

# 2023 TOTAL REWARDS GUIDE



**MARQUETTE**  
UNIVERSITY

**BE THE DIFFERENCE.**

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# DEAR COLLEAGUE:

Managing our overall health (physical, emotional, financial and spiritual) is essential and continues to be at the forefront of our total rewards strategy at Marquette. Below, you'll see the Total Rewards Wheel, which includes all the components that make Marquette a wonderful place to work. The Total Rewards program includes benefits to assist employees in their health and well-being, financial security, development and growth, and work-life balance. When combined with the overall campus experience, the Total Rewards program reflects Marquette University's Catholic, Jesuit mission and values.

This document serves as a guide to Marquette's Total Rewards program. As you read through this guidebook, you'll learn about tools and services we offer to help employees manage rising health care costs and to optimize their benefits, including:

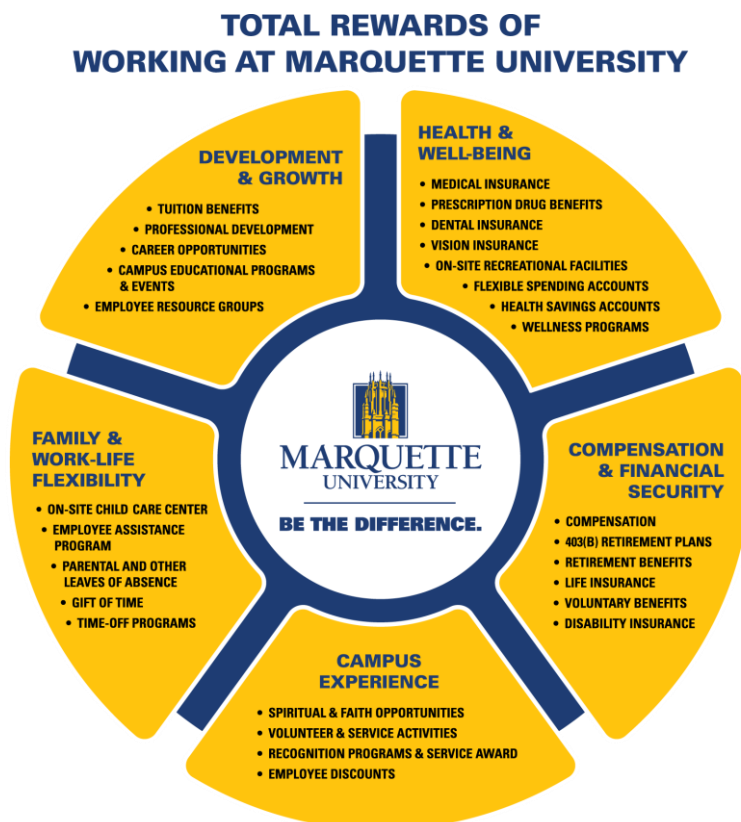
- **Tria Health** — helps members manage their chronic conditions with drug therapies that provide the best care for their condition at a cost-effective price.
- **My Wellness** — a program focused on your health and well-being.
- **2nd.MD** — an organization that provides second opinions to ensure you are undergoing the appropriate treatment for your condition.
- **Six for \$6** pharmacy benefit — allows members to receive a six-month supply of certain prescriptions for only \$6.
- **LifeMatters**, an Employee Assistance Program (EAP) — provides free counseling and work/life services 24/7/365 to all employees and members of their immediate household, including students away at school.
- **Free preventive care visits across all plans** — early detection and treatment of health conditions remains the best way to manage one's health.

Every year Marquette closely evaluates our Total Reward offerings to address the diverse needs of our workforce. Your role in this is to read through this guide and ask questions to ensure you're getting the most from your Total Rewards package!



**Claudia Paetsch**

Vice President for Human Resources



# BENEFITS ELIGIBILITY

Benefits eligibility is based on your status, length of appointment and number of scheduled hours per week. Full-time (FT) employees work a minimum of 37.5 hours per week and have at least a nine-month appointment. For purposes of health care options, employees scheduled for 30 hours or more are considered full-time. The chart below defines eligibility only; please refer to each benefit plan within this guide for more details.

PLAN	Full-time employees	Part-time employees 30-37 hrs/wk	Part-time employees 20-29 hrs/wk	Part-time employees <20 hrs/week	Effective Date (if elected within 30 calendar days)
<b>Medical *</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
<b>Dental *</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
<b>Vision *</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
<b>FSA/HSA *</b>	✓	✓	✓	Not eligible	First of the month following 30 calendar days after your date of hire/becoming newly eligible
<b>Retirement 403(b) Plan</b>	✓	✓	✓	✓	You can enroll at any time after the first of the month following your start date.
<b>Basic Life, AD&amp;D</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
<b>Optional Life (employees, spouses and dependents)</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
<b>Long-term Disability</b>	✓	Not eligible	Not eligible	Not eligible	First of the month following date of hire/becoming newly eligible
<b>Accident, Critical Illness, Hospital Indemnity &amp; MetLaw</b>	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
*indicates pre-tax deductions					



# BENEFITS ELIGIBILITY (CONT.)

## QUALIFYING LIFE EVENTS

Any change you make due to a qualifying event needs to be consistent with that change. For example, if you were to marry during the plan year, you could add your spouse to a plan or waive coverage if you decided to be covered under your spouse's plan. However, this event would not allow you to move from one medical plan to another. Similarly, if you gave birth to a child, you could add that child to your current plan(s). Please note that any changes need to be made within 30 days of the event.

The list below includes many of those events.

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- Obtaining legal guardianship of a child
- Change in employment eligibility for your spouse or child that affects benefit eligibility, including graduation or termination of employment, or change in work site
- You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid
- The death of your spouse or child
- Court-ordered coverage of your child by you or your spouse, allowing you to add or drop the child's coverage
- Loss of eligibility for a child, including graduation or reaching age limitations
- Change in your Marquette employment or work hours that affects benefits eligibility
- Change in your access to health care due to annual enrollment through your spouse or a substantial midyear increase in premiums

## CHANGING YOUR BENEFITS OUTSIDE OF ANNUAL ENROLLMENT

The benefits you elected during the 2023 annual enrollment will remain in effect from January 1, 2023, through December 31, 2023. By law, you can only make changes to your coverage during the year if you experience a qualifying life event and notify Benefits in Human Resources within 30 days.

## IMPORTANT DEADLINE FOR QUALIFYING EVENT CHANGES

You must make any coverage change within 30 days of the qualifying event. Report this change to [benefits@marquette.edu](mailto:benefits@marquette.edu), with as much information as you have, within the 30-day deadline. You must include documentation to substantiate your qualifying event. If you miss the deadline, or do not provide the supporting documentation, changes will not be approved.



# HOW TO ENROLL

All newly benefit-eligible employees have 30 calendar days from their date of hire or date of benefit eligibility to enroll in the health and welfare plan benefits. You can enroll in one of two ways:

1. Self-enroll online by going to [marquettebenefitsenrollment.com](http://marquettebenefitsenrollment.com). Step-by-step instructions can be found on the enrollment site.
2. Schedule a confidential, 30-minute phone appointment with a Benefits Educator by calling 1-877-759-7668 or by going to [marquettebenefitsenrollment.com](http://marquettebenefitsenrollment.com).

**Important:** If enrolling a spouse and/or child(ren) in Marquette benefits, you will need their Social Security numbers and dates of birth. You will also need to upload a copy of the marriage certificate and/or adoption/birth certificate for these dependents to the online enrollment tool. You will not be able to complete your enrollment without this information.

## HOW TO UPLOAD REQUIRED DOCUMENTS:

1. Visit [marquettebenefitsenrollment.com](http://marquettebenefitsenrollment.com) and click on *Enroll/View Your Benefits*.
2. Click *Edit My Profile > Employee File > View and Upload Documents*.
3. On the file upload screen, select *Document Type* and create a *Title* for your document (i.e., my marriage certificate).
4. Click *Choose File* to browse and find the document on your desktop, click *Open* to attach.
5. Click the *Save button*.

Dependent Eligibility by Insurance Plan (Coverage will end the last day of the birth month)		
	Eligible Ages	Notify HR Within 30 Days When Your Dependent Child(ren)
Medical	0-26	<ul style="list-style-type: none"><li>• Turns age 26</li><li>• Should no longer be covered under the Marquette University plan</li></ul>
Dental	0-19 (Up to age 25 if enrolled in school full time)	<ul style="list-style-type: none"><li>• Turns age 19 and does not continue as a full-time student</li><li>• Graduates from college</li><li>• Remains a full-time student, but turns age 25</li></ul>
Vision	0-19 (Up to age 25 if enrolled in school full time)	<ul style="list-style-type: none"><li>• Turns age 19 and does not continue as a full-time student</li><li>• Graduates from college</li><li>• Remains a full-time student, but turns age 25</li></ul>

# Health and Well-Being

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY




# COMPARE YOUR MEDICAL PLAN OPTIONS

Marquette University offers three medical care options to best fit your needs:

- CPHP (Co-pay Health Plan)
- AHDHP (High Deductible Health Plan)
- EHDHP (High Deductible Health Plan)

Monthly premiums are determined by the coverage selected: employee only, employee plus spouse, employee plus child(ren) or the family plan. All medical care options are identical in the covered services provided, the national provider network, and include in-network coverage for wellness and preventive care at 100%. The only differences between the plans are premiums, deductibles, co-pays and out-of-pocket maximums.



	CPHP		AHDHP		EHDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>						
Per Person	\$1,000	\$2,000	\$3,000	\$6,000	\$3,600	\$7,200
Per Family (two or more family members)	\$2,000	\$4,000	\$6,000	\$12,000	\$7,200	\$14,400
<b>Coinsurance</b>	20%	40%	20%	40%	20%	40%
<b>Out-of-Pocket Maximum</b>						
Per Person	\$4,000	\$8,000	\$4,250	\$8,500	\$5,000	\$10,000
Per Family (two or more family members)	\$8,000	\$16,000	\$8,500	\$17,000	\$10,000	\$20,000
Preventive Care (Wellness Schedule Applies)	You pay 0%	Ded/Coins	You pay 0%	Ded/Coins	You pay 0%	Ded/Coins
Primary Care	\$25	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Specialist	\$50	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care	\$75	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Emergency Room (Life and Limb threatening)	\$150	Same as In-Network	Ded/Coins	Same as In-Network	Ded/Coins	Same as In-Network
Hospital Inpatient (Room and Board)	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Mental Health/Substance Abuse (outpatient)	\$25 co-pay	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Mental Health/Substance Abuse (inpatient)	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Physical Therapy	Ded/Coins You Pay \$0 at MU PT Clinic	Ded/Coins	Ded/Coins (Pay \$0 after deductible at MU PT Clinic)	Ded/Coins	Ded/Coins (Pay \$0 after deductible at MU PT Clinic)	Ded/Coins
Teladoc Virtual Visit	\$10 co-pay	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
<b>Prescription Drugs – Deductible</b>						
Per Person	Included with Medical		Included with Medical		Included with Medical	
Per Family (two or more family members)	Included with Medical		Included with Medical		Included with Medical	
<b>Prescription Drugs - Coinsurance</b>						
Tier 1	You pay 10%		You pay 10%		You pay 10%	
Tier 2	You pay 30%		You pay 30%		You pay 30%	
Tier 3	You pay 40%		You pay 40%		You pay 40%	
<b>Prescription Drugs - Out-of-Pocket Maximum</b>						
Per Person	Included with Medical		Included with Medical		Included with Medical	
Per Family (two or more family members)	Included with Medical		Included with Medical		Included with Medical	



# 2023 MONTHLY PRE-TAX RATES

Medical, Dental and Vision Insurance

Rates shown are for full-time employees and are effective January 1, 2023, through December 31, 2023

CPHP			
Medical Care Coverage	Employee	Marquette University	Total
Employee Only	\$254.00	\$720.00	\$974.00
Employee + Spouse*	\$546.00	\$1,500.00	\$2,046.00
Employee + Child (ren)	\$460.00	\$1,294.00	\$1,754.00
Family*	\$718.00	\$2,029.00	\$2,747.00

AHDHP			
Medical Care Coverage	Employee	Marquette University	Total
Employee Only	\$162.00	\$738.00	\$900.00
Employee + Spouse*	\$362.00	\$1,527.00	\$1,889.00
Employee + Child (ren)	\$292.00	\$1,326.00	\$1,618.00
Family*	\$460.00	\$2,076.00	\$2,536.00

EHDHP			
Medical Care Coverage	Employee	Marquette University	Total
Employee Only	\$54.00	\$515.00	\$569.00
Employee + Spouse*	\$118.00	\$1,076.00	\$1,194.00
Employee + Child (ren)	\$102.00	\$921.00	\$1,023.00
Family*	\$178.00	\$1,527.00	\$1,705.00

Delta Dental			
Dental Coverage	Employee	Marquette University	Total
Employee Only	\$12.40	\$32.58	\$44.98
Employee + Spouse	\$26.88	\$63.10	\$89.98
Employee + Child (ren)	\$29.98	\$88.54	\$118.52
Family	\$37.22	\$126.98	\$164.20

VSP Vision			
Vision Coverage	Employee	Marquette University	Total
Employee Only	\$2.60	\$7.80	\$10.40
Employee + Spouse	\$6.00	\$15.84	\$21.84
Employee + Child (ren)	\$5.00	\$13.72	\$18.72
Family	\$7.50	\$23.68	\$31.18

\*Spousal surcharge of \$100/month will apply if your spouse has other employer-provided medical coverage available.

**NOTE:** Employees who work less than 12 months per year pay premiums as follows: January 1 - May 31 at 1.4x the employee rate, June 1 - July 31 no deduction, August 1 - December 31 at 1x the employee rate. Eligible part-time employees who work less than 30 hours pay the total (Employee + Marquette University) cost.

# PRESCRIPTION DRUG BENEFITS



Marquette University's prescription drug program is part of the medical plan and is administered by Navitus Health Solutions. Prescription drugs are subject to the medical deductible and then to three tiers of coinsurance up to the medical out-of-pocket maximum. Once you reach the medical out-of-pocket maximum, the plan will pay 100% of your eligible medical and prescription costs for the remainder of the calendar year.

The prescription drug program provides you with savings when you purchase prescriptions from participating pharmacies. The Navitus Network includes many independent stores, as well as widely known chains.



## CONVENIENT LOW-COST RETAIL AND MAIL-ORDER OPTIONS

- The drug plan offers Postal Prescription Services (PPS), a subsidiary of The Kroger Company (the parent of Pick 'n Save and Metro Market), as its mail-order pharmacy.
- Prescriptions can be mailed to your home, or you can pick up your prescription at a Kroger pharmacy at the same low mail-order price. Not only does the prescription come directly to your home, but you may be able to order up to a 90-day supply at a reduced cost.
- To get started, complete the mail-order enrollment process online at [ppsr.com](http://ppsr.com). You may also contact PPS Customer Care by phone at (800) 552-6694.

## PRESCRIPTION CARD

The prescription card is the same as your medical insurance card.

When the pharmacist enters your prescription, the Navitus system will tell the pharmacist if your deductible has been met.

Once your deductible has been met, their system will calculate the appropriate coinsurance you need to pay, and your pharmacist will charge you for that amount.

## SPECIALTY Rx

- Navitus SpecialtyRx works with its specialty partner, Lumicera Health Services, to offer services with the highest standard of care.
- Specialty drugs are typically high-cost medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and more.
- You will get one-on-one service with skilled pharmacists. With Navitus SpecialtyRx, there is no delivery charge, and the medication is sent right to your door or prescriber's office. Local courier service is available for emergency, same-day medication needs.
- To start using Navitus SpecialtyRx, call toll-free (855) 847-3553. Lumicera will work with your prescriber for current or new specialty prescriptions.

## 6 FOR \$6 PROGRAM AT COSTCO

- This program, through Navitus, features 40+ generic medications available to members for \$6 for a six-month supply. It's an exclusive partnership between Navitus and Costco Pharmacy.
- This program is available at Costco's 547+ retail pharmacy locations nationwide. You do not need to hold a Costco membership to participate.

Tria Health's chronic condition management program gives employees and/or dependents on the medical plan an opportunity to speak with a pharmacist expert to help you optimize the medications you're taking and better manage your health as well as your health care budget. With this free and confidential benefit, you can talk to a pharmacist over the phone and receive the personalized care you deserve. Your pharmacist will make sure the medications you're taking are safe, effective and affordable as your first line of defense against costly chronic disease.

Tria Health is especially recommended for employees or dependents who have any of the following chronic conditions:

- Diabetes
- Heart Disease
- High Cholesterol
- High Blood Pressure
- Mental Health
- Asthma/COPD
- Osteoporosis
- Migraines

## WHY SHOULD I PARTICIPATE?

Pharmacists are the experts in how medications work and can provide valuable feedback to you and your doctor(s). Your Tria Health pharmacist can help:

- Provide personalized care throughout the year without the need for a doctor's visit
- Make sure your medications are working as intended
- Answer any questions you have about your health
- Coordinate care with your doctor(s)
- Help you save money

To contact Tria Health, you can visit them online at [www.triahealth.com](http://www.triahealth.com), or by phone at (888) 799-8742.



## Save BIG on your Prescription Medications by talking to Tria Health's pharmacists!

Simply by speaking with a Tria Health pharmacist, you can receive the following discounts on your maintenance medications used to treat your chronic condition(s):

- Pay \$0 for your Tier 1 medications (mostly generics) - no deductible or coinsurance.
- Pay only 10% coinsurance – no deductible – for your Tier 2 medications, including insulin and other brand drugs that treat diabetes, heart disease and respiratory conditions.
- Qualified participants receive a free diabetes blood glucose meter and testing supplies to better manage your diabetes!
- Qualified participants receive a free blood pressure cuff to better manage your blood pressure!

# HEALTH PLAN SCENARIOS

We know it can be confusing when trying to determine what benefits are best for you. Below are some scenarios and tips that will give you some guidance when choosing your benefits.

## Employee #1

### SINGLE EMPLOYEE

**Life Stage:** Mid 20's. Single and very active. Rents an apartment with two other people.

#### Benefit Plan Elections:

- EHDHP
- Dental Plan
- HSA Account (\$3,500 each year)
- Vision Plan
- Accident Insurance
- 403(b) Plan

**General Health:** No health conditions, lives a healthy lifestyle and tends to only access medical care when injured while playing basketball or rugby. Has a family history of high blood pressure and heart disease.

**Health Care Concerns:** Rarely thinks about health concerns but knows treatment at an Urgent Care or ER is available if injuries occur while playing sports. May need to see a Primary Care Provider (PCP) due to the family history of heart disease. Prefers EHDHP for its low monthly premium.

## Employee #2

### MARRIED COUPLE WITHOUT DEPENDENT CHILDREN

**Life Stage:** Between mid-20s and early 30s. Married with no dependent children.

#### Benefit Plan Elections:

- AHDHP
- Dental Plan
- HSA Account (\$5,500 each year)
- Vision Plan
- 403(b) Plan
- Long-Term Disability

**General Health:** Both are very healthy, and both do not have family histories of chronic conditions.

**Health Care Concerns:** They have no current health care concerns and only see their health care provider each year for a routine physical. Because of this, they choose to join the high-deductible AHDHP health plan for the first time. They understand it has a lower monthly cost per paycheck, but they may have to pay slightly more if one of them was to come down with a more serious condition.

In addition, you can schedule time with a Benefits Educator by calling 1-877-759-7668 or use the "Ask Emma" tool on the Benefits Enrollment system.



## Employee #3

### MARRIED COUPLE WITH CHILDREN

**Life Stage:** Between early 40s and late 50s. Married with three dependent children (12, 16, 21).

#### Benefit Plan Elections:

- CPHP
- Dental Plan
- FSA Account (\$2,500 each year)
- Vision Plan
- 403(b) Plan
- Optional Life plus Spouse/Children Life Insurance
- Long-Term Disability

**General Health:** Spouse recently underwent chemotherapy and cancer is currently in remission; 16-year-old son has Type 1 diabetes.

**Health Care Concerns:** To ensure son's diabetes is controlled and that the cancer remains in remission, they know that next year the family will experience high medical expenses due to ongoing medical appointments and his need for routine follow-ups to monitor recovery. Knowing they may have more high-cost claims in the following few years, they chose to stay on the CPHP plan, which has the lower out-of-pocket maximum. This family is excited to have their conditions managed by Tria Health.

## Employee #4

### NEARING RETIREMENT

**Life Stage:** Between late 50s and early 60s. Divorced with adult children no longer on the Plan.

#### Benefit Plan Elections:

- CPHP
- Dental Plan
- FSA Account (Max allowed each year)
- Vision Plan
- 403(b) Plan
- Critical Illness Plan
- Supplemental Life Plan

**General Health:** Member has a chronic health condition that's managed with medication and requires frequent visits with her health care provider.

**Health Care Concerns:** Actively managing Type 2 diabetes with medication, diet and exercise. However, over the last few years, high blood pressure and chronic pain have also been of concern. Prefers to pay a higher premium each month and less when she visits her doctor. Member is anxious to enroll in Tria Health to help with chronic condition management.

# UMR TOOLS & RESOURCES

## TELADOC

Teladoc is a convenient way to interact with a doctor via live, two-way video on a computer or mobile device to address a medical situation and in some cases receive a prescription.

Costs for these visits for 2023 are listed below. Go to [Teladoc.com](https://www.teladoc.com) to set up an account or download the Teladoc app today! Deductible and coinsurance apply for AHDHP and EHDHP members.

### Everyday Care:

- CPHP: \$10/visit; AHDHP & EHDHP: \$49 or less/visit
- Talk to a licensed doctor for non-emergency conditions 24/7
- Flu, sinus infections, sore throats and more

### Dermatology:

- CPHP: \$10/visit; AHDHP & EHDHP: \$85 or less/consult
- Upload images of a skin issue online and get a custom treatment plan within two days
- Eczema, acne, rashes and more

### Mental Health Care

- CPHP: \$10/visit
- AHDHP & EHDHP:
  - \$90 or less/therapist visit
  - \$220 or less/psychiatrist first visit
  - \$100 or less/psychiatrist ongoing visits
- Talk to a therapist 7 days a week (7:00 a.m. to 9:00 p.m. local time)

## CARE MANAGEMENT

UMR Care Management is a staff of experienced, caring registered nurses who help you get the most out of your health plan benefits. They work with you, your doctors and other medical experts to get the services that best meet your needs. Their expert nurses can guide you before, during and after your medical care.

Nurse case managers will assist with your medical care and treatment by:

- Helping negotiate treatment from the beginning of your care to recovery.
- Helping you look at treatment needs and options under the direction of your doctor.
- Serving as your advocate with your benefits administrator.
- Providing an understanding of any complex claim issues and helping you understand your health benefits.

UMR's Care Management services can save you money and prevent delays in your medical claim processing.

## PLAN ADVISOR

Plan Advisor is a service available to all Marquette members. Just call the number on the back of your UMR ID card for:

- Customer service for medical services and claims questions with emphasis on first call resolution
- Navigation and assistance establishing a primary care physician (PCP)
- Provider appointment scheduling and transferring medical care
- Telemedicine promotion and registration assistance
- Network steerage – guiding and encouraging members to use Premium Designated Providers (PDPs); the highest quality, most affordable provider for your needs
- Education on available disease management, maternity and care management programs
- Education and navigational help using [umar.com](https://www.umar.com) and the digital tools and resources



# ON-SITE SERVICES

## PHYSICAL THERAPY (PT) CLINIC

The Marquette University Physical Therapy Clinic is a full-service physical therapy and rehabilitation clinic open to the public. They offer the expertise of specialty-trained, licensed physical therapists and evidence-based care backed by the latest research and experts from our nationally ranked academic program.

A July 2022 report from the World Health Organization showed approximately 1.71 billion people have musculoskeletal conditions worldwide primarily due to the aging population. While patients who need care should absolutely talk with their provider about the options to minimize pain, they need to understand the therapies available to them.

One such option is physical therapy. Marquette University is so fortunate to have an on-site Physical Therapy Clinic. It's a high-quality community resource, but it is especially convenient and cost-effective for employees and their family members. In most cases an MD referral is not needed for PT.

If you need physical therapy treatment now or in the future, consider using Marquette's fine facility for quality care at a reasonable cost.

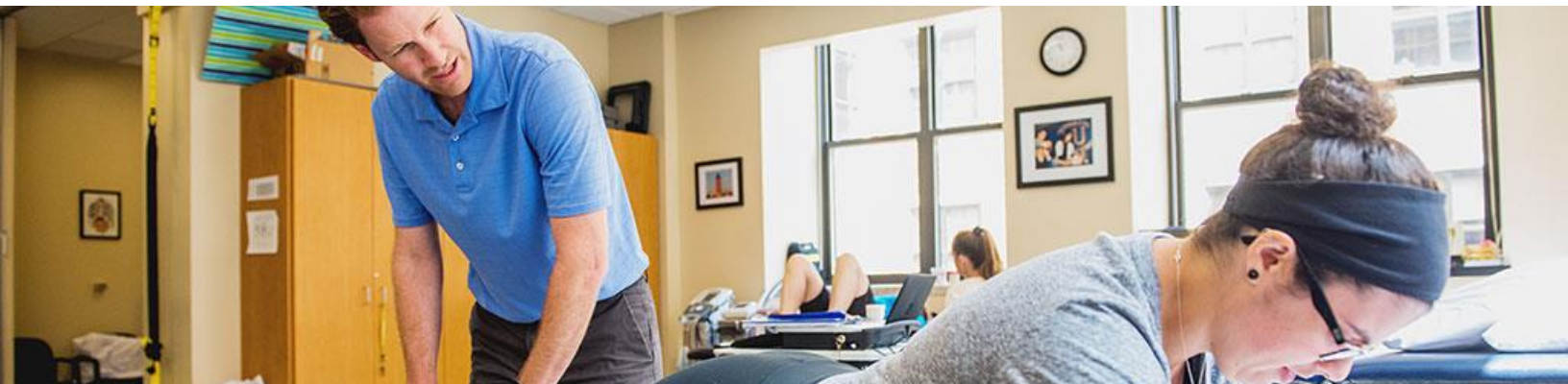
- For members of the CPHP, receiving physical therapy care at Marquette's Physical Therapy Clinic is covered at 100%.
- For members of the AHDHP and EHDHP plans, physical therapy services at Marquette's Physical Therapy Clinic are applied to the deductible. Once the deductible is met, all future services at the Marquette Physical Therapy Clinic for the remainder of the year are covered at 100%.

*Please note: Some exceptions apply such as X-rays and other services outside the scope of therapy.*

Physical therapy is covered by UMR and other insurance companies.

On-campus location: Cramer Hall, 604 N. 16th St., Room 215

Call for an appointment: (414) 288-1400



# ON-SITE SERVICES (CONT.)

## MARQUETTE SCHOOL OF DENTISTRY CLINICS

Marquette University School of Dentistry provides an excellent clinically based dental education while delivering top-notch oral health care to Marquette employees, their families and the community. If a patient's dental needs match the educational needs of the dental students, an employee or family member with Marquette's Delta Dental Plan could be selected to receive eligible basic and major services covered at 100% when using the services provided by the students in the School of Dentistry. Please call the school at (414) 288-6790 for complete terms and conditions.

The [Faculty Practice](#) Clinic offers care by the dental school faculty representing every dental specialty in a state-of-the-art facility. Employee benefits through Marquette's Delta Dental Plan go much further when seeing a Faculty Provider at the School of Dentistry including: no deductibles, preventive and diagnostic services covered at 100%; all other eligible expenses are covered between 80-90% coinsurance with an individual annual maximum of \$2,500. Orthodontic benefits, including for adults, are covered at 60% with an individual lifetime maximum of \$2,500. The School of Dentistry Faculty Practice takes pride in taking care of our Marquette community by preauthorizing benefits, coordinating appointments and offering affordable payment plans. Please call the Faculty Practice to schedule an appointment at (414) 288-0788.

On-campus location: 1801 W. Wisconsin Ave., Milwaukee, WI 53233

## SPEECH AND HEARING CLINIC

Audiology services, including hearing evaluation and hearing aid/assistive listening device fitting and dispensing, are provided by clinical faculty. Services are available to community members, Marquette employees and their dependents. Eligible audiologic services and hearing aids are covered under Marquette's medical plans. Contact the clinic for more information.

Additionally, the Speech and Hearing Clinic offers specialized speech services that are utilized as practicum experience for students in training. They include speech, language and/or voice evaluation, speech therapy, language therapy and aural rehabilitation. The Speech and Hearing Clinic accepts applications for services to persons of all ages with all types of speech and language problems and does not accept insurance. Community members, Marquette employees and their dependents, may apply for services. Insurance and Medicare are not accepted for speech language pathology services. For questions about the application process and costs, please contact the clinic directly or visit the website: [MU Speech and Hearing Clinic](#). Contact: (414) 288-7426 or [speechandhearingclinic@marquette.edu](mailto:speechandhearingclinic@marquette.edu).

On-campus location: Cramer Hall, 604 N. 16th St., Room 125

## COUNSELING AND TESTING SERVICES

The Center for Psychological Services (CPS) offers testing and counseling services to Marquette employees and their families as well as the general community. These services are offered through the clinical psychology training program by Ph.D. students under the guidance of licensed clinical psychology faculty for many psychological problems, including depression, anxiety, Post-Traumatic Stress Disorder (PTSD), Attention Deficit Hyperactivity Disorder (ADHD), relationship concerns, academic difficulties, Tourette's Syndrome, tic disorders and Obsessive Compulsive Disorder (OCD). The fee for services is established during an intake appointment. Call (414) 288-3487 to schedule a phone consultation.

On-campus location: Cramer Hall, 604 N. 16th St., Room 307

# DEFINITIONS

**DEDUCTIBLE:** The amount you owe for covered health care services before your health insurance begins to pay.

**COINSURANCE:** Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for that service, usually paid after the deductible has been satisfied.

**CO-PAY:** A fixed amount you pay for a covered health care service, usually when you receive the service.

## OUT-OF-POCKET (OOP)

**MAXIMUM:** The most you pay during a policy period. When you've reached your OOP max, the plan will pay 100% of covered health care services for the remainder of the plan year. OOP max includes the deductible, coinsurance and co-pays.

## FLEXIBLE SPENDING ACCOUNT

**(FSA):** An FSA allows you to use pre-tax dollars to pay for eligible expenses, including medical, dental, vision and prescription drug expenses. You must use all the money in your account before the plan year ends; otherwise, it will be forfeited. Marquette University allows a grace period to March 15 of the following year to incur and file claims.

## HEALTH SAVINGS ACCOUNT

**(HSA):** An HSA allows you to save for

current and future health expenses with pre-tax dollars. Your HSA is portable, which means you can take it with you even if you leave or retire from Marquette University. You can use your HSA funds to cover qualified expenses not covered by the health plan, including medical, dental, vision and prescription drug expenses.

# HOW

## INSURANCE COST-SHARING WORKS

Let's assume you have a health plan with a **\$3,600 deductible**, **20% coinsurance** and a **\$5,000 out-of-pocket maximum**.

**\$3,600**  
Deductible

**20%**  
Coinsurance

**\$5,000**  
Out-of-Pocket  
Maximum

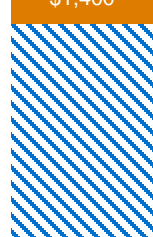
If you incur a **\$20,000** medical bill



YOU PAY

\$3,600

\$1,400



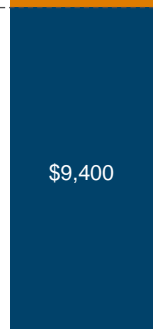
Total:  
\$5,000



INSURANCE  
PAYS

\$0

5,600



Total:  
\$15,000

### Deductible

If you incur a \$20,000 medical bill, you will first need to pay your \$3,600 deductible. That would leave you with \$1,400 left before you reach your \$5,000 out-of-pocket maximum.

### Coinsurance

With 20% coinsurance, you would pay \$1,000 for every \$4,000 paid by your insurance company. That means, for the next \$7,000 in covered medical expenses you would pay \$1,400 and your insurer would pay \$5,600.

### Out-of-Pocket Maximum

Once you've paid your \$3,600 deductible and \$1,400 in coinsurance, you've reached your \$5,000 out of pocket maximum. Altogether, with this \$20,000 medical bill, you will have paid \$5,000 and your insurer will have paid the remaining \$15,000. Going forward, your eligible medical and Rx claims will be covered at 100% for the remainder of the plan year.

# DEFINITIONS (CONT.)

**PREVENTIVE CARE:** You and your covered family members are eligible for important preventive services that can help you avoid illness and improve your health at no additional cost to you. See your plan's summary plan description for more information.

**IN-NETWORK:** Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

**OUT-OF-NETWORK:** Treatment received from doctors, clinics, hospitals and other providers who are not in-network. A health plan may cover these costs, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

**ANNUAL ENROLLMENT:** A time during the year when you may modify your benefit elections, unless you have a qualifying life event. This occurs each fall and all changes are effective January 1.

**PREAUTHORIZATION:** Needed for procedures that might be unique or out of the norm, such as an MRI or brain scan. There may be a penalty if you do not get a preauthorization. If you are unsure if you need a preauthorization, call UMR directly.

**QUALIFYING LIFE EVENT:** Includes marriage, divorce, birth/adoption of a child, spousal loss of insurance coverage, etc.; you can enroll or remove dependents and spouses within 30 days of the qualifying event.

**GENERIC DRUG:** A drug product that is comparable to a brand-name drug in dosage form, strength, route of administration, quality and performance characteristics, and intended use.

**PREFERRED DRUG:** These are drugs for which generic equivalents are not available. They have been in the market for a long time and are widely accepted. They typically cost more than generics, but less than non-preferred brand-name drugs.

**NON-PREFERRED DRUG:** A drug product that is not included in the list of preferred medications that a committee of pharmacists and doctors deems to be the safest, most effective and most economical.

**SPECIALTY DRUG:** High-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and multiple sclerosis.





# DENTAL BENEFITS

*Marquette offers a comprehensive dental plan administered by Delta Dental.*

When you need dental services, you have a variety of providers from which to choose:

- **Delta Dental's PPO plan** offers you a variety of choices from a network of dentists. You also have the flexibility to visit any licensed dentist—even out-of-network dentists—but you can maximize your savings and benefits by visiting a PPO network dentist who has agreed to lower fees. In other words, your out-of-pocket expense is much less.
- **Delta Dental Premier Dentists** are contracted to accept direct payment from Delta Dental. They have also agreed not to charge you any amount that exceeds the agreed-upon amount aside from deductibles, co-payments and fees for procedures not covered.
- **Marquette University School of Dentistry** is committed to providing quality dental care while training the next generation of dental health care providers. Our School of Dentistry is a state-of-the-art educational facility where the faculty and dental students provide the highest quality of comprehensive dental care at affordable prices to the community.

## THE DENTAL PLAN INCLUDES:

- Evidence-based Integrated Care Plan (EBICP): This program provides additional benefits for persons with medical conditions that have oral health implications. Learn more at: [deltadentalwi.com/your-health/medical-conditions](http://deltadentalwi.com/your-health/medical-conditions).
- Check-up Plus: You can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum.

	EMPLOYEE	MARQUETTE UNIVERSITY	TOTAL
Employee Only	\$12.40	\$32.58	\$44.98
Employee + Spouse	\$26.88	\$63.10	\$89.98
Employee + Child (ren)	\$29.98	\$88.54	\$118.52
Family	\$37.22	\$126.98	\$164.20

NOTE: Employees who work less than 12 months per year may pay premiums as follows: January 1 - 31 at 1.4x the employee rate; June 1 - July 31 no deduction; August 1 - December 31 at 1x employee rate. Eligible part-time employees who work at least 20 hours per week, but less than 30 hours, pay the total (Employee + Marquette University) cost.





# DENTAL BENEFITS (CONT.)

	Delta Premier or PPO Dentist	Marquette School of Dentistry Faculty	Marquette School of Dentistry Student
Individual Annual Maximum	\$2,500		
Deductible			
Per Person	\$50	\$0	\$0
Per Family (three or more family members)	\$150	\$0	\$0
Diagnostic and Preventive Services			
Exams	100%	100%	100%
Cleanings	100%	100%	100%
Fluoride Treatments	100%	100%	100%
X-rays	100%	100%	100%
Space Maintainers	100%	100%	100%
Sealants	100%	100%	100%
Emergency Treatment to Relieve Pain	100%	100%	100%
Deductible Applies?	No	No	No
Basic and Major Services			
Fillings	80%	90%	100%
Endodontics	80%	90%	100%
Periodontics	80%	90%	100%
Extractions	80%	90%	100%
Occlusal Guards	80%	90%	100%
Crowns, Inlays, Onlays	50%	80%	100%
Bridges and Dentures	50%	80%	100%
Implants	50%	80%	100%
Deductible Applies?	Yes	No	No
Orthodontic Services			
Plan Coinsurance	50%	60%	100%
Individual Lifetime Maximum	\$2,500		
Children Eligible to Age	19	19	19
Full-Time Students Eligible to Age	25	25	25
Adult Ortho	Yes	Yes	Yes
Deductible Applies?	No	No	No

# VISION BENEFITS



Marquette University offers a stand-alone vision plan administered by Vision Service Plan (VSP). One routine eye exam is covered at 100% every year.

## FINDING A VSP DOCTOR

To find a VSP network doctor, you can either visit VSP's website at [vsp.com](http://vsp.com) or call (800) 877-7195. There is no ID card for VSP vision insurance. Simply call a VSP network doctor to schedule an appointment. Be sure to tell the doctor you are a VSP member when making your appointment. The doctor's office will ask for your nine-digit Marquette University ID, your name (as the insured member) and date of birth. The doctor and VSP handle the rest.

	EMPLOYEE	MARQUETTE UNIVERSITY	TOTAL
Employee Only	\$2.60	\$7.80	\$10.40
Employee + Spouse	\$6.00	\$15.84	\$21.84
Employee + Child (ren)	\$5.00	\$13.72	\$18.72
Family	\$7.50	\$23.68	\$31.18

NOTE: Employees who work less than 12 months per year pay premiums as follows: January 1 - May 31 at 1.4x the employee rate; June 1 - July 31 no deduction; August 1 - December 31 at 1x the employee rate. Eligible part-time employees who work at least 20 hours per week, but less than 30 hours pay the total (Employee + Marquette University) cost.

SERVICE	VSP PROVIDER	OTHER PROVIDERS	FREQUENCY
<b>Vision Exam</b>			
	Covered in Full	Covered up to \$44	One each Plan Year
<b>Prescription Glasses</b>			
Single Vision Lenses	Covered in Full	Covered up to \$32	One each Plan Year
Lined Bifocal Lenses	Covered in Full	Covered up to \$48	One each Plan Year
Lined Trifocal Lenses	Covered in Full	Covered up to \$64	One each Plan Year
Progressive Lenses	Covered in Full after \$40 copay	Covered up to \$48	One each Plan Year
Polycarbonate Lenses for Dependent Children	Covered in Full	Not Covered	One each Plan Year
Frames	Covered in Full up to \$225 (featured brands) or \$175 (other brands)	Covered up to \$38.25	One every other Plan Year
<b>Contact Lens Care</b> (instead of glasses)			
Contacts	Covered in Full up to \$175	Covered up to \$100	One each Plan Year
Contact Lens Exam (fitting and evaluation)	Up to \$20 Co-pay	Not Covered	One each Plan Year
<b>Primary Eye Care</b>			
Treatment and Diagnosis of Eye Conditions	Covered in Full	Not Covered	As Needed
<b>Extra Discounts and Savings</b>			
Glasses and Sunglasses	\$0 co-pay for a second pair of lenses 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Vision Exam		
Retinal Screening	\$0 co-pay on annual routine retinal screening as an enhancement to a Vision Exam		
Laser Vision Correction	Average 15% off regular price or 5% off promotional price; discounts only available from contracted facilities		

# MY WELLNESS



MARQUETTE  
UNIVERSITY

My Wellness

Marquette University values your success, health and well-being. [The My Wellness program](#) provides a wellness program that rewards you for evaluating and making simple, sustainable changes to improve your life.

My Wellness also continues to focus on physical, financial, emotional, social and spiritual wellness. Employees, and their spouses enrolled in the medical plan with Marquette, will continue to have the opportunity to earn FSA or HSA dollars based on their participation in the program and their election the following year. The program opportunities and point structures are easy to understand and track on the Marquette My Wellness Health Portal. Earn points for participating in challenges, health coaching, preventive care visits and more!

## HOW TO ENROLL IN MY WELLNESS PROGRAM

- Visit [mywellportal.com](https://mywellportal.com).
- New users will select 'Register for a new account.'
- Enter the code 'marquette.'
- Create an account (create username and password of your choice).
- On the following page, employees will enter their MU ID.
  - Spouses will enter the employee's MU ID + S + DOB (DOB = spouse's DOB in format dd/mm/yyyy).
- Select the 'My Wellness' tile on the homepage to enroll in the 2023 program.



Earn points from **October 1, 2022, through September 30, 2023**, to qualify for wellness rewards to be applied in **January 2024**.

### 2023 Wellness Rewards

Earn 2023 Raffle Entries  
Earn 2024 FSA/HSA Contributions

	CPHP Plan		AHDHP & EHDHP Plans		All Plans
	Employee Only FSA Contribution	EE +Spouse, EE + Child(ren) or Family FSA Contribution	Employee Only HSA Contribution	EE + Spouse, EE + Child(ren) or Family HSA Contribution	Raffle Entries
Level 1	\$37.50	\$75.00	\$75.00	\$150.00	1 Entry
Level 2	\$75.00	\$150.00	\$150.00	\$300.00	3 Entries
Level 3	\$125.00	\$250.00	\$250.00	\$500.00	5 Entries
Level 4	\$125.00	\$250.00	\$250.00	\$500.00	10 Entries
Annual Maximum	\$125.00	\$250.00	\$250.00	\$500.00	

# ADDITIONAL WELLNESS BENEFITS

## PHYSICAL WELLNESS

### *Recreational Sports Memberships and Group Fitness Classes*

Indoor recreation facilities at Marquette University include the Helfaer Tennis Stadium and Recreation Center (under construction in 2023, see this [map](#) for interim workout spaces) and the Rec Plex. The recreation facilities provide a variety of group fitness classes, instructional programs and intramural sports in which employees may participate. Fitness and wellness services including fitness assessments, personal training and massage therapy are also offered.

A Rec Sports membership is an all-access pass to the Rec Sports facilities and on-site group fitness classes. Memberships are available to employees at discounted rates. With the membership, you can attend as many classes as you want throughout the week. See the [Rec Sports website](#) for more information.

### *The Marquette Mile: Walking Routes and Outdoor Workout Stations*

Marquette developed walking routes around campus to make it easy to be active during your workday. A map of the Marquette Mile and Three Mile routes are located on the Marquette physical wellness website [here](#).

Outdoor workout stations are set up around the Marquette Mile. Find instructions [here](#) for how to perform the exercises that each piece of equipment was designed for.

### *Tobacco-Free Campus*

Marquette University is a tobacco-free campus. To find out more about smoking cessation resources, contact [benefits@marquette.edu](mailto:benefits@marquette.edu).



## FINANCIAL WELLNESS

Marquette offers financial resources to help employees throughout their different phases of life, including assistance with finding relief from student debt, saving for retirement, and building a secure financial future. Find more financial resources [here](#).

## EMOTIONAL WELLNESS

In addition to LifeMatters, Marquette's employee assistance program (more information on page 40), Marquette offers additional mental health resources on the [wellness website](#).

## SPIRITUAL WELLNESS

In addition to Marquette's mission and ministry resources (more information on page 35), Marquette offers opportunities for continued spiritual development through retreats, reflection groups and spiritual direction. We invite you to discover for yourself the richness such a spiritual journey offers. Learn more about spiritual wellness [here](#).

For more information about health and wellness, please visit the [employee wellness site](#).



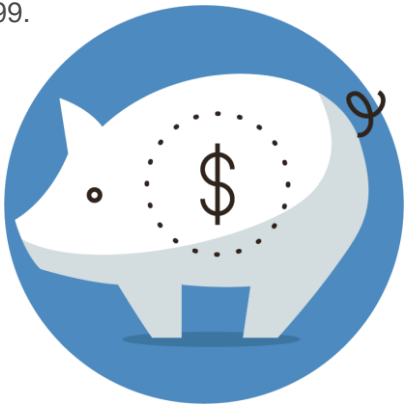
# FLEXIBLE SPENDING ACCOUNTS (FSAs)



Employees can contribute pre-tax dollars to a Flexible Spending Account (FSA) to pay for eligible out-of-pocket expenses on a pre-tax basis. If you wish to participate in a health care or dependent care FSA, you must enroll during annual enrollment, when you become newly eligible, or if you experience a qualifying event. Annually, you choose the dollar amount you want to contribute. Your contributions are deducted pre-tax, in equal amounts, from each paycheck throughout the year. WEX administers FSA and HSA reimbursements. You can contact WEX at (866) 451-3399.

## HEALTH CARE FSA

Health Care FSAs can be used for eligible health care expenses including amounts paid for the diagnosis, cure, treatment or prevention of disease and for treatments affecting any part/function of the body. See IRS Publication 969, Health Savings Accounts and Other Tax Qualified Health Plans ([irs.gov](https://www.irs.gov)) for more details and annual amount maximums.



## LIMITED PURPOSE FSA

Employees enrolled in the high deductible plan may want to contribute to the Limited Purpose FSA. This allows you to set aside pre-tax money to pay for eligible dental and vision expenses only.

## DEPENDENT CARE FSA

Dependent Care FSAs can be used for eligible expenses you incur for qualified day care services for your child under the age of 13, which allow you (and your spouse, if applicable) to work, go to school full time or be looking for employment. If you are caring for an elderly parent who is your tax dependent, expenses for their care during your workday or school day are also eligible. See IRS Publication 503, Child and Dependent Care Expenses ([irs.gov](https://www.irs.gov)) for more details and annual maximums.

### A typical FSA participant can save \$490\* a year!

#### How it works:

Assume you earn \$35,000 a year and have \$1,500 in eligible expenses.

	With FSA	No FSA
Annual Pay	\$35,000	\$35,000
Pre-tax FSA Contribution	-\$1,500	-\$0
Taxable Income	=\$33,500	=\$35,000
Federal Income and Social Security Taxes	-\$7,362	-\$7,852
After-tax Dollars Spent on Eligible Expenses	-\$0	\$-1,500
Spendable Income	=\$26,138	=\$25,648
Your Tax Savings With FSA	\$490	\$0

\*Sample tax savings for a single taxpayer with no dependents, actual savings will vary based on your individual tax situation. Consult a tax professional for more information.



## IMPORTANT NOTES:

- The FSA is “use it or lose it,” which means that amounts in the account(s) at the end of the plan year can’t be carried over to the next year. However, the Marquette University FSA has a 2 ½- month grace period. This means you have until March 15 of the next calendar year to incur and file claims for reimbursement.
- Changes to the Health Care FSA can be made due to a qualifying event or during the annual enrollment period.
- Changes to the Dependent Care FSA can be made when you change day care providers, your child turns 13 or the cost of qualified day care expenses changes significantly.

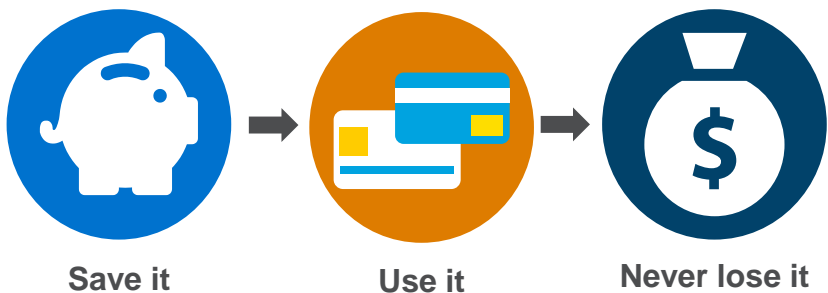


# HEALTH SAVINGS ACCOUNTS (HSAs)



A Health Savings Account (HSA) is a tax-advantaged personal health care account. You can contribute funds into an HSA on a pre-tax basis to save for current and future medical expenses, putting you in charge of how you spend your health care dollars. For 2023, the maximum you can contribute to your HSA is \$3,850 (employee only) or \$7,750 (if covering more than one person). Employees age 55 and older can contribute an additional \$1,000 in catch-up contributions.

These accounts are funded through voluntary payroll deductions on a pre-tax basis, so no employment or federal incomes taxes are deducted from these contributions. The interest on these contributions is tax-free. Distributions may be tax-free if you use the contributions to pay for qualified medical expenses. An HSA is portable; it stays with you if you change employers or leave the workforce. WEX administers FSA and HSA reimbursements. You can contact WEX at (866) 451-3399.



## HOW IT WORKS:

### Save it.

An HSA allows you to start saving for health expenses by contributing funds tax-free. There are three ways you can save:

Triple Tax Advantage		
1 Pre-tax contributions	2 Tax-free interest and investment earnings	3 Tax-free payments for qualified medical expenses

### Use it.

As you save money in your HSA, you can use it to pay for things like prescriptions, deductibles and eye exams as long as they are qualified health care expenses. See IRS Publication 969, Health Savings Accounts and Other Tax Qualified Health Plans ([irs.gov](https://www.irs.gov)) for more details.

### Never lose it.

Unused funds roll over from year to year, and unlike an FSA, there are no “use it or lose it” rules. So, if you change jobs, change health care plans or retire, it doesn’t matter, it’s yours...for life!

*Notes: The money you save into an HSA is exempt from federal income tax and state income taxes (in most states), and even earns interest. Also, the IRS requires documentation to ensure the expense meets the criteria of the pre-tax account.*

# FSA's & HSAs AT-A-GLANCE

	Health Care Flexible Spending Account (FSA)	Limited Purpose Health Care FSA	Dependent Care FSA	Health Savings Account (HSA)
<b>Plan Eligibility</b>	Enrolled in the CPHP medical plan or non-high-deductible plan outside Marquette.	Enrolled in AHDHP or EHDHP only.	Regardless of medical plan election, allows you to set aside pre-tax dollars to pay for dependent care expenses.	Enrolled in AHDHP or EHDHP only.
<b>Annual Maximums</b>	\$3,050	\$3,050	\$5,000 (per household)	\$3,850 (Employee Only) \$7,750 (Covering more than one person) \$1,000 additional catch-up contribution for members age 55+
<b>Marquette Contributions</b>	Earned through Wellness Program	N/A	N/A	Earned through Wellness Program
<b>Eligible Expenses</b>	Eligible out-of-pocket medical, prescription drug, dental and vision expenses such as deductibles, co-pays and coinsurance	Eligible out-of-pocket dental and vision expenses such as deductibles, co-pays and coinsurance	Eligible day care expenses for a dependent child under 13 or for an elderly parent who you claim as a tax dependent	Eligible out-of-pocket medical, prescription drug, dental and vision expenses such as deductibles, co-pays and coinsurance
<b>Limitations</b>	"Use it or lose it" rule; claims must be incurred and filed by plan year-end. Marquette allows a grace period to March 15 of the following year to incur and file claims.	"Use it or lose it" rule; claims must be incurred and filed by plan year-end. Marquette allows a grace period to March 15 of the following year to incur and file claims.	"Use it or lose it" rule; claims must be incurred and filed by plan year-end. Marquette allows a grace period to March 15 of the following year to incur and file claims.	Contributions roll over from one year to the next. Must be in a high-deductible health plan; cannot be someone else's tax dependent or enrolled in Medicare.
<b>Contributions</b>	Pre-tax payroll contributions	Pre-tax payroll contributions	Pre-tax payroll contributions	Pre-tax payroll contributions
<b>Taxability</b>	Reimbursements are not taxable for eligible expenses.	Reimbursements are not taxable for eligible expenses.	Reimbursements are not taxable for eligible expenses.	Reimbursements are not taxable for eligible expenses; 20% tax for non-eligible reimbursements.

**NOTE:** If you are enrolling in the AHDHP or EHDHP and you have a balance in a Health Care FSA, you (and Marquette) are not able to contribute funds to your HSA until the end of the FSA runout period.

# Compensation and Financial Security

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY



# EMPLOYEE COMPENSATION

*Employees can progress within their salary band through merit increases. A position can also move within a salary band if the overall knowledge, skills and abilities required for the position increase or if market data indicates a required change.*



## COMPENSATION PHILOSOPHY AND RESOURCES

The Marquette University Compensation Program is a merit-based system. The total compensation philosophy is based on being mission-driven, internally equitable and externally competitive, performance-based, valid and reliable, and consistent across the organization.

Human Resources partners with managers and department leaders to meet their compensation needs through the following:

- Performing job analyses of all staff (non-faculty) positions
- Evaluating, updating and classifying new and existing positions accurately
- Providing training and communication on federal and state laws and regulations
- Reviewing labor market trends and analysis
- Auditing for legal, fair and equitable compensation practices
- Interpreting university compensation policies and practices

Human Resources annually reviews compensation information by position and compares salaries to reliable market data.

## COMPENSATION BAND SALARY STRUCTURE

The Compensation Program Salary Structure comprises salary bands for exempt and non-exempt positions. The Human Resources Department determines whether a position is exempt (salaried) or nonexempt (hourly) based on the legal criteria set forth in the Fair Labor Standards Act (FLSA). The FLSA is a law governing exemption classification and is necessary for compliance with overtime pay laws.

Placement within the band is determined by the market. Market data is obtained from a variety of reputable sources based on geographic and industry relevance, job matches and the availability of reliable published data.

# MARQUETTE UNIVERSITY 403(b) RETIREMENT PLAN

## OVERVIEW

Marquette University offers employees the opportunity to save for retirement on a tax-advantaged basis through the Marquette University 403(b) Retirement Plan. While 401(k) Plans are offered to those working at for-profit organizations, 403(b) retirement plans are offered to those working at certain tax-exempt or not-for-profit organizations such as educational institutions. TIAA administers the Retirement Plan on behalf of Marquette University.

## EMPLOYEE CONTRIBUTIONS

As a participant under the plan, you may elect to reduce your compensation by a specific percentage (up to the annual IRS dollar maximums) and have that amount deposited in your Marquette University 403(b) Retirement Plan Account. For 2023, the maximum you can contribute is \$22,500. If you will attain age 50 or older in 2023, you can contribute an additional \$7,500 in catch-up contributions. TIAA will direct you to the number of investment options you can choose from. If you made contributions to another qualified plan in the year you joined Marquette University, your total contributions among all plans cannot exceed the IRS limits.

There are two types of deferral options:

- **Pre-tax Deferrals.** If you elect to make pre-tax deferrals, then your taxable income is reduced by the deferral contributions, so you pay less in federal income taxes. Later, when you elect to take a distribution, you will pay the taxes on those deferrals and earnings.
- **Roth Deferrals.** If you elect to make Roth deferrals, the elective deferrals are subject to federal income taxes in the year of the deferral. However, the elective deferrals and, in certain cases, the earnings on the elective deferrals, are not subject to federal income taxes when you take a distribution from the plan.

Marquette University's 403(b) Retirement Plan allows for rollovers from previous employers if you wish to consolidate your retirement funds. Please contact TIAA to initiate that process.

You will always be 100% vested in your elective deferrals.

## EMPLOYER-MATCHING CONTRIBUTIONS

In order to be eligible for the Marquette University employer-matching contribution, you will need to be at least age 21 and have two years of completed service with a minimum of 1,000 hours worked or at least 12 credits taught per year.

If you previously worked for an institution whose major function is teaching or research and have completed two years of CONTINUOUS service (minimum of 1,000 hours worked each year or minimum of six credits taught each semester) within the prior five (5) years before eligible employment with Marquette University, you will be credited with past service credit toward the two-year waiting period for the employer-match. Employees eligible for plan participation prior to the two-year waiting period may enroll as soon as administratively possible following confirmation of eligibility. You must submit a completed request for [Past Service Credit](#), which requires verification from the past employer's custodian of records or HR department. Marquette's HR department will verify all requests. Please contact [benefits@marquette.edu](mailto:benefits@marquette.edu) for more information.

Once you meet these requirements and contribute a minimum of 5% of your base salary, you will receive Marquette's 8% employer-matching contribution. All contributions are immediately 100% vested to the employee.



# MARQUETTE UNIVERSITY 403(b) RETIREMENT PLAN (CONT.) & RETIREE BENEFITS

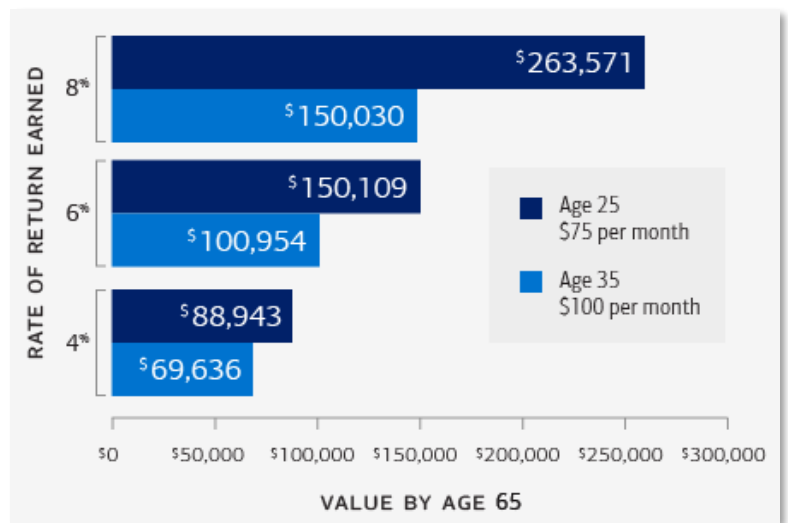
## HOW TO ENROLL

You can enroll any time after the first of the month following your eligibility date by using the TIAA/Marquette website: [tiaa.org/public/tcm/Marquette](https://tiaa.org/public/tcm/Marquette). If you are a first-time user, click “Enroll or update” to set up your user ID and password. If you are a returning user, enter your user ID and click “Log in.” It will take one payroll cycle for you to be recognized in TIAA’s system.

For additional assistance, call TIAA at (800) 842-2776.

## IMPACT OF STARTING TO SAVE EARLY

To maximize your retirement savings potential, you may want to start once you are eligible. As you’ll see in the example at the right, the impact of starting early is dramatic. By starting to put away money earlier, a 25-year-old investing \$75 per month accumulates more assets by age 65 than if they had started to invest \$100 per month at age 35 — despite investing less each period.



This example is hypothetical and does not represent the performance of a particular investment.  
Source: <https://www.merrilledge.com/article/10-tips-to-help-you-boost-your-retirement-savings-whatever-your-age-05e>

## RETIREE BENEFITS

In order to be officially categorized as an MU “retiree” upon separation from employment with Marquette University, each eligible employee as of that person’s last day of employment will: have attained age 55 or older (counted in full year increments); have a combined age and years of Qualifying Service (counted as completed years and months) totaling 70 or more; and have a minimum of five years of consecutive benefit-eligible service, with a minimum of one year of benefit-eligible service immediately preceding the retirement date. See [Retiree Benefits](#) for complete information.

## RETIREMENT BENEFITS INCLUDE:

- Discounts on services including those offered through the Marquette School of Dentistry faculty practice, recreational facilities and basketball season tickets.
- Access to a retiree health plan prior to age 65 if enrolled at the time of retirement.
- Membership in the Marquette University Retiree Association (MURA). MURA provides opportunities for intellectual stimulation and social interactions among its retirees.
- Continuing education through tuition benefits and other on-campus events and offerings.

# LIFE INSURANCE AND MORE

## BASIC LIFE INSURANCE

- The basic life insurance benefit is equal to 100% of your annual salary rounded to the next highest \$1,000 for full-time employees and is fully paid by Marquette University.
- Part-time, benefit-eligible employees (those who work at least 20 hours per week but less than 37½ hours per week) can enroll and will pay the full cost.

## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

- If an employee's death occurs due to an accident, the benefit will be payable at two times the employee's annual salary. The AD&D coverage is included with your basic life insurance.
- Travel Protection is also offered under AD&D insurance through MetLife. Pack your travel assistance ID card and leave travel worries at home. This service offers you and your dependents medical, travel, legal, financial and concierge services, 24 hours a day, 365 days a year, while traveling internationally or domestically. With one quick toll-free phone call to the alarm center, you will receive assistance in obtaining the help you need through more than 600,000 prequalified providers worldwide.

## OPTIONAL LIFE INSURANCE FOR EMPLOYEES, SPOUSES AND DEPENDENT CHILDREN

- Employees can purchase additional life insurance in the amount of an additional one, two, or three times their salary rounded up to the nearest \$1,000 for a combined basic life and optional life amount of \$1,000,000. Any amount over \$500,000 requires medical underwriting.
- Employees who are enrolled in the Optional Life Program can purchase voluntary life insurance through MetLife for their spouse and dependent children, age 26 or younger.
- The spouse benefit can be purchased in \$25,000 increments, not to exceed the lesser of \$75,000 or 100% of the employee's Optional Life election, and a flat \$10,000 benefit for each covered child age 26 or younger.
- Underwriting for their spouse is required. No underwriting is required for children regardless of age.

## BENEFITS TO ACCOMPANY BASIC LIFE AND AD&D COVERAGE

### POLITICAL AND NATURAL DISASTER EVACUATION

- Transportation to evacuate when officials in a country have declared a natural disaster.
- Transportation to evacuate an employee or dependents where government or embassy officials in a country declare certain categories of people should leave the country.

### EXPANDED WORLDWIDE TELECONSULTATION SERVICES

- Within the domestic U.S. and Canada, access to virtual consultation with licensed medical providers 24/7.

### MEDICAL EVACUATION/REPATRIATION

- Increase from \$500,000 to \$1,000,000 per incident for medical evacuation/repatriation or repatriation of remains.

### DIGITAL ESTATE PLANNING

- Access to create and execute key estate planning documents online by just answering a few questions.

# VOLUNTARY BENEFITS

## ACCIDENT INSURANCE

This benefit is offered through MetLife. MetLife Accident Insurance supplements existing medical coverage and helps provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services related to injuries sustained in an accident. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to you to spend as you choose.

Benefits may be paid for:

- Surgery
- Hospital Admission
- Dislocations
- Fractures
- Organized sports activity injury
- Concussion
- Burns
- Loss of a limb or paralysis
- Surgery
- Wellness health screening

Accident Plan	
Type	Your Monthly (12) Cost
Employee Only	\$11.76
Employee + Spouse	\$23.18
Employee + Child(ren)	\$27.74
Family	\$32.82



## CRITICAL ILLNESS

This benefit is offered through MetLife. Upon diagnosis, it provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits, with a total benefit amount of three times (3x) the initial benefit amount (\$45,000 or \$90,000) if you or a loved one experiences more than one covered condition.

Critical Illness – Monthly Premium for \$1,000 of Coverage				
Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse / Children
<25	\$0.40	\$0.90	\$0.90	\$1.40
25-29	\$0.50	\$0.90	\$0.90	\$1.40
30-34	\$0.60	\$1.20	\$1.10	\$1.60
35-39	\$0.70	\$1.50	\$1.20	\$2.00
40-44	\$1.10	\$2.20	\$1.60	\$2.70
45-49	\$1.50	\$3.10	\$2.00	\$3.60
50-54	\$2.10	\$4.40	\$2.60	\$4.90
55-59	\$2.90	\$6.10	\$3.40	\$6.60
60-64	\$4.10	\$8.50	\$4.60	\$9.00
65-69	\$5.90	\$12.30	\$6.40	\$12.80
70+	\$8.50	\$17.50	\$9.00	\$18.00



# VOLUNTARY BENEFITS (CONT.)

## HOSPITAL INDEMNITY

If policy and certificate requirements are met, MetLife pays you a flat amount upon your hospital admission and a daily amount for each day of your hospital stay. It also provides payment to you if you're admitted to or must stay in an intensive care unit (ICU).

Hospital Indemnity – Low Plan	
Type	Your Monthly (12) Cost
Employee Only	\$18.40
Employee + Spouse	\$43.90
Employee + Child(ren)	\$33.80
Family	\$59.30

Hospital Indemnity – High Plan	
Type	Your Monthly (12) Cost
Employee Only	\$28.70
Employee + Spouse	\$70.80
Employee + Child(ren)	\$52.20
Family	\$94.30

## MetLaw LEGAL PLAN

MetLaw—Hyatt Legal Services is a voluntary group legal plan that provides employees with convenient, professional legal counsel for a variety of legal matters. During phone or office consultations, the attorney will review the law, discuss your rights and responsibilities, explore your options, and recommend a course of action.

Enrollment is required for the full calendar year. More than 11,000 attorneys participate nationwide, and the attorneys have an average of 23 years of experience. The after-tax premiums are a flat fee of \$21 per month via payroll deduction.

## Farmers Insurance AUTO AND HOMEOWNERS INSURANCE

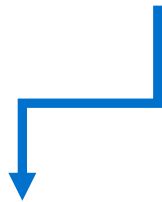
The Farmers auto and homeowners insurance program gives employees the access to value-added features and benefits including special group discounts on auto and home insurance specially designed to fit your lifestyle and budget. Enrollment in coverage can be made at any time during the year.

The type of policies available through the program include:

- Auto Insurance
- Home Insurance
- Condo
- Recreational Vehicle
- Personal Property

To enroll call (800) 438-6381 and use discount code 09D (numeric 0) or go to [myautohome.farmers.com](http://myautohome.farmers.com) and use employer name “Marquette University.”

# DISABILITY BENEFITS



## Short-term Disability (STD) (Provided at no cost by Marquette)

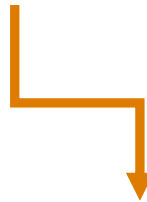
### Non-Exempt (Hourly-paid) Employees

- Full-time benefit-eligible employees are eligible for STD benefits after one year of service and they begin on the 61<sup>st</sup> continuous working day of absence.
- STD covers illnesses or injuries that meet the criteria under the Family and Medical Leave Act (FMLA).
- Medical documentation must be provided upon request, and on a regular basis, to support the continued absence.
- STD days accrue at two days per month of continuous service.
- STD days are paid at 100%.
- Maximum of 70 working days can accrue.
- STD days are separate from sick days.

### Exempt (Salaried) Employees

- Benefit-eligible employees, including faculty, are eligible for STD benefits after one full year of service.
- STD covers illness or injuries that meet the criteria under the Family and Medical Leave Act (FMLA).
- Medical documentation must be provided upon request, and on a regular basis, to support the continued absence.
- STD days are paid at 75% of salary and can be replaced with days earned at 100%.
- Additional STD days accrue at one day per month and are equal to 100% pay.
- Maximum of 130 working days can accrue.

Marquette University's employee leaves are managed by Flores Leaves Solutions. To request a leave, complete the [New Leave Request form](#) or contact Chesney, our Flores Leave Solutions administrator, directly at (262) 345-2094 or [chesney@leavesolutions.com](mailto:chesney@leavesolutions.com).



## Long-term Disability (LTD) (Voluntary benefit; Marquette and employees share the cost 50/50)

All benefit-eligible full-time limited term and full-time regular employees, working 37.5 hours per week with at least a nine-month assignment, are eligible for coverage.

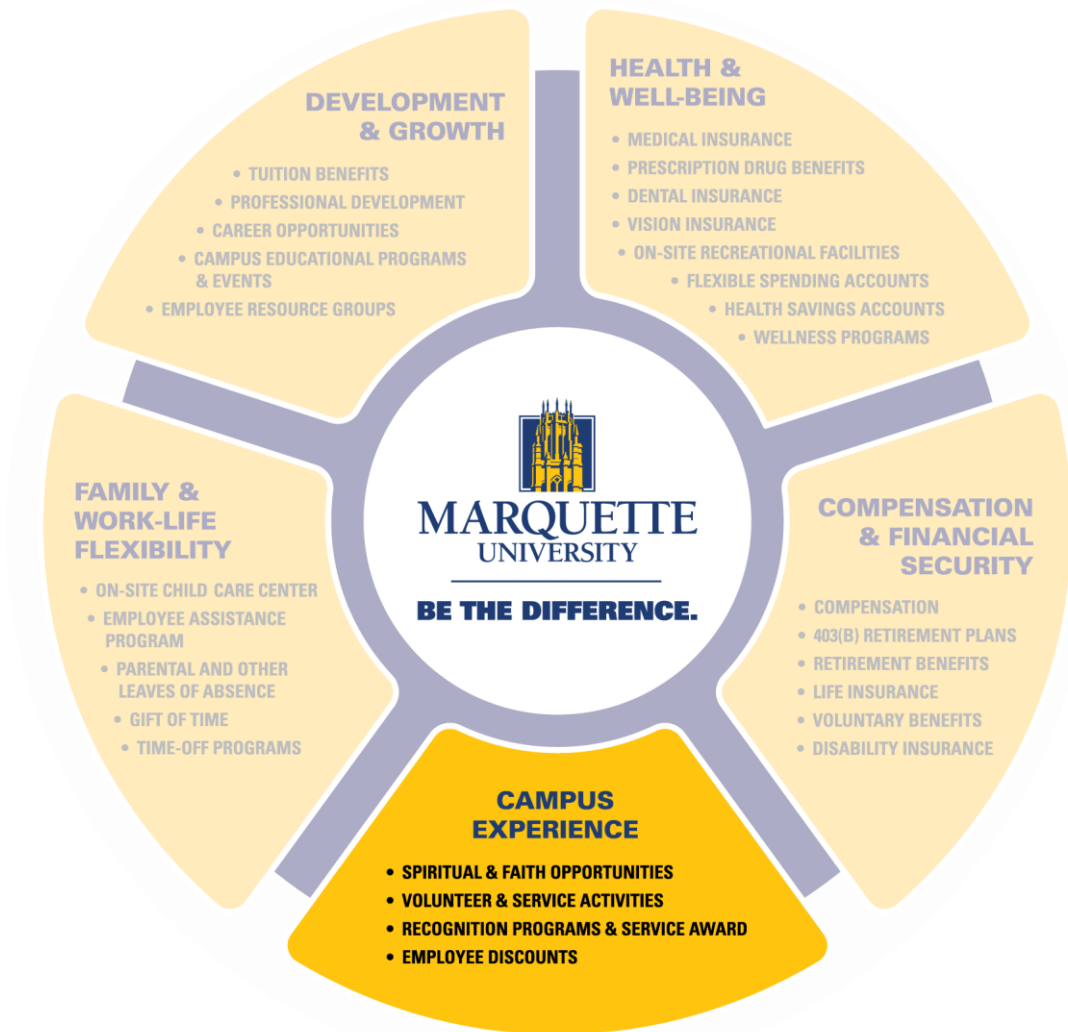
- Coverage becomes effective on the first of the month following date of hire/change in eligibility.
- Employees will be subject to medical underwriting if they do not provide the enrollment application on or before the 30th calendar day after your date of hire/change in eligibility.
- When an employee becomes totally disabled due to sickness and/or injury and beginning after 180 days of continued disability, the covered employee can receive a benefit up to 65% of his/her base monthly salary to a maximum of \$12,000 per month.
- Covered employees may be eligible for a retirement plan contribution of 13% of pre-disability income, up to \$999.00 per month.
- Employees who are eligible for dependent tuition benefits upon the onset of their long-term disability status are eligible for continued dependent tuition benefits per the provisions of the tuition benefit policy.
- MetLife administers this benefit and processes claims for long-term disability, as well as approves or denies coverage.





# Campus Experience

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY



# SPIRITUAL, FAITH, VOLUNTEER & SERVICE OPPORTUNITIES

## MISSION AND MINISTRY

Marquette University encourages all employees to take advantage of opportunities for continued spiritual development according to their religious tradition. Opportunities for spiritual growth and development are available through the Faber Center and other sources on campus.

### *Some highlights of the programs offered include:*

- Retreats – Two days of retreat leave each calendar year.
- Mission Convocation – Half-day mission seminar with Marquette leadership.
- Marquette Colleagues' Program – Semester-long program to deepen mission integration in work.
- Mission Week – First week in February of each year. Inspirational speakers, reflections, prayer services, lunches and more where we learn more about St. Ignatius of Loyola and celebrate the Marquette mission in the university.
- Faber Center for Ignatian Spirituality – One-to-one spiritual direction, retreats, learning activities, Bible studies and more. Please contact the Faber Center at [fabercenter@marquette.edu](mailto:fabercenter@marquette.edu) for more information on various retreats currently being offered to Marquette employees.



## VOLUNTEER/SERVICE OPPORTUNITIES

### *Holiday Giving Tree*

Volunteers coordinate donations from Marquette University employees to provide gifts to adults and children alike who may not otherwise receive anything for Christmas. Marquette has been participating in Holiday Giving Tree for over 25 years.



# RECOGNITION PROGRAMS & SERVICE AWARDS

## EXCELLENCE IN UNIVERSITY SERVICE AWARD

The Excellence in University Service Award recognizes staff members for their contributions to the essential work of Marquette at the highest level of excellence. Candidates are nominated based on meritorious service that is above and beyond the duties normally assigned to their positions.

## EXCELLENCE IN DIVERSITY AND INCLUSION AWARD

The Excellence in Diversity and Inclusion Award recognizes one staff member and one faculty member who demonstrate exemplary leadership and manifest the ideals of diversity, equality and inclusion into practice.

## LENGTH OF SERVICE RECOGNITION

Marquette University recognizes employees who celebrate milestone anniversaries. These employees are recognized at the annual employee anniversary luncheon.

## QUARTER CENTURY CLUB

Annually, employees who have served the university for 25 years or more gather for a meal.





# EMPLOYEE DISCOUNTS

## DISCOUNTS

Discounts are available at The Spirit Shop, Book Marq and Haggerty Museum of Art gift shop, as well as various local business and vacation attractions.

### BASKETBALL TICKETS

Season tickets are available at reduced rates. To be eligible, new employees must be on the payroll as of October 1.

### LIBRARY PRIVILEGES

Employees are eligible to use the Raynor Memorial Library and Law Library facilities with a valid Marquette University ID.

### PARKING

Well-lit, surface or structure parking is available for a competitive monthly fee through payroll deduction.

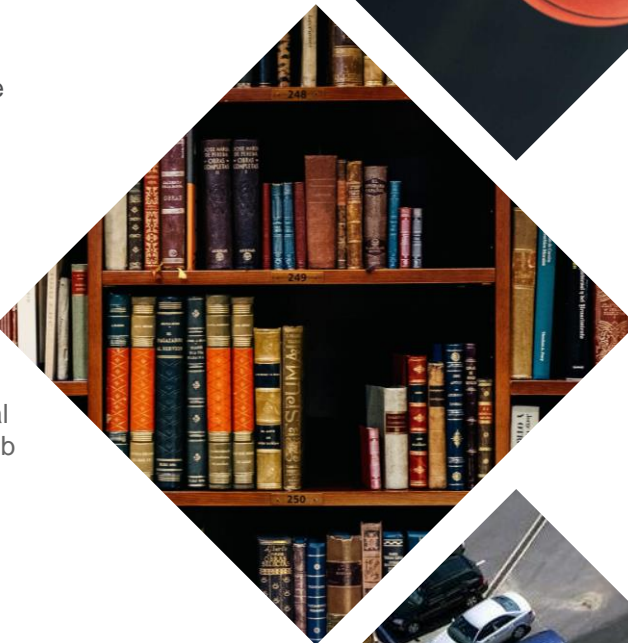
### RECREATION FACILITIES

The Helfaer Tennis Stadium and Recreation Center (Rec Center) is now closed to accommodate renovations and construction for the reimagined, comprehensive [Wellness + Recreation facility](#). Starting Tuesday, Jan. 17, 2023, [interim spaces will be available](#) at several campus locations for fitness, recreation and club sports.

A Rec Sports membership is an all-access pass to the Rec Sports facilities and on-site group fitness classes. Memberships are available to employees at discounted rates. With the membership, you can attend as many classes as you want throughout the week. See the [Rec Sports website](#) for more information.

### THEATRES, LECTURES AND CULTURAL EVENTS

Employees may receive discounts on a variety of presentations including Marquette University productions.



# Family and Work-Life Flexibility

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY





# ON-SITE CHILD CARE

## ABOUT THE ON-SITE CHILD CARE CENTER

The Marquette University Child Care Center is an on-site, employer-sponsored nonprofit organization dedicated to quality care for children of all those who make up the Marquette University community — students, staff, faculty and alumni. Child care is available from 7 a.m. to 5:30 p.m. at competitive rates. The center provides year-round care for children ages 6 weeks to 4 years. Enrollment is subject to space availability. You are eligible for this benefit upon your date of hire/change in eligibility and subject to availability.



## OUR CHILD CARE CENTER PHILOSOPHY

While respecting and appreciating all faiths, the Marquette University Child Care Center reflects the Jesuit tradition by developing the whole person, encouraging verbal skills and fostering service to the community.

We believe that the whole child develops in an orderly manner by passing through stages of development, which occur in predictable sequential fashion according to their physical, social, emotional and cognitive growth.

We provide:

- Experiences in dramatic play, math, art, science, music, language, pre-reading and pre-writing
- Verbal activities that enable children to develop the critical-thinking skills necessary to further learning
- Assistance in identifying and participating in activities that will help better the larger communities and world in which they live

In pursuing these objectives, the major task and calling of the teacher is to nurture the self-esteem of each child. Children who are secure and have a strong sense of self-worth develop into whole persons, ready to tackle any future learning activity and able to give of themselves.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

LifeMatters®



Marquette University partnered with LifeMatters to offer a new EAP beginning January 1, 2023. LifeMatters is a confidential, voluntary program provided at no cost to you and gives you access to a network of highly trained, professional therapists that handle short-term issues. If you require more frequent or ongoing counseling services, they will help determine the best treatment plan and assist in coordinating care with your health plan.

LifeMatters offers you, your immediate family members, and members of your household, support and direction with personal or job-related matters, such as, but not limited to:

- Relationships
- Family conflicts
- Parenting concerns
- Grief
- Anxiety
- Depression
- Confusion
- Stress
- Child or elder care concerns
- Low self-esteem or insecurity

## → Services included in the EAP:

- 6 face-to-face visits per situation
- Unlimited phone consultation
- WorkLife Services – financial or legal consultation
- Online and assisted searches

## → WorkLife Services:

- Financial consultation and resources to set up a budget, obtain and review credit report information, or assist with debt management and consolidation.
- Legal consultation with an attorney either over the phone or face-to-face for consumer law, traffic citations and fender benders, family law or estate planning.

## → Visit [mylifematters.com](https://mylifematters.com) for flyers, webinars, or podcasts related to:

- Stress, child and elder care, home improvement, personal security, adoption assistance, education, etc.

## → Accessing LifeMatters Services:

- **Telephone Access.** Call (800) 634-6433
- **Web Access.** [mylifematters.com](https://mylifematters.com)
- **Text.** Simply text “Hello” to 61295 to chat with a counselor.
- **Video Counseling.** Schedule a video counseling appointment at [mylifematters.com](https://mylifematters.com).
- **The LifeMattersApp.** Download the app for quick, convenient access to LifeMatters services.

# LEAVES OF ABSENCE

## FAMILY, MEDICAL AND PARENTAL LEAVES

Marquette University provides leaves of absence to employees for family and medical purposes. A leave of absence is approved time off from the employee's job for valid medical, personal, family, military or other circumstances, in accordance with university guidelines, and as required by state and federal regulations. Proper documentation is required.



Marquette has partnered with [Flores Leave Solutions](#), a Family and Medical Leave Act (FMLA) services organization, to provide personalized, one-on-one leave management services to our employees. Flores Leave Solutions will work with you from start-to-finish to ensure a thorough and smooth leave process.

If you have questions about an upcoming or current leave, please contact Chesney Rose, Marquette's Flores Leave Solutions consultant, at (262) 345-2094 or [chesney@leavesolutions.com](mailto:chesney@leavesolutions.com).

Employees are encouraged to work with their supervisor and Flores Leave Solutions if time off from work is needed for reasons other than a vacation request or scheduled doctor/dentist appointment.

## MILITARY PAY AND LEAVE

The university provides offset pay for up to ten days each of annual military training and weekend drills per calendar year when occurring on a regular working day. For active call-up military service, the university provides the employee's pay, without any offsets, for the first ten missed regular working days of active duty.

Additionally, the university provides unpaid leave time in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

The leave provisions do not apply to those employees who terminate employment to voluntarily enlist in the U.S. military.

In order to be eligible for military pay or leave, advance notice and proper documentation to Human Resources are required.

## OTHER LEAVES OF ABSENCE

Other types of leave shown below are also offered through Marquette University. These leaves of absences do not fall under the FMLA and may be subject to departmental approval.

- Academic
- Jury Duty
- Retreat
- Bereavement
- Personal
- Sabbatical

# TIME-OFF PROGRAMS – GIFT OF TIME

**THE GIFT OF TIME** is a benefit unique to Marquette University and allows employees time to rest, rejuvenate and spend time with family and friends.

**The university is closed during the following time frames**, and as a result, no work takes place except for work done by Marquette University's essential services employees.

**The Gift of Time occurs:**

- Christmas Eve through New Year's Day
- The week containing July 4



# TIME-OFF PROGRAMS (CONT.)

## VACATION AND HOLIDAYS

Vacation time is provided for rest and relaxation. Vacation may be taken in full-day or half-day increments, or in one-hour increments (non-exempt only) if scheduled and approved in advance.

### VACATION TIME AND HOLIDAYS

The “vacation year” for non-exempt employees is the 12-month period following the anniversary of the date of hire. For example, the “vacation year” for an employee with a hire date of April 15 would be April 15 through April 14 of the following year. The “vacation year” for exempt employees is the fiscal year, July 1 through June 30.

Regular part-time benefit-eligible employees and employees working less than 12 months per year will receive vacation benefits on a prorated basis.

### VACATION ACCRUAL

12-MONTH FULL-TIME EMPLOYEES	
Length of Service	Full-Time Staff (Non-Exempt & Exempt)
Years 1 through 4	3 Weeks
Years 5 through 19	4 Weeks
Year 20 and above	5 Weeks

### FLOATING HOLIDAY

Full-time employees scheduled to work a minimum of 37.5 hours per week on an academic or 12-month calendar basis will receive one floating holiday per year after one year of employment.

### FACULTY

Full-time university School of Dentistry faculty and library faculty are eligible for four weeks of vacation upon hire. All other faculty do not earn vacation time, but rather have time off during the academic calendar breaks (e.g., spring break, winter break, summer, etc.).

### SICK DAYS

All full-time and part-time non-exempt (hourly) employees accrue paid sick leave at the rate of one day per month (12 sick days per year) beginning with their date of hire, up to a maximum of 60 days. Sick leave can be taken and paid only to the extent that it has been earned and available for usage. Accrued sick time may be used for health care appointments for employees, and documentation may be required. Sick time can be used after three months of employment.

**Please Note:** Faculty and exempt employees (salaried), both full-time and part-time, are covered by the university's short-term disability program for absences due to illness or injury.

HOLIDAY SCHEDULE		
OBSERVED HOLIDAYS		
Dr. Martin Luther King, Jr. Day	Independence Day	Day After Thanksgiving
Good Friday	Labor Day	Christmas Day
Memorial Day	Thanksgiving Day	New Year's Day



# Development and Growth

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY



# TUITION BENEFITS

Marquette University offers its employees certain tuition benefits as part of the university's overall total rewards program.

These tuition benefits are intended to foster, promote and stress the value of higher education and personal/professional growth and development. By making available a Marquette education to employees, spouses and dependent children, Marquette seeks to promote and uphold the mission of the university.

Certain university programs, such as the Executive MBA program and online degree programs, are not eligible for this benefit.

**One of Marquette University's most valued benefits is free tuition for employees and qualified family members!**



## TUITION BENEFITS FOR EMPLOYEES

This benefit allows full-time regular and part-time regular employees to attend classes or obtain an undergraduate and/or graduate degree\*. The offering allows full-time employees to take seven credit hours in each of the spring and fall semesters, four credit hours in the J-session, and eight credit hours in the summer session. Part-time employees are eligible for prorated tuition benefits.

**You are eligible for this benefit at the beginning of the next academic term following your hire date.**

## TUITION BENEFITS FOR SPOUSES

This benefit allows spouses of full-time regular employees to attend classes or obtain an undergraduate and/or graduate degree\*. The offering allows spouses of full-time employees to take seven credit hours in each of the spring and fall semesters, four credit hours in the J-session, and eight credit hours in the summer session.

**Spouses are eligible for this benefit at the beginning of the next academic term following the eligible employee's hire date.**

## TUITION BENEFITS FOR DEPENDENTS

This benefit allows dependent children of full-time regular employees to attend on-campus classes on a full-time basis at Marquette University in undergraduate and graduate degree\* programs. Each student is required to meet the usual academic and other requirements for admission to, and retention by, the university.

FACHEX and Tuition Exchange are undergraduate tuition benefit options that allow dependents eligible for tuition benefits at Marquette to apply for the same benefits at participating Jesuit (through FACHEX) or other (through Tuition Exchange) host institutions.

**Eligibility for the dependent tuition benefit begins the academic term after an eligible employee completes five consecutive years of full-time employment.**

For more details on Tuition Benefits, please see Marquette University's Policies and Procedures 4-09 Tuition Benefit Programs or the [Tuition Benefits website](#).

\*Graduate degree benefits are taxable

# PROFESSIONAL DEVELOPMENT

Marquette University offers opportunities for all employees to grow personally and professionally. Please talk with your supervisor about the programs that can contribute to your career and professional development.



## GROW WITH MARQUETTE

This program offers courses specifically designed to aid in your professional development as well as Marquette-specific options on Ignatian spirituality, Benefits and Wellness, and Media and Software training.

- Professional development course offering examples include Change Management, Workstyle Assessments, Effective Meetings, Managing Work Relationships, Performance Management, etc.
- Personal and wellness offerings include various topics such as Resiliency, Budgeting Skills, Retirement Planning, Ignatian Spirituality, Healthy Cooking, etc.
- Technology training for software programs and other tools such as Excel, Cybersecurity Awareness, SharePoint, Teams, etc.

GROW course listings, registration information and other on-demand courses are found on the [Human Resources website](#).

## LEADERSHIP DEVELOPMENT PROGRAM

We know that good leadership makes a profound difference on organizational performance. To meet the goals of *Beyond Boundaries* and to be recognized among the most innovative and accomplished Catholic, Jesuit universities in the world, we need to invest in the people who make that happen—our employees—and specifically leaders of people.

Refer to Marquette's website to see additional offerings for on-campus programs, speakers and events, and Employee Resource Groups (ERGs) activities.

Off-campus workshops, certifications and continuous learning opportunities can also be discussed with your supervisor.

# EMPLOYEE RESOURCE GROUPS (ERGs)

The Office of Institutional Diversity and Inclusion supports several Employee Resource Groups (ERGs) that actively engage the campus and Milwaukee-area communities.

As envisioned in Marquette's strategic planning theme, A Culture of Inclusion, the primary objectives of ERGs are to promote a sense of community, build personal and professional networks, enhance employee support and retention, and assist in attracting new employees to Marquette to foster a diverse and inclusive community.

Each ERG has a direct link to a liaison on the University Leadership Council.

While the ERG model is based on a common background or characteristics, in the spirit of inclusivity, any employee can join any ERG. As you'll see below, there are a variety of ERGs that have been formed across Marquette's campus.

For more information, see: [marquette.edu/diversity/employee-resource-groups.php](http://marquette.edu/diversity/employee-resource-groups.php)

Employee Resources Group	
Hispanic/Latinx Faculty and Staff Association	LGBTQ Employee Resource Group
Marquette Black Faculty and Staff Network	Marquette Moms
Women of Color Resource Group	Marquette Social Professionals
Women of Marquette Resource Group	Sustainable Marquette





# PROVIDER DIRECTORY

BENEFIT PROVIDER	PHONE	WEBSITE/EMAIL
<b>MEDICAL INSURANCE: UMR</b> (Network: UnitedHealthcare Choice Plus)	(800) 207-3172	<a href="http://umr.com">umr.com</a>
<b>PRESCRIPTION DRUGS: Navitus</b> (Network: Navitus Select)	(866) 333-2757	<a href="http://navitus.com">navitus.com</a>
<b>MAIL ORDER PHARMACY: Postal Prescription Service</b>	(800) 552-6694	<a href="http://ppsr.com">ppsr.com</a>
<b>SPECIALTY PRESCRIPTION DRUGS: Lumicera</b>	(855) 847-3553	
<b>CHRONIC CONDITION MANAGEMENT: Tria Health</b>	(888) 799-8742	<a href="http://triahealth.com">triahealth.com</a>
<b>DENTAL: Delta Dental</b>	(800) 236-3713	<a href="http://deltadentalwi.com">deltadentalwi.com</a>
<b>VISION: VSP</b>	(800) 877-7195	<a href="http://vsp.com">vsp.com</a>
<b>WELLNESS PROGRAM: Marquee Health</b>	(800) 882-2109	<a href="http://mymarqueehealth.com">mymarqueehealth.com</a>
<b>HEALTH SAVINGS ACCOUNT (HSAs) FLEXIBLE SPENDING ACCOUNTS (FSAs) HEALTH CARE &amp; DEPENDENT CARE: WEX</b>	(866) 451-3399	<a href="http://wexinc.com">wexinc.com</a>
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP): LifeMatters</b>	(800) 634-6433 24/7 access	<a href="http://mylifematters.com">mylifematters.com</a>
<b>FMLA/SHORT-TERM DISABILITY (STD): Flores Leave Solutions</b>	(262) 345-2094	<a href="mailto:chesney@leavesolutions.com">chesney@leavesolutions.com</a>
<b>LONG-TERM DISABILITY (LTD): MetLife</b>	(800) 300-4296	<a href="http://metlife.com">metlife.com</a>
<b>LIFE AND AD&amp;D INSURANCE: MetLife</b>	(800) 638-6420	<a href="mailto:lifeclaimsubmit@metlife.com">lifeclaimsubmit@metlife.com</a>
<b>ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY: MetLife</b>	(800) 438-6388	<a href="http://metlife.com">metlife.com</a>
<b>LEGAL SERVICES: MetLaw Hyatt Legal Services</b>	(800) 821-6400	<a href="http://member.legalplans.com">member.legalplans.com</a>
<b>AUTO &amp; HOMEOWNERS INSURANCE: Farmers Insurance</b>	(800) 438-6381 Discount code: 09D (numeric 0)	<a href="http://myautohome.farmers.com">myautohome.farmers.com</a> Employer: Marquette University
<b>RETIREMENT 403(b) PLAN: TIAA</b>	(800) 842-2776	<a href="http://tiaa.org/public/tcm/marquette">tiaa.org/public/tcm/marquette</a>
<b>HUMAN RESOURCES</b>	(414) 288-7305	<a href="mailto:benefits@marquette.edu">benefits@marquette.edu</a>



## DISCLAIMER

The information provided in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents, which can be accessed through the HR website at: <https://www.marquette.edu/human-resources/employees/>. Additionally, benefits in the Collective Bargaining Agreements take precedence over this guide. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances. Readers and participants are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise. Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter.



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