The 2016 Health Risk Assessment process is almost upon us. For employees who have a spouse who is covered or will be covered by Marquette's medical plan in 2016 the employee and the spouse must complete both parts of the Health Risk Assessment process in order for the employee to receive the 10-percent premium discount for 2016. If only one of the two complete the required steps, the employee will not be eligible for the 10-percent premium discount.

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 Health Risk Assessment participation.

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

**STEP ONE: 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 spouse have four options available this year to complete this step.

**Option ONE:** Biometric screening with your primary care provider utilizing the Medical Provider Form below. Biometric screenings for employees seeing their primary care provider must fall between Wednesday, July 1, 2015 and Friday, November 20, 2015. They may be subject to health plan co-pays. You can fax the form directly to Justin at Aurora Healthcare at (414) 525-2580. This form must be completed by your medical provider but can be faxed directly to Aurora by the provider or by you. You will need a copy of this form to complete the online questionnaire.

2016 HRA Medical Provider Form

**Option TWO:** 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 late October and running through mid-November.

**Option THREE:** Complete a comparable biometric screening at a spouse's employer-sponsored HRA screening and fax directly to Justin at Aurora Healthcare at (414) 525-2580. Biometric screenings must fall between July 1, 2015 and November 21, 2015.

**Option FOUR:** The Biometric screenings can be completed at Aurora Clinics in outlying suburbs on various Saturdays during the annual enrollment period. Details to follow.

**STEP TWO:** Complete an online questionnaire with the results from your biometric screening using one of the options outlined above. This questionnaire will be available at the start of the Annual Enrollment Period. Please be sure to keep a copy of this once completed.
Flexible Spending Accounts (FSA) make it easy for you to set aside a portion of your salary on a pretax basis and use it to pay eligible health and/or day care expenses. You may elect $5,000 per calendar year per household for Dependent Child Care Expenses and $2,550 per calendar year per employee for Health Care Expenses. The minimum contribution is $20 per month for both programs.

Marquette has two account options:

**Health**—Health Care for eligible out-of-pocket medical, prescription drug, vision and dental expenses.

**Dependent Child Care**—Can be used for certified day care expenses incurred for the care of your child (ren).

For more detailed information and a list of eligible expenses, go to [http://www.marquette.edu/hr/FSA.shtml](http://www.marquette.edu/hr/FSA.shtml)

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**Marquette Health Insurance for Employees Turning Age 65**

If you will be turning age 65 this year or next, you may be interested in learning more about Medicare enrollment from Marquette University and what is involved in the planning process prior to embarking on this phase of your life. The Marquette website contains information which will help you prepare to ensure a smooth transition into your retirement years. Go to [http://www.marquette.edu/hr/employeebenefits.shtml](http://www.marquette.edu/hr/employeebenefits.shtml) and click on the “retirement information” tab.

A federal law requires that employees who continue to work beyond age 65 can be covered by the same group health plan which is made available to employees under age 65. All individuals are eligible for Medicare at age 65 even if they have not yet retired. Your group health plan coverage with UMR will continue even though you work beyond age 65. While you remain covered as an active employee in one of Marquette University’s group health plans, it is considered primary and pays claims before Medicare. Any remaining unpaid bills may be considered by Medicare for additional payment. Let your physician’s office know all of your medical insurance coverages when seeking treatment to avoid erroneous payments.

**Enrolling in Medicare**

To obtain Medicare coverage you must complete an application at the Social Security Office. Medicare involves three parts—Part A (Hospital), Part B (Medical) and Part D (Prescriptions). There is no premium cost for coverage under Part A. Medicare Part B has a premium cost based on your income. This should be done 3-4 months prior to retirement. Since Medicare is normally secondary insurance while you remain employed, you may want to enroll for Part A only upon eligibility. You can defer enrolling in Parts B and D until the time you retire.

In addition to the resources available on the Marquette website, the Benefits Department hosts several education sessions each semester. The sessions range from the Retire U, formally known as RetireWise, in which employees can attend “freshman” or “sophomore” classes to enhance their knowledge, to the bi-annual Medicare and Social Security session. Please watch for future News Briefs and the GROW brochure to learn more.

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**Changes in Life Insurance & LTD Benefits for Employees Age 69 & Older**

Basic life insurance coverage reduces to 65% of your basic annual earnings effective on your 70th birthday. This reduced life insurance benefit continues to be extended to you at no cost as long as you are an active fulltime Marquette University employee and will become payable to your named beneficiary at the time of your death. If you are enrolled in the Optional Life Insurance benefit, that coverage will reduce to 65% of the amount you had prior to age 70, as well. Life insurance coverage reduces to 55% upon turning age 75, and to 30% upon turning age 80.

There is no age limit for enrollment in the Long Term Disability benefit. However you should be aware that if total disability commences after age 62, a special duration of benefits provision applies which will continue benefits on a scheduled basis. The maximum benefit period for employees who become disabled at age 69 or older is one year. Please visit the Marquette benefit website for more details.
If you are enrolled in the Marquette University medical insurance plan, the 2015 influenza vaccine (injectable) is now available. Only a single dose of this year’s vaccine is needed to protect you against the flu. All individuals, including healthy college students, should be vaccinated for influenza this season.

Even if you had the flu last year or received a vaccination last year, you are still at risk of getting the flu this year. Members of the campus community are urged to take measures to avoid the flu and minimize spread of infection. If billed as routine, the flu vaccination is covered at 100% and may be subject to an office visit copay. Flu vaccinations will be covered at 100% if visiting one of the following Marquette Flu Clinics:

For further information, click here.

| Visit one of the flu clinics across campus or come to MUMC (no appointment needed!) |
|---------------------------------|----------------|
| September 22 AMU               | 10 am—2 pm |
| September 23 Dental School     | 11 am—1:30 pm |
| September 30 Business School   | 2:30 pm—5:30 pm |
| October 3 AMU (Family Weekend) | 11 am—2 pm |
| October 6 Law School           | 2:30 pm—5:30 pm |
| October 7 Dental School        | 11 am—1:00 pm |
| October 14 AMU                 | 10:30 am—2:30 pm |
| October 26 AMU                 | 10 am—4 pm |
| October 27 AMU                 | 8 am—4:30 pm |

Even though summer is almost over, sun exposure to some extent in any season can be good for helping us make Vitamin D, too much time in the sun without protection can be harmful. According to the American Cancer Society, skin cancer is the most common type of cancer. Each year there are 3.5 million skin cancers diagnosed in the United States, which is more than all other cancers combined.

So how do we protect ourselves and our families? There are several steps that can be taken to help decrease your risk of skin cancer. First, you should use a broad spectrum sunscreen that has at least 30 SPF to protect against both UVA and UVB rays. Don’t skimp on the application either! One ounce, about a palm full should be used to cover your legs, arms, neck, and face. Use more to get your ears and feet and any other exposed skin. Reapply every two hours or sooner if you are in and out of water. Make sure to check the expiration date on your sunscreen as well. Throw it out if it is 2 years or older. Another step you can take is to wear a hat. This is especially important if you have thinning hair or are bald. Make sure to also protect your eyes by wearing sunglasses. If you are spending all day outside, spending some time in the shade or covering up during the day is wise, especially between 10am to 4pm.

No one is immune to skin cancer, but you’ll need to take extra precautions if any of the following apply to you:

- You have natural blonde or red hair
- You have freckles
- You have fair skin
- You have a lot of moles, or large or irregularly shaped moles
- You have had a lot of sunburns and burn before tanning
- You have a condition that lowers your immune system
- You have had skin cancer before
- You have a family history of skin cancer, especially melanoma
- You spend a lot of time outdoors
- You live or travel to hot climates or high altitudes

Did you know wellness is not just physical?

The Faber Center for Ignatian Spirituality was established in 2006, and was created for the purpose of promoting Ignatian spirituality among faculty and staff. Additionally, the Faber Center serves as a resource for all in the community of Marquette who wish to explore and deepen their spiritual life and practice, articulate theological and religious beliefs and questions, discern personal and professional paths, and find sacred and holy meaning in their lives.

Spiritual Exercises of Saint Ignatian

The exercises are a pathway to recognizing God’s activity in our deepest desires and growing in unity with God. Emerging from the experience of St Ignatius Loyola, founder of the society of Jesus, the Exercises provide a structured opportunity to mature in spiritual freedom and make choices that are responsive to God’s call in one’s life.

For information and schedules on the retreats, go to http://www.marquette.edu/faber/RetreatsFall2015.shtml