



## Marquette University | Retiree Benefits

Upon formal resignation, an employee will be considered a retiree and eligible for benefits outlined herein if he/she meets the requirements set forth as follows:

An employee of Marquette University will be considered a retiree upon attaining a combined **age** (55 or older) and **full-time or part-time benefit eligible** years of service totaling 70 or more.

Please refer to the separate Retiree Insurance Rate Sheet document for the current year rates for Marquette Retiree Medical, Dental and Vision Benefits. *These rates differ from COBRA rates and from rates for active Marquette employees.* Retirees and their spouse are eligible for the Retiree insurance benefits until the date of eligibility for Medicare.

If you have any questions on the following plans, please contact the Department of Human Resources:

Department of Human Resources  
David Straz, Jr. Tower, 185  
P.O. Box 1881  
Milwaukee, WI 53201-1881  
Phone (414) 288-7305  
Web [www.marquette.edu/benefits](http://www.marquette.edu/benefits)

## Medical, Dental and Vision Insurance

If covered by a medical, dental or vision insurance plan as an active employee of Marquette University at the time of retirement, the retiree is eligible to participate in that insurance benefit until age 65.

**Insurance coverage will terminate at the end of the month prior to reaching the age of 65 and becoming eligible for Medicare.**

Regardless of the Marquette employee's age at retirement, his or her spouse and dependent children may continue coverage under the retiree insurance benefit as follows:

- The retiree's spouse (if covered at the time of retirement) is eligible to participate in the retiree insurance benefit until age 65. **Insurance coverage will terminate at the end of the month prior to reaching the age of 65 and becoming eligible for Medicare.**
  - Dependent children who are covered at the time of retirement may continue coverage as long as dependent and eligibility status is met. If you have dependent children on your insurance at the time of your retirement, please discuss their coverage options with a Benefits Specialist in Human Resources.
- 1) **If the employee and spouse are both under age 65 upon retirement:**
    - The retiree and/or spouse can continue coverage through the same plan carried prior to retirement until Medicare-eligible unless eligibility for this plan ceases earlier. They may change medical plans *only* during the Annual Enrollment period.
    - Participation must be continuous from date of retirement. In other words, if the retiree and/or spouse elects not to participate, or participates and then later elects to drop coverage, he/she may *not* re-enroll at a later date.
  - 2) **If the employee is age 65 or older and the spouse is under age 65 upon retirement:**
    - The spouse may enroll in single coverage in the plan(s) in which he or she is enrolled in at the time of the employee's retirement. The employee is not eligible for retiree coverage.
    - Participation must be continuous from date of retirement. In other words, if the spouse elects not to participate or participates and then later elects to drop coverage, he/she may *not* re-enroll at a later date.
  - 3) **If the employee is under age 65 and the spouse age 65 or older upon retirement:**
    - The employee may enroll in single retiree coverage in the plan in which he or she is currently a member. The spouse is not eligible for retiree coverage.
    - Participation must be continuous from date of retirement. In other words, if the retiree elects not to participate or participates and then later elects to drop coverage, he/she may *not* re-enroll at a later date.
  - 4) **When the enrolled retiree reaches age 65:**
    - If the covered spouse and/or dependent child(ren) of a retiree require continued coverage after the retiree becomes Medicare eligible, they may continue coverage in the plan in which they are currently a member, even though the retired employee's coverage will end. The spouse and dependents may continue coverage as long as dependent and eligibility status is met. They are responsible for paying the full cost of their coverage.

## Marquette Retirement Plan

If participating in the Marquette University Retirement Plan, upon retirement you may start receiving income from your TIAA accounts. If you have questions regarding income options please call the TIAA phone center (800-842-2776) or meet with a TIAA Individual Consultant on campus.

**Non-Insurance Benefits** A Marquette Retiree photo ID may be required to access the benefits and discounts listed below.

<b>Basketball tickets</b>	Discount privilege is continued for the retiree who purchased season tickets for 5 consecutive years immediately prior to retirement. BGF SEAT donation applies.
<b>Credit and Outreach/ Development Courses</b>	The retiree enjoys the same tuition benefits as the active full-time employee if they were full-time employees for at least five consecutive years immediately prior to retirement (7 credit hours per semester and 8 credit hours per summer on a free tuition basis for retiree and spouse). Eligible children of retirees may participate in the tuition remission program provided the retiree had been eligible for the program prior to retirement.
<b>Enterprise applications: email, D2L, Checkmarq (instructor), EmpCenter, SharePoint, VPN, fileshare, Listservs, wireless systems, and other applications.</b>	<b>Faculty:</b> Access to all enterprise systems that use AD authentication will be disabled 30 days from the date of separation. After 30 days, access these systems will be disabled. <b>An emeritus faculty member will retain access.</b> If an emeritus faculty account is dormant for 2 years, the access will be disabled. <b>Staff:</b> Access to all enterprise systems that use AD authentication will be disabled upon separation.
<b>Faculty Practice Dental Clinic</b>	A percentage fee discount is available for all retired employees and their spouses when treatment is rendered at Faculty Practice Dental Clinic. The Dental Clinic reserves the right to establish and change the discount policy.
<b>GROW With Marquette</b>	Retirees may attend any of the GROW With Marquette class offerings. Select classes that will be available to spouses will be specifically identified.
<b>Haggerty Art Museum Gift Shop</b>	A percentage purchase discount is available to the retiree on the same basis as an active employee.
<b>Helpaer Tennis Stadium and Recreation Center</b>	A retiree and spouse can acquire membership at a significant reduction in fees.
<b>MetLife Auto and Homeowner's Insurance</b>	A percentage fee discount is available to the retiree if enrolled in this benefit immediately prior to retirement and as long as the University offers such benefit.
<b>Publications</b>	Retirees may elect to receive <i>Marquette Magazine</i> , plus e-mailed <i>News Briefs</i> . Please complete the appropriate form and return it to Human Resources.
<b>Raynor Memorial and Law Libraries</b>	All Marquette retirees will receive borrowing privileges. To borrow books, the Marquette retiree must obtain a valid Marquette photo ID by completed the MarquetteCard form included in this packet. This ID must be presented in order to borrow material from any of the libraries. Loan policies at the individual libraries may vary; check the appropriate Circulation Desk for detailed information. Retirees library benefits are described at this Link: <a href="http://www.marquette.edu/library/services/retirees.shtml">http://www.marquette.edu/library/services/retirees.shtml</a>
<b>Rec Plex</b>	A retiree and spouse can acquire membership at a significant reduction in fees.
<b>The Spirit Shop / BookMarq</b>	Purchase discounts to retirees on the same basis as an active employee.
<b>Wellness Benefits</b>	Retirees may access any of the Marquette wellness offerings, including Faculty/Staff Personalized Wellness Services listed at this link: <a href="http://marquette.edu/wellness/employees/wellnesstaff/personal-training-nutrition-consults.shtml">http://marquette.edu/wellness/employees/wellnesstaff/personal-training-nutrition-consults.shtml</a>

**Disclaimer:** This outline is subject to the specific provisions of the various benefit programs and the University's policies and procedures. For details on any of the above items, see the specific written policy for that item or contact the Human Resources Department at (414) 288-7305. Marquette University reserves the right to interpret, modify, revoke, suspend, terminate or change any and all policies, procedures, rules or benefit plans, in whole or in part, at any time with or without notice.