NEW WELLNESS COORDINATOR FOR MARQUETTE

Please welcome Kristin Kipp, MU’s new Wellness Coordinator. Kristin has been working at Marquette since January 2012 as an Adjunct Faculty member in the Exercise Science department, as well as teaching fitness classes and offering personal training and nutrition services through the employee wellness program. Kristin’s education includes a Bachelor of Science in Exercise Science from Boise State University with an emphasis in Fitness Programming and Evaluation, as well as a Master’s degree in Nutrition and Food Management from Oregon State University. She is a Registered Dietitian, a Licensed Dietitian for the state of Wisconsin, and a Certified Strength and Conditioning Specialist through the National Strength and Conditioning Association. Kristin brings to Marquette 10 years of experience teaching various health and fitness classes, as well as dietary expertise. “I am very excited to reestablish and strengthen our current overall Wellness program and offerings”, says Kristin. Upcoming programs offered through Employee Wellness can be found on the MU Wellness website.

PREVENTATIVE CARE FOR WELLNESS INITIATIVES

If you are currently enrolled in the MU Health Insurance plan, you are encouraged to be current with your recommended age and gender specific free preventative screenings (measured from November 1, 2012 through October 31, 2013). Verification with these recommended screenings may impact your 2014 premium contributions. Helpful links are below.

- MU Preventative Care Verification Form
- Preventative Screening Flyer
- Preventative Care FAQ’s
Is Your Dependent Graduating Soon?

Dependent Eligibility Information

*Full-time student status is required to be eligible for the MU dental and vision plans. If your adult child will graduate in May, coverage will run through May 31, 2013.*

**Dental and Vision Insurance**
Adult 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**. Dependents graduating this May will continue coverage through May 31, 2013. They are eligible to continue coverage through COBRA effective June 1, 2013 for up to 36 months. Please notify the benefits department if your child is graduating so applicable COBRA paperwork can be mailed in a timely manner.

**Health Insurance**
As part of the Affordable Health Care Reform Act, health insurance coverage was extended to adult children up to age **26**. This allows a continuation of health insurance coverage regardless of student, marital, or employment status. Please notify the benefits department when your child turns 26, as health coverage will cease at the end of that month. This is also a qualifying event which will initiate a COBRA enrollment period for your child to elect insurance coverage (at their expense) for up to 36 months.

**IMPORTANT:** It is the employee’s responsibility to notify Human Resources within 60 days of the event if your adult child no longer meets the criteria listed above. You will be held responsible for any claims paid during the period the dependent did not qualify for coverage. This qualifying event may also result in a tier level change in your plan which can only be made at the time of notification; we cannot adjust this retroactively. Also, a tier level change may result in lowering your monthly insurance premiums.

Planning a Summer Vacation?

Know Your Insurance

*Employees and their families who participate in the university health plans have access to the United Healthcare Choice Plus network via [UMR](http://www.umr.com).*

Marquette University has partnered with UMR to aid in the processing of your medical claims, answer questions about the provider network, coordinate pre-authorizations, and answer coverage questions about health insurance. United Healthcare Choice Plus (UHCP) gives participating employees access to a national network of doctors, urgent care facilities, and emergency rooms around the country.

Your vacation planning guide:

- Prior to your departure from Milwaukee, call UMR (800-826-9781) or visit [UMR online](http://www.umr.com) to print off a list of participating nationwide providers. If you visit a doctor in the UHCP network, your expenses will be covered in-network, as if you were in your local Milwaukee area.
- If you go to a doctor or provider who is not in the UHCP network, you should know the following:
  - PPO and EPO participants with acute or emergency services will have their claims processed under the out-of-network deductible and coinsurance. Be advised that out-of-network provider claims for covered benefits are paid in accordance to an established fee schedule; a negotiated rate for certain services, or as a percentage of the Usual and Customary fees. Anything above the covered amount is your responsibility to pay.

If you have plans to travel abroad this summer, please click on this [link](http://www.umr.com) for information regarding your benefits in other countries.
**Seasonal Focus**

**May is Allergy and Asthma Awareness Month**

*Each year, the Asthma and Allergy Foundation of America (AAFA) declares May to be "National Asthma and Allergy Awareness Month." It's a peak season for asthma and allergy sufferers, and a perfect time to educate your patients, family, friends, co-workers and others about these diseases.*

Many Americans find the arrival of spring to be a pleasant change after a long and harsh winter. However, you may not find this change to be so pleasant if you are one of 35 million Americans suffering from “seasonal allergic rhinitis,” better known as seasonal allergies. If you fall into this category, you are likely spending this time of year wiping your eyes, blowing your nose, or just feeling miserable. Many people who battle asthma and allergies are allergic to certain tree, grass and weed pollens. These can linger in the air for as many as eight months out of the year, from March through October. Symptoms can even begin while snow is still on the ground. Pollen is in the air as soon as buds open on the trees.

There are measures that can be taken in order to stay more comfortable during the allergy season. For an overview on allergies and asthma as well as looking up allergy counts by zip code click on this link AAFA website.

**Asthma** is one of the most common lifelong chronic diseases. There are almost 26 million Americans living with asthma. The disease affects the lungs, causing repeated episodes of wheezing, breathlessness, chest tightness, and coughing. Although asthma cannot be cured, it is possible to manage asthma successfully to reduce and prevent asthma attacks, also called episodes. When you control your asthma, you will breathe better, be as active as you would like, sleep well, stay out of the hospital, and be free from coughing and wheezing. To learn more about how you can control your asthma, visit the [CDC's asthma site](https://www.cdc.gov/asthma). Successful asthma management includes knowing the warning signs of an attack, avoiding things that may trigger an attack, and following the advice of your healthcare provider. Using what you know about managing your asthma can give you control over this chronic disease.

For more information on all allergy and asthma symptoms, diagnosis, treatment and management please visit the [AAAAI website](https://www.aaaai.org). (American Academy of Allergy, Asthma and Immunology).

**Allergies and Contact Lens Wearers:** If you are an allergy sufferer and a contact lens wearer, you may as well refer to the spring as misery season. This is due to the fact that allergens have a special attraction to contacts – especially the soft variety, which most contact lens wearers use. The American Optometric Association says that more than 75% of contact lens wearers complain of allergen-caused eye pain and irritation. Allergy season calls for special tactics to keep you and your eyes happy.

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**Protect Your Eyes From Harmful UV Rays**

**Go for Maximum Protection**

*You know how important it is to protect your skin from the sun’s harmful rays. But after you slather on the sun block, make sure to protect your eyes too. Slip on a good pair of sunglasses and you'll be ready to hit the road.*

Dr. Michael Johnson, a VSP doctor and an expert on the best way to prevent sun damage to the eyes, says, "Many people don't realize the importance of protecting their eyes from the sun's harmful ultraviolet rays. Although you can't see it, you should always protect your eyes from overexposure to UV radiation. Even on a cloudy day, UV light from the sun can cause sunburn on the cornea of your eyes. It can also cause blurred vision, redness, and irritation."

Over time, exposure to UV rays can lead to cataracts, macular degeneration, and in some cases even blindness. That's why it's so important to wear lenses with maximum UV protection every time you go outside. Before heading outdoors click on this VSP article on [How to Choose the Best Sunglasses With UV Protection For You](https://www.vsp.com/library/article/how-to-choose-the-best-sunglasses-with-uv-protection-for-you).
Summary Annual Report

Long Term Disability Report Now Available

The Employee Retirement Income Security Act (ERISA) requires plan administrators to give participants in writing the most important facts they need to know about their retirement and health benefit plans including plan rules, financial information, and documents on the operation and management of the plan. Some of these facts must be provided to participants regularly and automatically by the plan administrator.

One of these important documents is the plan’s summary annual report. This is a summary of the annual financial report that most plans file with the Department of Labor. The annual long-term disability report is now complete and is accessible via this link. The 2012 annual reports for the remaining benefits will be distributed by the end of September 2013.

If you have questions or would like to request, in writing, a paper copy of any annual report for 2011, please contact the benefits department.

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</td>
<td>Tues, May 21st</td>
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Additional GROW classes can be found here

Making the decision to have a child is momentous. It is to decide forever to have your heart go walking outside of your body. ~Elizabeth Stone

We Hear You...

During our annual Benefit Information and Wellness Day last year, over 350 of you offered your feedback through an event survey. Thank you for all the wonderful comments and suggestions. In response to your requests for information on nutrition, we are including the following links to some helpful nutritional teleseminars.

- Less Sodium in the Lunch Bag
- Healthy Eating on the Run
- Understanding Nutrition Facts Labels
- Finding Healthy Selections on Restaurant Menus
- The New MyPlate USDA website

Some additional teleseminars from UMR on Healthy Living, topics below.

- Developing a Healthy Vision
- Heart Disease Prevention
- You Don’t Know What CAN Hurt You
- Family Fitness Fun

Important Dates to Remember...

- May 5th—Cinco De Mayo
- May 12th—Mother’s Day
- May 18th—Armed Forces Day
- May 27th—Memorial Day
- June 14th—Flag Day
- June 16th—Father’s Day

Questions/Comments?
Email: benefits@mu.edu
Call: 414.288.7305
Visit: www.marquette.edu/hr