory re-enrollment for all benefit-eligible employees to elect coverage for medical, dental, vision and to provide pertinent information for your spouse and/or dependent(s) such as date of birth (DOB), Social Security number (SSN) and beneficiary information. There will be an opportunity to set up a free, confidential, one-on-one telephonic appointment with a Licensed Benefits Educator from DirectPath who will walk you through the new tool. You will need to know the DOB and SSN of anyone who will be on the Plan, as these are required fields to complete the enrollment process. If you do not complete the process you will not be enrolled for the University's medical, dental or vision plans for 2019.

In conjunction with last year's benefit change of adding diabetic supplies as a preventative benefit under our Prescription benefit, we have enhanced insulin coverage for 2019. All formulary insulin will not be subject to a deductible and the cost will go directly to the co-insurance with a tier 1 - 90/10 employer/employee share (this benefit currently goes through the deductible and/or coinsurance with a tier 2 - 70/30 employer/employee share).

Although other benefit changes are minimal, we will be adding two voluntary benefits – Critical Illness and Hospital Indemnity – as well as an enhanced wellness program through VirginPulse that includes a new method of earning points that apply toward the Marquette Health Savings Account/Flexible Spending Account contribution. Additional information on these changes can be found on the benefits website at <http://www.marquette.edu/hr/employeebenefits.shtml>.

As always, your timely cooperation in this year's benefits enrollment is appreciated.

Sincerely,

Steve McCauley

Director of Employee Benefits, Marquette University

▶ 2019 ANNUAL BENEFITS ENROLLMENT

Monday, October 22 – 4:00 pm Friday, November 9, 2018

HOW:

Schedule your confidential and secure, one-on-one telephonic appointment with a Licensed Benefits Educator from DirectPath. There are two ways to schedule your appointment:

- Visit www.marquettebenefitsenrollment.com
- Call 1-877-759-7668 M-F, 8:00 am – 5:00 pm CST

Important: Have your dependent information (SSN & date of birth) with you at the time of your enrollment appointment. You will not be able to complete your enrollment without this information. You will also need to upload a copy of the birth/adoption and/or marriage certificates for any dependents being enrolled in the Marquette medical, dental or vision plans (you will need to upload the birth/adoption and/or marriage certificates by January 1, 2019, for any dependents).

WHY:

If you wish to be enrolled in benefits for 2019, you MUST re-enroll by scheduling an appointment with a DirectPath Educator as outlined above. Your current benefit elections will not carry over to 2019.

Benefit elections and/or modifications made during the annual enrollment period will be effective January 1, 2019, and will remain in effect for the entire calendar year (January 1 through December 31). Mid-year changes are not allowed unless you experience a qualified life event and provide timely notification to HR-Benefits (within 30 calendar days of the event).

QUALIFYING LIFE EVENTS

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- Assumption of legal guardianship of a child
- Change in employment status for your spouse or dependent that affects benefit eligibility, including commencement or termination of employment, or change in worksite
- You or your dependent become eligible or lose eligibility for Medicare or Medicaid
- The death of your spouse or dependent
- Court ordered coverage of your child by you or your spouse, allowing you to add or drop the child's coverage
- Change in your employment that affects benefits eligibility (working at least 20 hours per week)
- Loss of eligibility for a dependent, including graduation or reaching age limitations

▶ WHAT'S NEW FOR 2019?

NEW ENROLLMENT PROCESS & ONLINE ENROLLMENT TOOL

- We are excited to announce that we have a new online enrollment tool for all benefit elections and beneficiary information. This tool will help streamline the enrollment process for our employees.
- Marquette University has also partnered with DirectPath Benefits Educators to educate you about the changes in your benefits and enroll you in your selections for 2019. All benefit eligible employees must schedule an appointment with a Benefits Educator to enroll in benefits for 2019. This is a confidential and secure, one-on-one 30-minute phone appointment. After your appointment, you can visit the online enrollment tool to review your benefits and make updates to your selections. Any changes must be made by 4:00 pm on November 9.

HEALTH PLAN

- CPHP: Out-of-pocket limit increases
- AHDHP: Deductible increases; deductible now considered embedded (if one person in your family experiences several claims, that person will only have to meet the amount of the single deductible before coinsurance begins to apply); out-of-pocket limit increases
- Formulary preferred insulin products covered at 90%; deductible waived; for all plans
- Premium increases for all three plans

DENTAL PLAN

- No changes to the underlying coverage; premium increases

VISION PLAN

- Coverage enhancements include:
 - Retail Frame/Contact Lens allowance increases (from \$150 to \$175)
 - Featured Frames differential increase (from + \$20 to + \$50)
 - Contact lens exam coverage enhanced to include a co-pay of only \$20
- Premium increases

WELLNESS PORTAL AND REWARDS

- In July, Marquette University transitioned to Virgin Pulse as our new wellness vendor. Through Virgin Pulse, you can access programs through Marquette Wellness, engage in and track wellness activities, and take your Health Risk Assessment. To register for Virgin Pulse, go to [join.virginpulse.com/Marquette University](http://join.virginpulse.com/MarquetteUniversity).

NEW BENEFITS

- Critical Illness: Upon diagnosis, it provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits, with a total benefit amount of 3x the initial benefit amount (\$45,000 or \$90,000) in the event that you or a loved one experience more than one covered condition.
- Hospital Indemnity: Typically pays, as long as policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your hospital stay. It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU).

FLEXIBLE BENEFITS

- All Flexible Benefits accounts (Limited Purpose Health Care FSA, General Purpose Health Care FSA, Dependent Care FSA, HSA) and COBRA will be administered by **Discovery Benefits** as of January 1, 2019.

Don't forget about Teladoc!

This service provides you access to U.S. board-certified doctors anytime, anywhere through phone, video or a mobile app. It is a convenient and affordable option for you to access quality healthcare from the comfort of your home or wherever you are. You can even get a prescription sent to your local pharmacy when medically necessary. Get started by going to Teladoc.com or call 1-800-835-2362.

▶ BENEFITS OVERVIEW

Marquette University provides a variety of benefits to help protect your health, well-being and income. Upon meeting eligibility requirements, some benefits are provided automatically and at no cost to you while others allow you to elect and contribute – partially or totally – toward the cost. This allows you to choose the benefits that best meet your needs and lifestyle.

Benefit	Description	Paid by	Cost
Health	Coverage for eligible medical and pharmacy expenses	Shared (pre-tax)	See page 7
Dental	Coverage for eligible dental expenses	Shared (pre-tax)	See page 7
Vision	Coverage for eligible vision expenses	Shared (pre-tax)	See page 7
HSA	[Health Plan = AHDHP or EHDHP] Allows you to set aside pre-tax dollars to reimburse eligible medical, pharmacy, dental and vision expenses	Contributions: You (pre-tax) Marquette (EHDHP only)	(Total) Contributions: \$3,500 - Single \$7,000 - Non-Single
FSA: Health Care	[Health Plan = CPHP or Waived] Allows you to set aside pre-tax dollars to reimburse eligible medical, pharmacy, dental and vision expenses	Contributions: You (pre-tax)	Contributions: Up to \$2,650 per employee per calendar year
FSA: Limited Purpose Health Care	[Health Plan = AHDHP, EHDHP or Waived] Allows you to set aside pre-tax dollars to reimburse eligible dental and vision only expenses	Contributions: You (pre-tax)	Contributions: Up to \$2,650 per employee per calendar year
FSA: Dependent Care	[Health Plan = CPHP, AHDHP, EHDHP or Waived] Allows you to set aside pre-tax dollars to reimburse eligible dependent child care expenses	Contributions: You (pre-tax)	Contributions: Up to \$5,000 per household per calendar year
Basic Life/AD&D Insurance	Insurance protection in the event of your death or dismemberment Coverage amount: 1x annual salary rounded up to nearest \$1,000	Marquette (for Full-Time employees) You (for Part-Time employees)	\$0.163 per \$1,000 of coverage
Optional Life Insurance	Insurance protection in the event of your death Coverage amounts: Choice of an additional 1x, 2x or 3x your annual salary rounded up to nearest \$1,000	You (after-tax)	Varies based on age and coverage amount selected
Critical Illness	Upon diagnosis, it provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits, with a total benefit amount of 3x the initial benefit amount (\$45,000 or \$90,000) in the event that you or a loved one experience more than one covered condition.	You (after-tax)	Varies based on age and coverage amount selected
Hospital Indemnity	It typically pays, as long as policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your hospital stay. It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU).	You (after-tax)	Varies based on coverage selected (Low or High plan)
Short-term Disability	Exempt: One 100% pay day accrued for each month worked (up to 130 days); 75% pay after 100% days are exhausted; benefits payable for up to 26 weeks Non-exempt: Two 100% pay days accrued for each month worked (up to 70 days); Elimination Period of 12 weeks (Sick Pay applies during this time); 0% pay after 100% days are exhausted	Marquette	
Long-term Disability (Full-Time only)	Income protection in the event of your disability Coverage amount: 65% of pre-disability earnings to maximum of \$12,000/month; 180-day Elimination Period; includes retirement contribution and cost of living benefits	Shared (after-tax)	\$0.48 per \$100 of covered monthly earnings (shared equally between you and Marquette)
Long-term Care	Insurance protection in the event you need long-term home health, assisted living or nursing home care	You (after-tax)	Varies based on age and option(s) selected

Continued on next page

Benefit	Description	Paid by	Cost
Business Travel Accident	Provides 24-hour worldwide business travel protection	Marquette	
Employee Assistance Program (EAP)	24/7 access to professional counselors to assist with stress, work issues, relationship issues, financial issues, alcohol/drug abuse and/or work/life balance	Marquette	
Group Legal	Attorney access to assist with various legal matters	You (after-tax)	\$21.00 per month
Retirement Plan	Matching Plan: Savings plan for financial needs during your retirement Non-Matchable Funds: After-tax/Tax-deferred savings plan for financial needs during your retirement	Contributions: Shared (after-tax or tax-deferred)	Match (defined contribution): Upon eligibility, Employee = 5% Marquette = 8%

The benefits shown above and on the previous page are offered to all full-time regular, full-time limited term (minimum of 1-year academic/calendar year contract) and part-time regular employees (working a minimum of 20 but less than 37 ½ hours per week) with the exception of Long-term Disability (which is offered to full-time employees only) and benefits defined in a collective bargaining agreement. Dependents can be covered under the health, dental and vision plans. Eligible dependents include:

Health	Dental/Vision
<ul style="list-style-type: none"> • Your legal spouse • Your legal child(ren): includes your natural or adopted child(ren), stepchild(ren) or any child for whom you have legal custody. They are eligible: <ul style="list-style-type: none"> - Until the end of the month in which they turn age 26 - Regardless of age, if fully disabled and unmarried, provided he/she was or became fully disabled while they met the definition of a dependent child under the plan 	<ul style="list-style-type: none"> • Your legal spouse • Your unmarried, legal child(ren) who meet residency and tax dependency requirements: includes your natural or adopted child(ren), stepchild(ren) or any child for whom you have legal custody. They are eligible: <ul style="list-style-type: none"> - Until the end of the month in which they turn age 19 - Until the end of the month in which they turn age 25 or graduate (whichever is earlier) if attending high school or an accredited institution of higher education as a full-time student - Regardless of age, if fully disabled, provided he/she was or became fully disabled while they met the definition of a dependent child under the plan

▶ 2019 MONTHLY RATES

Health, Dental and Vision Insurance
Effective 1/1/2019 – 12/31/2019

C PHP			
Health Care Coverage	Employee	Marquette University	Total
Single	\$210	\$581	\$791
Employee + 1	\$475	\$1,351	\$1,826
Family	\$560	\$1,594	\$2,154

AHDHP			
Health Care Coverage	Employee	Marquette University	Total
Single	\$135	\$585	\$720
Employee + 1	\$305	\$1,359	\$1,664
Family	\$360	\$1,604	\$1,964

EHDHP			
Health Care Coverage	Employee	Marquette University	Total
Single	\$40	\$450	\$490
Employee + 1	\$90	\$1,040	\$1,130
Family	\$135	\$1,131	\$1,266

Delta Dental			
Dental Coverage	Employee	Marquette University	Total
Single	\$11.90	\$35.50	\$47.40
Employee + 1	\$28.40	\$85.20	\$113.60
Family	\$34.30	\$102.90	\$137.20

VSP Vision			
Vision Coverage	Employee	Marquette University	Total
Single	\$2.50	\$7.60	\$10.10
Employee + 1	\$5.80	\$17.40	\$23.20
Family	\$6.90	\$20.70	\$27.60

Employee premiums apply to all full-time regular, full-time limited term (minimum of 1-year academic/calendar year contract) and part-time regular employees working a minimum of 30 hours per week. Part-time regular employees working a minimum of 20 but less than 30 hours per week are subject to the Total rates. COBRA rates are based on the Total rates plus a 2% administrative load.

If you are in a less than 12-month paid status, your monthly premiums will be pro-rated from above (January – May). Pro-ration will be 1.4 times the amounts shown.

▶ HEALTH PLAN

In this section, you will find information on the three plans that Marquette offers. All plans use the same provider network (UnitedHealthcare Choice Plus) and cover the same services, but there are key differences in the way the cost for services is shared between you and the plan in regard to deductibles, co-pays and coinsurance. Take the time to understand how these plans work, the coverage each provides and how to use them to best meet the needs of you and your family.

VENDOR CONTACT INFORMATION

	Medical	Pharmacy
Administrator	UMR	Navitus
Network Formulary	UnitedHealthcare Choice Plus	Navitus Select
Website	www.umar.com	www.navitus.com
Phone	(800) 826-9781	(866) 333-2757

BENEFITS COMPARISON

	C PHP		AHDHP		EHDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Your Deductible						
Single	\$300	\$600	\$2,700	\$3,000	\$4,000	\$8,000
Employee + 1 or Family	\$600	\$1,200	\$5,400	\$6,000	\$8,000	\$16,000
Your Coinsurance Percentage	20%	40%	20%	40%	20%	40%
Your Out-of-Pocket Maximum						
Single	\$3,500	\$7,000	\$4,250	\$8,500	\$5,000	\$10,000
Employee + 1 or Family	\$7,000	\$14,000	\$8,500	\$17,000	\$10,000	\$20,000
Preventive Care (Wellness Schedule Applies)	Plan pays 100%	Ded/Coins	Plan pays 100%	Ded/Coins	Plan pays 100%	Ded/Coins
Office Visit Co-Pay						
Primary Care	\$25	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Specialist	\$50	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care Co-Pay	\$75	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Emergency Room Co-Pay (Life and Limb threatening)	\$150	Same as In-Network	Ded/Coins	Same as In-Network	Ded/Coins	Same as In-Network
Hospital Inpatient Co-Pay (Room and Board)	\$250/day Up to 4 days	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Pharmacy						
Your Deductible						
Single	Included with Medical		Included with Medical		Included with Medical	
Employee + 1 or Family	Included with Medical		Included with Medical		Included with Medical	
Your Coinsurance						
Generic	10%		10%		10%	
Formulary Brand	30%		30%		30%	
Non-formulary Brand	40%		40%		40%	
Your Out-of-Pocket Maximum						
Single	Included with Medical		Included with Medical		Included with Medical	
Employee + 1 or Family	Included with Medical		Included with Medical		Included with Medical	

All (Medical and Pharmacy) out-of-pocket expenses included in Out-of-Pocket Maximum (Deductible, Coinsurance and Co-Pays). Co-pays apply in lieu of deductible and coinsurance; once paid, remaining charges are paid at 100% by the plan.

▶ DENTAL PLAN

VENDOR CONTACT INFORMATION

Dental	
Administrator	Delta Dental
Website	www.deltadentalwi.com
Phone	(800) 236-3713

BENEFITS COMPARISON

	Delta Premier or PPO Dentist	Marquette Dental School – Faculty	Marquette Dental School – Student
Individual Annual Maximum	\$2,500	\$2,500	\$2,500
Deductible			
Single	\$50	\$0	\$0
Employee + 1	\$100	\$0	\$0
Family	\$150	\$0	\$0
Diagnostic and Preventive Services			
Exams	100%	100%	100%
Cleanings	100%	100%	100%
Fluoride Treatments	100%	100%	100%
X-rays	100%	100%	100%
Space Maintainers	100%	100%	100%
Sealants	100%	100%	100%
Emergency Treatment to Relieve Pain	100%	100%	100%
Deductible Applies?	No	No	No
Basic and Major Services			
Fillings	80%	90%	100%
Endodontics	80%	90%	100%
Periodontics	80%	90%	100%
Extractions	80%	90%	100%
Occlusal Guards	80%	90%	100%
Crowns, Inlays, Onlays	60%	80%	100%
Bridges and Dentures	60%	80%	100%
Implants	60%	80%	100%
Deductible Applies?	Yes	No	No
Orthodontic Services			
Plan Coinsurance	60%	60%	100%
Individual Lifetime Maximum	\$2,500	\$2,500	\$2,500
Dependents Eligible to Age	19	19	19
Full-Time Students Eligible to Age	25	25	25
Adult Ortho	Yes	Yes	Yes
Deductible Applies?	Yes	No	No

▶ VISION PLAN

VENDOR CONTACT INFORMATION

Vision	
Administrator	VSP
Website	www.vsp.com
Phone	(800) 877-7195

BENEFITS COMPARISON

	VSP Provider	Other Providers	Frequency
Vision Exam	Covered in Full	Covered up to \$44	Once each Plan Year
Prescription Glasses			
Single Vision Lenses	Covered in Full	Covered up to \$32	Once each Plan Year
Lined Bifocal Lenses	Covered in Full	Covered up to \$48	Once each Plan Year
Lined Trifocal Lenses	Covered in Full	Covered up to \$64	Once each Plan Year
Progressive Lenses	Covered in Full after \$40 Co-pay	Covered up to \$48	Once each Plan Year
Polycarbonate Lenses for Dependent Children	Covered in Full	Not Covered	Once each Plan Year
Frames	Covered in Full up to \$225 (featured brands) or \$175 (other brands)	Covered up to \$38.25	Once Every Other Plan Year
Contact Lens Care (instead of glasses)			
Contacts	Covered in Full up to \$175	Covered up to \$100	Once each Plan Year
Contact Lens Exam (fitting and evaluation)	Up to \$20 Co-pay	Not Covered	Once each Plan Year
Primary Eye Care			
Treatment and Diagnosis of Eye Conditions	Covered in Full	Not Covered	As Needed
Extra Discounts and Savings			
Glasses and Sunglasses	\$0 co-pay for a second pair of lenses 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Vision Exam		
Retinal Screening	\$0 co-pay on annual routine retinal screening as an enhancement to a Vision Exam		
Laser Vision Correction	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facilities		

▶ HEALTH SAVINGS ACCOUNTS: FAQs

What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged personal savings account that can be used to pay for medical, pharmacy, dental, vision and other qualified expenses now or later in life. 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 change health plans or leave Marquette, you can still use and/or take the HSA with you because it’s your money and your account.

How do I become eligible for an HSA?

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.

Do I have to set up an HSA on my own?

If you are eligible for an HSA contribution from the university (please see “How do funds go into the HSA?” below), Marquette will set up an HSA for you through Discovery Benefits, the vendor who also administers our FSA program. If not, then you may choose to set up an HSA on your own.

How do funds go into the HSA?

There are two ways Marquette will contribute funds to your HSA. First, participants will receive a Marquette contribution for completing qualified wellness activities including but not limited to the biometric screening and completion of the Virgin Pulse online health assessment. Second, participants enrolling in the EHDHP plan will receive a Health Savings Account (HSA) contribution of up to \$250 for Single coverage or up to \$500 for non-Single coverage. (Participants enrolling in the CPHP plan who have participated in the HRA will receive a Health Care Flexible Spending Account (FSA) contribution of up to \$125 for Single coverage or up to \$250 for non-Single (Employee + 1 or Family) coverage.) Any and all Marquette contributions will be made on or around the first of the year (for existing employees).

In addition, employees can contribute their own funds to an HSA. For your convenience, Marquette allows you to make (pre-tax) payroll deductions (note: your current HSA contribution will not roll over to 2019. If you want to continue your HSA election and contributions in 2019, you must make a new election during the annual enrollment period). You can also make after-tax contributions from your personal checking account, which can then be deducted on your personal income tax return. You will need to initiate this (after-tax) process on your own – Marquette will not facilitate.

IMPORTANT: If you are enrolling in the AHDHP or EHDHP plan for the first time and you have a balance in a general purpose Health Care FSA as of December 31, 2018, you (and Marquette) are not able to contribute funds to your HSA until April 1, 2019. To avoid this, please make sure your FSA balance is \$0 by December 31, 2018. This means that claims have been submitted, processed and paid out by December 31, 2018.

How much can I contribute to my HSA?

Annual contributions from all sources (you, Marquette and any other individual) may not exceed \$3,500 if you have Single coverage or \$7,000 if you have non-Single coverage (for 2019). Individuals aged 55 and over may make an additional \$1,000 catch-up contribution. Married individuals may each make a catch-up contribution, although the maximum amount that can be contributed to one HSA for 2019 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.

What if I make changes to my coverage mid-year?

In general, contributions are limited by a 1/12 rule (or pro-rated share) and potentially a testing period. Please see IRS Publication 969 and IRS Form 8889 at www.irs.gov for examples and for a testing period worksheet.

How do I access the funds in my HSA?

If you are enrolled through Marquette, you will receive a Discovery Benefits HSA card. This will work very much like a debit card you would have linked to your checking account. You are responsible for ensuring the money is spent on qualified purchases only – health plan deductibles, coinsurance and co-pays (including those for pharmacy expenses), dental care, vision and certain medical supplies – and maintaining records to substantiate purchases in the event of an IRS audit. Please note that you must have a balance in your HSA to make a withdrawal/purchase.

Can I pay for the healthcare expenses of my spouse and/or children with my HSA even if they're not covered under my HSA-qualified coverage?

Yes, the money in your HSA can be used to pay for any tax dependent family member's qualified healthcare expenses, even if they're not covered under an HSA-qualified plan or your (Marquette) plan.

Are HSA funds taxed when withdrawn?

No. Eligible healthcare purchases can be made tax-free when you use your HSA. However, if you withdraw money for an unqualified expense prior to age 65, you'll pay a 20% excise tax in addition to applicable income taxes on the withdrawal. After age 65, you can withdraw money for any reason without penalty (but income taxes still apply).

Can I have an HSA and participate in Marquette's general purpose Health Care FSA at the same time?

No, you cannot participate in the university's traditional Health Care FSA program if you have an HSA. However, you may enroll in a Limited Purpose Health Care FSA, which allows you to use your spending account dollars to reimburse eligible dental and/or vision only expenses (if you prefer not to use your HSA funds for these expenses). **Please note that if you have an HSA, you may still participate in the Dependent Care FSA. Please remember that all FSA programs are "use-it-or-lose-it" accounts.**

Is there anything else I need to consider when choosing between the AHDHP and EHDHP plans?

There are deductible/out-of-pocket and contribution differences between the two plans. Both plans cap each family member at the individual limits, use the same provider network and cover the same services.

For more information regarding HSAs, please refer to the materials on the benefits website.

▶ HEALTH RISK ASSESSMENTS

Participants will receive a Marquette contribution for completing qualified wellness activities including but not limited to the biometric screening and completion of the Virgin Pulse online health assessment. Participants enrolling in the CPHP plan will receive a Health Care Flexible Spending Account (FSA) contribution of up to \$125 for Single coverage or up to \$250 for non-Single (Employee + 1 or Family) coverage. Participants enrolling in the AHDHP or EHDHP plan will receive a Health Savings Account (HSA) contribution of up to \$250 for Single coverage or up to \$500 for non-Single coverage.

Marquette University launched the NEW Virgin Pulse interactive, personalized wellness portal on July 11, 2018. Visit join.virginpulse.com/MarquetteUniversity to complete the Health Assessment and engage in wellness resources.

PROCESS SUMMARY

Component	Description	Dates
Biometric Screening	Can be completed through your primary care provider, through your spouse's employer or at on-site or off-campus locations; includes height, weight, blood pressure, cholesterol, and glucose; a 12-hour fast is strongly suggested prior to your screening.	
Option One: Primary Care Provider	Primary care office visits are subject to a co-pay (C PHP plan) or to deductible and coinsurance (AHDHP or EHDHP plan); lab results must be completed after July 1, 2018, and on or before 12:00 pm November 17, 2018; visit www.marquette.edu/benefits to print off the form; your primary care provider must fax the completed form directly to Aurora Healthcare (Attention: Joan Stigler) at (414) 525-2570. <i>Please keep a copy of the biometric results for your records as this information is required to complete the online Health Assessment.</i>	July 1, 2018 – 12:00 pm November 17, 2018
Option Two: On-Site and Off-Campus Locations	To schedule an appointment go to www.marquette.edu/benefits on or after October 2, 2018 , and follow the appropriate link; you may also contact Aurora Wellness at (877) 765-3213 (when prompted, choose Option #1). <i>Please keep a copy of the biometric results for your records as this information is required to complete the online Health Assessment.</i>	October 22, 2018 – 12:00 pm November 17, 2018
Option Three: Spouse's Employer	If the employer of your spouse sponsors a biometric screening event and you are able to participate, you may use those results, provided they are comparable to the screenings offered at Marquette; please fax screening results to Aurora Healthcare (Attention: Joan Stigler) at (414) 525-2570 and be sure that both Marquette University and the Marquette employee's name are prominently displayed. <i>Please keep a copy of the biometric results for your records as this information is required to complete the online Health Assessment.</i>	July 1, 2018 – 12:00 pm November 17, 2018
Health Assessment	The new online Health Assessment must be completed after the biometric screening is performed; upon completion of the assessment, you are strongly encouraged to print your personalized report that helps to identify potential health concerns and lifestyle behaviors that may need to be changed; your specific results are 100% confidential . The Health Assessment is accessible on our new wellness portal (www.join.virginpulse.com/MarquetteUniversity), which launched on July 11, 2018.	July 11, 2018 – 4:00 pm November 19, 2018

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of Marquette University. The details of these plans are contained in the official plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Marquette University.



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Have a question about one of your benefits? Keep this guide handy for a quick reference for all your benefit needs. If you still have questions, please contact the Marquette University Human Resources Department at (414) 288-7305.