If you light a lamp for someone, it will brighten your own path. ~Buddha

**Flexible Spending Account & Your Benny Card**

For those employees who are newly enrolled in the Health Flexible Spending Account, you should have received a "Benny Card" in the mail. This card offers the added convenience of deducting eligible expenses at the point of purchase. Per IRS regulations, you must keep receipts for any purchases made with the Benny card for up to one year after the plan year ends. Please refer to the [Benny™ Benefits Card brochure](#) for details.

Your card will have both the applicable 2013 balance, and your elected 2014 balance. A new card is automatically issued every five years. If you lose or throw away your card, it will cost you $10 per card to replace.

**2-1/2 Month Grace Period**

The grace period enables you to continue to incur expenses against your Health Care FSA beyond the 2013 plan year, helping you make full use of your annual election(s). Eligible medical services such as copays, deductibles and coinsurance can still be incurred January 1st – March 15th and submitted for reimbursement by March 31, 2014, for employees with a 2013 FSA balance.

The "use-it-or-lose-it" rule still applies, but not until the end of the grace period. This gives you a total of 14-1/2 months (the 12-month plan year plus the 2-1/2 month grace period) to use the amount in your FSA Healthcare.

**Submitting claims during the grace period**

When you submit a claim for an expense you incurred during the 2 1/2 month grace period, you will first be reimbursed any unused funds from your previous plan year. Once this money has been used, claims will be paid using funds from the current plan year. The last day to submit claims for your 2013 FSA accounts is March 31st, 2014. NO new expenses towards 2013 monies can be incurred after March 15th, 2014.

Reimbursement forms are available on the benefits website and should be submitted directly to [Employee Benefits Corporation](#) or by fax at 1-608-831-4790.

**Dependent Eligibility**

- **Health Plan:** As a friendly reminder, please verify that all eligible and covered dependent children are listed on your health insurance card issued by UMR. All dependents are eligible through the month of their 26th birthday.

- **Is Your Dependent Graduating?** Full-time student eligible dependent status is required for dental and vision plans. They will be covered through the month in which they graduate. If your dependent will graduate in May, coverage will run through May 31, 2014.

- **It is your responsibility to notify Diane Duwel** if your dependent child is graduating so the applicable COBRA paperwork can be processed.
**Retirewise® Returns to Campus**

This March and April Marquette University in conjunction with MetLife's Paul Tourville, will be offering Retirewise® Session B-Sophomore Series. The same two classes will be offered each week, on two separate days over a four week timeframe. This "sophomore" series is designed for the employee who has an average to advanced understanding of the financial aspects of retirement planning. It is also geared towards employees who are 55 and older.

**Registration is required no later than Friday, March 14th.**

For more information about the Retirewise® program, click on this link to the Human Resources retirement website to see a flyer regarding dates and registration information.

To register online go to www.metlifeplansmart.com and enter "Marquette University" or register by calling 1-866-801-3457.

- **Module 1: Building The Foundation**
  - 03/25/2014 11:30 AM - 1:00 PM AMU 163 OR
  - 03/26/2014 11:30 AM - 1:00 PM AMU 163

- **Module 2: Creating and Protecting Wealth**
  - 04/01/2014 11:30 AM - 1:00 PM AMU 227 OR
  - 04/02/2014 11:30 AM - 1:00 PM AMU 163

- **Module 3: Establishing Your Retirement**
  - 04/08/2014 11:30 AM - 1:00 PM AMU 163 OR
  - 04/09/2014 11:30 AM - 1:00 PM AMU 163

- **Module 4: Making the Most of What You Have**
  - 04/15/2014 11:30 AM - 1:00 PM AMU 163 OR

**Long-term Care Insurance Classes**

Marquette University’s Human Resources department is offering long-term care insurance classes at no cost to all employees. These classes will be presented by a financial advisor from Northwestern Mutual Life. Please see the GROW website for a full description and registration information.

**Long Term Care Class Freshman** (both sessions are identical)
Tuesday, 3/18 and Wednesday, 3/19
Noon-1 p.m. each day—AMU 448
Freshman Session – Introduction to Long Term Care Insurance.

**Long Term Care Class Sophomore** (both sessions are identical)
Tuesday, 4/29 and Wednesday, 4/30
Noon-1 p.m. each day—AMU 448
Sophomore Session – Advanced Long Term Care Insurance Concepts.

**Are you on a less than 12 month pay cycle?**

When a benefit eligible employee is paid on a less than twelve month pay cycle, insurance premiums must be deducted over 10 months. During the months of January – May, premiums are prorated by 1.4 times the monthly rate in order to carry the employee’s coverage for the months of June and July. During the months of June and July, there are no payroll deductions. August – December premiums are deducted at the regular monthly rate. This applies to Health, Dental, Vision, Long-Term Disability, MetLaw and Optional Life Insurance premiums.

For those employees who leave the university and have paid pro-rated premiums, coverage will be suspended at the end of the month in which employment is terminated. Depending on the month of termination, there may be a refund due to the employee.

For additional information, contact Benefits at 288-7305.
Chronic stress has been linked to a variety of health issues such as chronic headaches, digestive disorders, fatigue, depression, and sleep problems.

**Headaches:**
A tension headache is the most common type of headache. This type of headache can cause mild or moderate pain in the head, neck, and behind the eyes. Some patients say that a tension headache feels like a tight band around their foreheads. The majority of people who suffer from tension headaches have episodic headaches, which occur (on average) one or two times per month. However, tension headaches can also be chronic. Chronic headaches affect about 3 percent of the population and include headache episodes that last for more than 15 days per month. Women are twice as likely to suffer from tension headaches as men. *Excerpt by Valencia Higeura for Healthline.com.*

**Digestive Disorders:**
According to the National Digestive Diseases Clearinghouse, 60 - 70 million people in the U.S. suffer from a digestive disorder such as GERD, irritable bowel syndrome, or celiac disease. This guide includes selected resources that provide information on digestive disorders, including symptoms, diagnosis, and treatment options. *Raynor Digestive Disorders Guide.*

**Fatigue:**
Fatigue is also referred to as tiredness, exhaustion, lethargy, and listlessness, and describes a physical and/or mental state of being tired and weak. Although physical and mental fatigue are different, the two often exist together - if a person is physically exhausted for long enough, they will also be mentally tired. When somebody experiences physical fatigue, it means they cannot continue functioning at their normal levels of physical ability. Mental fatigue, however, is more slanted towards feeling sleepy and being unable to concentrate properly. *For the complete article written by Christian Nordqvist visit Medical News Today.*

**Depression:**
In a WebMD Feature article by Martin Downs, MPH, he states "winter depression is still a mystery to scientists who study it. Many things, including brain chemicals, ions in the air, and genetics seem to be involved. But researchers agree that people who suffer from winter depression -- also known as "seasonal affective disorder," a term that produces the cute acronym SAD -- have one thing in common. They’re particularly sensitive to light, or the lack of it.” *To read more on this topic click on this link.*

**Stress and Sleep Problems:**
The majority of adults with a stress-induced sleep problem experience it at least once per week, and more than half experience it at least several times a week. Three-fourths of adults whose sleep is affected by stress or anxiety say that their sleep problems have also increased their stress and anxiety: 54 percent say that stress or anxiety increased their anxiety about falling asleep at night, and 52 percent of men and 42 percent of women reported it affected their ability to remain focused the next day. *Taken from an article on the ADAA website.*

**Resources Available At MU To Help You Combat Stress Related Issues**
Marquette has a variety of programs available to employees. Click on the links below to explore your options.

- The Marquette Contemplative Community
- The Office of Mission and Ministry
- Rec Sports
- The Employee Wellness Program

**Employee Assistance Program**
**Employee Benefits**

If you need additional information, please feel free to contact Kristin Kipp, MU Employee Wellness Coordinator, or the Benefits department.
**Marquette University Dental Faculty Practice**

The Dental Faculty Practice is a full-service dental facility. The multi-specialty Faculty Practice offers patients dental care provided by faculty of the dental school in a state-of-the-art facility. Patients benefit from an environment where education, research and patient care come together, and where innovation, learning and best practices are the norm.

In contrast to the student clinics, patients can expect an experience similar to what one might expect in a private dental office. Anyone with an interest in being cared for as a private practice patient by a Marquette University School of Dentistry faculty member is welcome. Patients of all ages are seen in our facility, which is contemporary and designed to enhance patient privacy. Marquette University students and employees and their families will find the Faculty Practice an especially convenient place to receive oral health care.

**Fees and Insurance**

Fees for services are consistent with the usual and customary fees in a private dental office. The Faculty Practice is a Premier Provider with Delta Dental (MU insurance provider). In addition, for employees of Marquette University and their families, deductibles will be waived and benefits are significantly enhanced. However, co-payments are expected at the time of the appointment.

**Contact and Appointments**

Appointments are scheduled weekdays between 8:30 and 5:00. For additional information or to schedule an appointment please call 414-288-0788.

For more information on the Dental Faculty Practice, click here. For details on your employee dental benefits please visit this section of the employee benefits website.