

# BENEFITS NEWS

Winter 2019

## NEWS SPOTLIGHT

### REVIEW YOUR 2019 BENEFITS

As was communicated throughout the annual enrollment period this past fall, as of 1/1/19, ALL benefits and associated information will now be housed in the new online enrollment application, Bswift. The only benefit that has its own access is the retirement plan with [TIAA](#).

You can visit [www.marquette.bswift.com](http://www.marquette.bswift.com) to review your 2019 benefit elections.

- User ID: You will use your 9-digit MU ID number.
- Password: If you have never logged in, you will use the last four digits of your SS#. Otherwise, it will be the password you changed it to on your initial login.
- Be sure to change the benefits effective date to 1/1/19.

### 2019 FSA / HSA DEBIT CARDS

Effective 1/1/19, Discovery Benefits is the university's new FSA and HSA Administrator. They have sent new FSA and HSA debit cards to employees who have enrolled in this benefit for 2019. If you did not receive a debit card or need an extra card, you can contact Discovery Benefits at 866-451-3399 or create and log into your account at [DiscoveryBenefits.com](http://DiscoveryBenefits.com).

#### HSA

If you have **not** completed the [HSA transfer form](#) and wish to, you can complete the form and submit it using one of these options:

- Fax to: 844-560-6760
- Mail to: PO Box 161390, Altamonte Springs, FL 32716
- Email to: [hsa@avidiahealthcaresolutions.com](mailto:hsa@avidiahealthcaresolutions.com)

Once you have submitted the [HSA transfer form](#) you can expect the transfer to be completed and deposited into your Discovery Benefits HSA within 4-5 weeks.

#### FSA

For employees with a 2018 Health Care FSA balance, eligible health care FSA expenses can still be incurred January 1, 2019 – March 15, 2019 and submitted for reimbursement by March 31, 2019. The 2018 EBC debit card for is no longer valid. To file a claim contact EBC at 800-346-2126.

For questions regarding your 2019 HSA or FSA, contact Discovery Benefits at 866-451-3399 or Email: [customerservice@discoverybenefits.com](mailto:customerservice@discoverybenefits.com).



MARQUETTE  
UNIVERSITY

Human Resources

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## QUOTABLE

“ A Snowflake is  
Winter's Butterfly ”



# BENEFIT BREAKDOWN

## NEW BENEFIT ID CARDS

**UMR – Medical Plan:** UMR mailed new ID cards to employees enrolled in the medical plan regardless of whether they changed their plan for 2019. Employees should have received their new ID cards by January 1st. If you did not receive new cards, please double check and update your address on [MyJob](#) if necessary. You can also order a new card by contacting UMR at 800-826-9781 or creating an account on [umr.com](#). Once the account is created you can print off a copy of your ID card. The UMR card is for both medical and prescription drug coverage.

**DELTA DENTAL – Dental Plan:** Delta Dental mailed new ID cards only to the employees who made changes to their dental coverage for the 2019 plan year. Employees should have received their new cards by January 1st. If you did not receive new cards, please double check and update your address on [MyJob](#) if necessary. You may also order a new card by contacting Delta Dental at 800-236-3713 or online at [deltadentalwi.com](#). ID cards will not list the names of the covered dependents.

**VSP – Vision Plan:** VSP does not issue ID cards. Your VSP in-network provider will need the last four digits of the employee's Social Security number and date of birth to verify your coverage. If you have any questions, please contact VSP at 800-877-7195.

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## MAKING THE MOST OF YOUR PRESCRIPTION DRUG BENEFIT

Below are some tips and tools to help you make the most of your Rx coverage:

**Know Your Formulary:** A Formulary can also be known as a preferred drug list and is a list of covered drugs selected by Navitus (in consultation with a team of healthcare providers) based on safety, efficacy and cost. Navitus will generally cover the drugs listed in your formulary as long as the drug is medically necessary, the prescription is filled at an in-network pharmacy, and other plan rules are followed. Marquette's formulary is **Navitus Select**. For more information and to view the most current version of our formulary, visit the Navi-Gate® for Members portal at [www.navitus.com](#).

**Diabetic Benefit:** All preferred diabetic supplies are covered at 100% (this excludes insulin). Additionally, Marquette has enhanced insulin coverage for 2019. All formulary insulin is not subject to a deductible and the cost will go directly to the co-insurance with a tier 1 - 90/10 employer/employee share (previously, this benefit went through the deductible and/or coinsurance with a tier 2 - 70/30 employer/employee share).

**Specialty Drugs:** Specialty drugs are prescription medicines used to support the treatment of complex, chronic diseases and must be filled through the Navitus SpecialtyRx program. Navitus SpecialtyRx works with their specialty partner, Lumicera Health Services, to offer services with the highest standard of care. You will get one-on-one service with skilled pharmacists who will answer any questions you have about your prescription and give advice to help you stay on course with your treatment. With Navitus SpecialtyRx, delivery of your specialty medications is free and right to your door. To start using Navitus SpecialtyRx, call 1-855-847-3553.

**Cost Compare Tool:** This tool allows you to find lower prescription costs at nearby pharmacies. You can access this tool from your Navi-Gate® for Members portal at [www.navitus.com](#). Also, contact your doctor to discuss lower-cost formulary alternatives that may be available. Your doctor can find your formulary through the Navi-Gate® for Prescribers portal at [www.navitus.com](#).

**Mail Order:** If you take maintenance medications, consider obtaining your medication(s) through mail order. Novixus Pharmacy Services is a convenient way of filling your maintenance prescriptions and having them delivered to your home. You can get started by going to [www.novixus.com](#) or calling 1-888-240-2211.

If you have questions about your prescription drug benefit, please contact Navitus Customer Care at 1-866-333-2757.



# PROVIDER FOCUS

## TELADOC

Teladoc is the first and largest provider of telehealth medical consults in the United States, giving you 24/7/365 access to quality medical care through phone and video consults. Teladoc doctors are U.S. board certified in Internal Medicine, Family Practice or Pediatrics. They average 20 years practice experience, are licensed in your state, and incorporate Teladoc into their day-to-day practice as a way to provide people with convenient access to quality medical care. Teladoc should be used when you need immediate care for non-emergency medical issues. It is an affordable, convenient alternative to urgent care and ER visits.

Set up your account by phone, web or mobile app:

- Online: Go to [Teladoc.com](http://Teladoc.com) and click "set up account"
- Mobile app: Download the app and click "activate account"
- Call Teladoc: Teladoc can help you register your account over the phone. 800-Teladoc (800-835-2362)

**CPHP—Medical & Dermatology is a \$10 Copay**

**AHDHP & EHDHP—Medical is \$45.00 & Dermatology is \$75.00**

Some examples of when to call:

Cold   Flu   Bronchitis   Allergies   Sinus Problems   Pediatric care  
Respiratory Infection   Urinary Tract Infection   Poison Ivy   Pink Eye

# LIVING WELL

## HEALTH RISK ASSESSMENT (HRA) - WHAT'S NEW

If you are on a Marquette sponsored medical plan you and your spouse can start to earn your 2020 HSA/FSA MU contribution. To earn 100% of your 2020 MU contribution, you will need to interact with the program and reach Level 4 (45,000 Points). If you and your spouse are on the Marquette sponsored medical plan, your reward is earned jointly, so you both need to reach Level 4 (45,000 points) to earn 100% of your MU Contribution. Partial HSA/FSA contributions can also be earned. For each level you and your spouse achieve in the [Virgin Pulse Wellness Portal](#), you will earn 25% of your 2020 MU contribution. Example: If you complete Level 4 and your spouse completes Level 2, you will only receive 50% of the MU Contribution.

Check out a few easy ways to earn toward your incentive:

- Registration = 500 Points One-Time
- Health Risk Assessment = 2,500 Points Annually (Starting in July 2019 with your Primary Care Provider or October with the on Campus providers)
- Biometric Screening = 4,500 Points Annually

You'll have until **4pm, November 19, 2019** to make your way through the levels. Watch for future communications on the HRA process.

Level 1	Level 2	Level 3	Level 4
3,000 Points	15,000 Points	30,000 Points	45,000 Points
25% HSA/FSA	25% HSA/FSA	25% HSA/FSA	25% HSA/FSA
1 Raffle Entry	3 Raffle Entries	5 Raffle Entries	10 Raffle Entries

[Don't forget to check out the full details online and start earning!](#) If you have questions about the [Virgin Pulse Wellness Portal](#), contact Member Services at 888-671-9395 or email [support@virginpulse.com](mailto:support@virginpulse.com).



# UPCOMING EVENTS

Program	Date, Time & Location
<p><b>TIAA Individual Counseling Sessions February — May 2019</b></p> <p><b>Call 800-732-8353, Monday through Friday from 7:00 a.m. to 7:00 p.m. CST.</b> <i>Space is limited, so please RSVP as soon as you can.</i></p> <p>You can discuss your personal financial situation on a confidential basis with a TIAA Financial Consultant. Counseling Sessions for <a href="#">February - May 2019</a></p>	<p>Wednesday, March 6<sup>th</sup> 10:00 a.m. - 4:00 p.m., AMU 228</p> <p>Thursday, March 7<sup>th</sup> 9:00 a.m. - 4:00 p.m., AMU 228</p> <p>Friday, March 8<sup>th</sup> 9:00 a.m. - 12:30 p.m., AMU 362</p> <p>Wednesday, March 13<sup>th</sup> 9:00 a.m. - 4:00 p.m., AMU 362</p> <p>Tuesday, April 2<sup>nd</sup> 9:00 a.m. - 4:00 p.m., AMU 362</p> <p>Tuesday, April 30<sup>th</sup> 10:00 a.m. - 4:00 p.m., AMU 374</p> <p>Wednesday, May 1<sup>st</sup> 9:00 a.m. - 4:00 p.m., AMU 362</p> <p>Thursday, May 2<sup>nd</sup> 9:00 a.m. - 12:30 p.m., AMU 374</p> <p>Tuesday, May 21<sup>st</sup> 10:00 a.m. - 4:00 p.m., AMU 374</p> <p>Wednesday, May 22<sup>nd</sup> 9:00 a.m. - 12:30 p.m., AMU 374</p> <p>Tuesday, May 28<sup>th</sup> 9:00 a.m. - 4:00 p.m., AMU 362</p>
<p><b>RETIRE U WORKSHOP SERIES</b></p> <p><b>11:30 a.m. – 1:00 p.m. each day</b></p> <p>Register online at <a href="http://www.retireu.com">www.retireu.com</a>, email your request to <a href="mailto:nextlevel@nlpwm.com">nextlevel@nlpwm.com</a>, or call <b>414-369-6620</b>.</p> <p>The Retire U workshop series offers a comprehensive financial education program that complements your existing benefit offerings while providing you with the information you need to achieve your financial goal. AND it's provided at no cost. The Sophomore workshop is for those age 50 and over.</p>	<p><b><u>SOPHOMORE WORKSHOP SERIES</u></b></p> <p><u>Workshop 1 of 4</u></p> <p>Tuesday, April 2<sup>nd</sup> AMU Henke or Wednesday, April 3<sup>rd</sup> AMU 163</p> <p><u>Workshop 2 of 4</u></p> <p>Tuesday, April 9<sup>th</sup> AMU Henke or Wednesday, April 10<sup>th</sup> AMU 163</p> <p><u>Workshop 3 of 4</u></p> <p>Tuesday, April 16<sup>th</sup> AMU 163 or Wednesday, April 17<sup>th</sup> AMU 163</p> <p><u>Workshop 4 of 4</u></p> <p>Tuesday, April 23<sup>rd</sup> AMU 163 or Wednesday, April 24<sup>th</sup> AMU Henke</p>

[View upcoming GROW classes](#)

[View all benefits events](#)

**CONTACT**  
HUMAN RESOURCES



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[Marquette.edu/hr](http://Marquette.edu/hr)