

# 2023 Annual Enrollment Guide



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# DEAR COLLEAGUE:

As we look forward to 2023, we reflect on this past year and how life continues to evolve since the start of the pandemic. In 2022, there was hopefulness for the return of normalcy — even though we are beginning to understand that it's a “new normal.” We saw continued medical advances that further built our confidence that, while COVID-19 will be around for a while, it is manageable for most. Our campus is vibrant again — enrollment is up and students are happy to be having an in-person experience in the classrooms and with each other. It is certainly a year filled with gratitude.

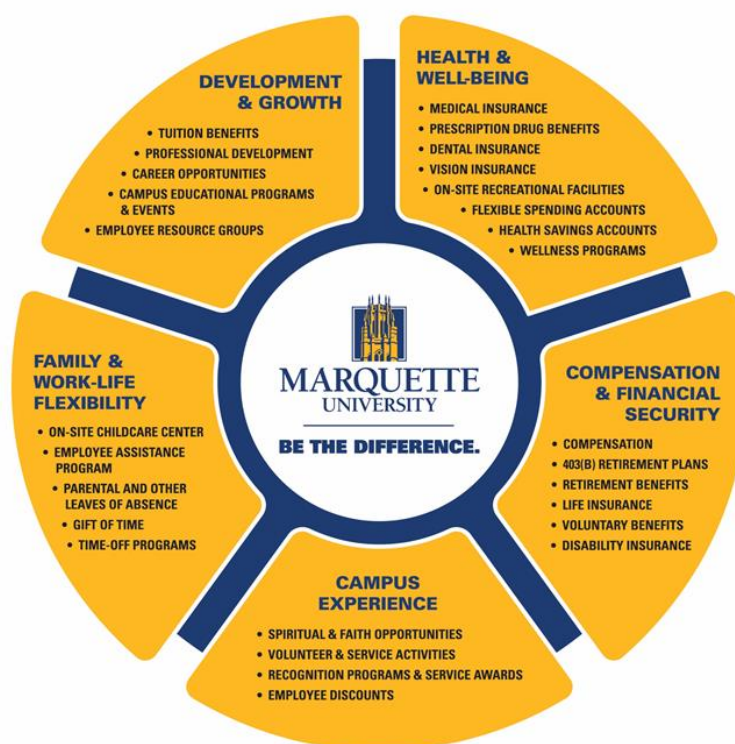
Below, you'll see the updated Total Rewards Wheel. It looks a bit different, but the wheel still includes all the components that make Marquette a wonderful place to work. The Total Rewards program includes benefits to assist employees in their health and well-being, financial security, development and 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.

During this annual enrollment period, the focus is on health and welfare benefits. It's your once-a-year opportunity to re-evaluate your health care needs. As you read through this guidebook, you'll learn about the changes that were made to address our rising health care costs. To help employees manage the medical costs, Marquette:

- Partnered with **Tria Health** in 2022. Tria Health helps members manage their chronic conditions with drug therapies that provide the best care for their condition at a cost-effective price.
- Introduced **My Wellness** — a program focused on your health and well-being.
- Will offer members the ability to use services of **2nd.MD**, an organization that provides second opinions to ensure you are undergoing the appropriate treatment for your condition.
- Will offer a new **6 for \$6** pharmacy benefit, allowing members to receive a six-month supply of certain prescriptions for only \$6.
- Contracted with a new Employee Assistance Program (EAP) called **LifeMatters**. LifeMatters provides free counseling and work/life services 24/7/365 to all employees and members of their immediate household, including students away at school.
- Continues to offer 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, ask questions and take appropriate enrollment actions to ensure you're getting the most your Total Rewards package offers.

## TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY





# 2023 ANNUAL BENEFITS ENROLLMENT

**Monday, Oct. 24, 8:00 a.m. through Monday, Nov. 7, 4:00 p.m.**

## WHAT YOU NEED TO DO:

Review the 2023 changes to make sure you understand how these will impact your personal situation. You are encouraged to enroll in the plan(s) and coverage tiers that work best for you.

## WHEN YOU CAN ENROLL OR MAKE CHANGES:

The Annual Enrollment begins Monday, Oct. 24, at 8:00 a.m. CT and ends Monday, Nov. 7, at 4:00 p.m. CT.

## WHY IT'S IMPORTANT:

It's your once-a-year opportunity to evaluate your options, understand the impact of the 2023 changes and to make changes. Changes will take effect on Jan. 1, 2023, and remain in effect through Dec. 31, 2023.

Coverage	Do I Need to Take Action?	Defaults if you do nothing
Medical	<b>No</b> , unless you want to change your medical plan or the family members you cover. <b>If covering a spouse, see below.</b>	Your 2022 medical plan election and the family members you cover. A \$100/mo. spousal surcharge will apply if you cover your spouse.
Covering a Spouse?	<b>Yes</b> , you will need to re-certify your spouse's access to other coverage through their employer.	Your 2022 election and a \$100/mo. spousal surcharge will apply.
Dental	<b>No</b> , unless you want to newly enroll/disenroll in dental coverage or the family members you cover.	Your 2022 dental election and the family members you cover.
Vision	<b>No</b> , unless you want to newly enroll/disenroll in vision coverage or the family members you cover.	Your 2022 vision election and the family members you cover.
Health Care Flexible Spending Account (FSA)	<b>Yes</b> , if you want to fund an FSA for your 2023 out-of-pocket health care costs and are in the CPHP (or on a spouse's non-high-deductible health plan).	\$0 as you are required to make a new election each plan year.
Limited Purpose Health Care FSA	<b>Yes</b> , if you want to fund an FSA for your 2023 out-of-pocket dental and vision expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year.
Dependent Care Flexible Spending Account (FSA)	<b>Yes</b> , if you want to fund an FSA for your 2023 out-of-pocket dependent care expenses.	\$0 as you are required to make a new election each plan year.
Health Savings Account (HSA)	<b>Yes</b> , if you want to fund an HSA for future out-of-pocket health care expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year. However, you can enroll at any time throughout the year. Your contribution will begin as soon as administratively possible.

## HOW:

You can enroll in one of two ways:

- Self-enroll online starting Oct. 24 by going to [MarquetteBenefitsEnrollment.com](https://MarquetteBenefitsEnrollment.com). Step-by-step instructions can be found on the enrollment site.
- Schedule a confidential, 30-minute phone appointment with a benefits educator by calling 1-877-759-7668. Appointments can be scheduled starting Oct. 17, 2022.

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 by Nov. 7, 2022. You will not be able to complete your enrollment without this information.

**Note: You do not need to re-upload certificates that were uploaded previously (during the previous years' enrollment process.)**

# HIGHLIGHTS FOR 2023

Medical and prescription drug costs continue to escalate. In 2022, Marquette was able to hold medical plan premiums constant from 2021 to 2022. However, health care costs are on the rise. For that reason, some changes were necessary for 2023, but you'll also see some enhancements that will help when you need care.

## CHANGES TO MEDICAL PLANS

- In order to mitigate some of the cost increase, the CPHP (co-pay plan) deductibles are increasing. The new deductibles are \$1,000 per person / \$2,000 family.
- In order to stay in compliance with IRS and HSA eligibility, the AHDHP (high deductible plan) deductibles are increasing to \$3,000 single / \$6,000 family.

## CHANGES TO PREMIUMS

- Medical and dental premiums will be increasing to align with the increasing cost of health care.
- There will be no change in premiums for all other lines of coverage (e.g., vision, life insurance, etc.).

## EMPLOYEE ASSISTANCE PROGRAM (EAP)— LifeMatters

- Marquette University is newly contracting with LifeMatters, an Employee Assistance Program (EAP) vendor. Our current EAP partner will provide services through year-end.
- LifeMatters offers counseling support to members via face-to-face, video, phone, chat, and messaging.
- All employees and members of their immediate household have access to the EAP at no cost.

## SECOND OPINION SERVICES— 2nd.MD

- Marquette University is partnering with 2nd.MD, a second opinion service, to provide members with an opportunity to have their diagnosis and treatment plan reviewed by an independent expert.
- 2nd.MD provides medical plan participants with confidence in their diagnosis and treatment plan at no cost.

## COSTCO 6 FOR \$6 PROGRAM— NAVITUS

- Marquette partnered with Navitus, the Plan's pharmacy benefit manager, to offer a 6-month supply of certain medications for chronic conditions at Costco for \$6.

## REMINDERS FOR MANAGING YOUR COSTS THROUGHOUT THE YEAR

- The Marquette University Physical Therapy (PT) Clinic is a full-service physical therapy and rehabilitation clinic conveniently located on-campus. The PT clinic provides cost-effective and quality on-site care to employees and their family members. No MD referral is necessary.
- The Marquette University School of Dentistry offers high quality dental care at a lower cost to members.
- Tria Health can assist with counseling and answering questions about medications used to treat many illnesses and chronic conditions. Employees may contact Tria Health for assistance at (888) 799-8742.

# BENEFIT PLAN CONSIDERATIONS

Annual Enrollment provides a once-a-year opportunity to newly enroll in, change plans or who you cover, or waive benefits for the 2023 Plan Year. The chart below shows all the benefits you should consider during this annual enrollment period.

BENEFIT	DESCRIPTION	PAID BY	2023 COST
Medical	Coverage for eligible medical and prescription drug expenses	Shared (pre-tax)	See page 8
Dental	Coverage for eligible dental expenses	Shared (pre-tax)	See page 8
Vision	Coverage for eligible vision expenses	Shared (pre-tax)	See page 8
HSA	Allows you to set aside pre-tax dollars to reimburse eligible medical, prescription drug, dental and vision expenses if enrolled in the AHDHP or EHDHP	Contributions: You (pre-tax) Marquette (wellness only)	Contributions: Up to \$3,850 – Single \$7,750 – Non-Single Additional \$1,000 if 55+
FSA: Health Care	Allows you to set aside pre-tax dollars to reimburse eligible medical, prescription drug, dental, and vision expenses if enrolled in the CPHP or waived coverage	Contributions: You (pre-tax) Marquette (wellness only)	Contributions: Up to \$2,850 per employee per calendar year
FSA: Limited Purpose Health Care	Allows you to set aside pre-tax dollars to reimburse eligible dental and vision only expenses if enrolled in the AHDHP or EHDHP or a non-high deductible health plan outside of Marquette	Contributions: You (pre-tax)	Contributions: Up to \$2,850 per employee per calendar year
FSA: Dependent Care	Allows you to set aside pre-tax dollars to reimburse dependent childcare expenses if enrolled in any medical plan or waived coverage	Contributions: You (pre-tax)	Contributions: Up to \$5,000 per household per calendar year
Basic Life/AD&D Insurance	Insurance protection in the event of your death or dismemberment Coverage amount: 1x annual salary rounded up to nearest \$1,000	Marquette (for FT employees); You (for PT employees)	\$0.113 per \$1,000 of coverage
Optional Life Insurance	Insurance protection in the event of your death or dismemberment Coverage amount: 1x, 2x or 3x your annual salary rounded up to nearest \$1,000	You (after-tax)	Varies based on age and coverage amount
Voluntary Spouse or Dependent Life Insurance	Spouse benefit of \$25,000 increments, not to exceed the lesser of \$75,000 or 100% of the employee election; child(ren) benefit of \$10,000	You (after-tax)	Varies based on age and coverage amount
Accident Coverage	As long as policy and certificate requirements are met, it pays a dollar amount for 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.	You (after-tax)	Varies based on coverage amount
Critical Illness	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 3x the initial benefit amount (\$45,000 or \$90,000) in the event that you or a loved one experience more than one covered condition.	You (after-tax)	Varies based on age and covered amount selected
Hospital Indemnity	As long as policy and certificate requirements are met, it typically pays a flat amount upon your hospital admission and a daily amount paid for each day of your hospital stay. It also provides payment if you're admitted to, or have to stay in, an Intensive Care Unit (ICU).	You (after-tax)	Varies based on coverage selected (Low or High Plan)
Long-Term Disability (Full-Time Only)	Income protection in the event of your disability Coverage amount: 65% of pre-disability earnings to maximum at \$12,000/month; 180-day Elimination Period: Includes retirement contribution and cost of living benefits	Shared (after-tax)	\$0.392 per \$100 of covered monthly earnings (shared equally between you and Marquette)
Group Legal	Attorney access to assist with various legal matters	You (after-tax)	\$21.00 per month

The Plan classifies an employee as an "eligible employee" when that person has a minimum of a 9-month continuous assignment and:

- Is regularly scheduled to work for Marquette for at least 20 hours per week or has an academic appointment for a minimum of 6 credit hours in two consecutive academic year semesters; or
  - Is covered under a Collective Bargaining Agreement with the Plan holder that specifies a different definition of health care benefit eligibility.
- (Note: Long-Term Disability (LTD) is offered to full-time employees only.)

# BENEFIT PLAN CONSIDERATIONS

Dependent children can be covered under the medical, dental and vision plans. Eligible dependents include:

Dependent Eligibility by Insurance Plan		
	Eligible Ages	Notify HR Within 30 Days When
Medical	0 – 26	<ul style="list-style-type: none"><li>Your dependent turns age 26</li><li>Your dependent 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>If your dependent turns age 19 and does not continue as a full-time student</li><li>Your dependent graduates from college</li><li>Your dependent, full-time student 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>If your dependent turns age 19 and does not continue as a full-time student</li><li>Your dependent graduates from college</li><li>Your dependent, full-time student turns age 25</li></ul>

## QUALIFYING EVENTS

During annual enrollment, the changes you make for the coming year will be in effect for the entire Plan Year. However, there are certain regulations that allow you to make a change during the Plan Year if you experience a Qualifying Event. The list below includes many of those 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 have 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.

- Marriage, divorce, legal separation or annulment
- Give birth or adopt of a child
- Assumption of legal guardianship of a child
- Change in employment status for your spouse or child that affects benefit eligibility, including commencement 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 the benefits eligibility
- Change in your access to health care due to annual enrollment through your spouse or a substantial mid-year increase in premiums.

## DID YOU KNOW?

If you are having trouble deciding what medical plan might be best for you, you can schedule a phone appointment with a Benefits Educator by calling 1-877-759-7668, use the “Ask Emma” tool on the enrollment system, or see what others choose on the Health Care Scenarios on page 10 based on their specific needs.

# 2023 MONTHLY PRE-TAX RATES

Medical, Dental and Vision Insurance

Rates shown are for full-time employees and are effective Jan. 1, 2023, through Dec. 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.



# 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	

# 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 20s. 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:** Ensuring 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.

# 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](https://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 their 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

- Marquette will include an additional prescription drug benefit as part of each medical plan for 2023. This program, through Navitus, features 40+ generic medications available to members for \$6 for a 6-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.

# 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!

### 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



# TRIA HEALTH



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 shuffling you in and out of the doctor's office
- 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 1-888-799-8742.



## 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!

# ON-SITE SERVICES

## Marquette University 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%.

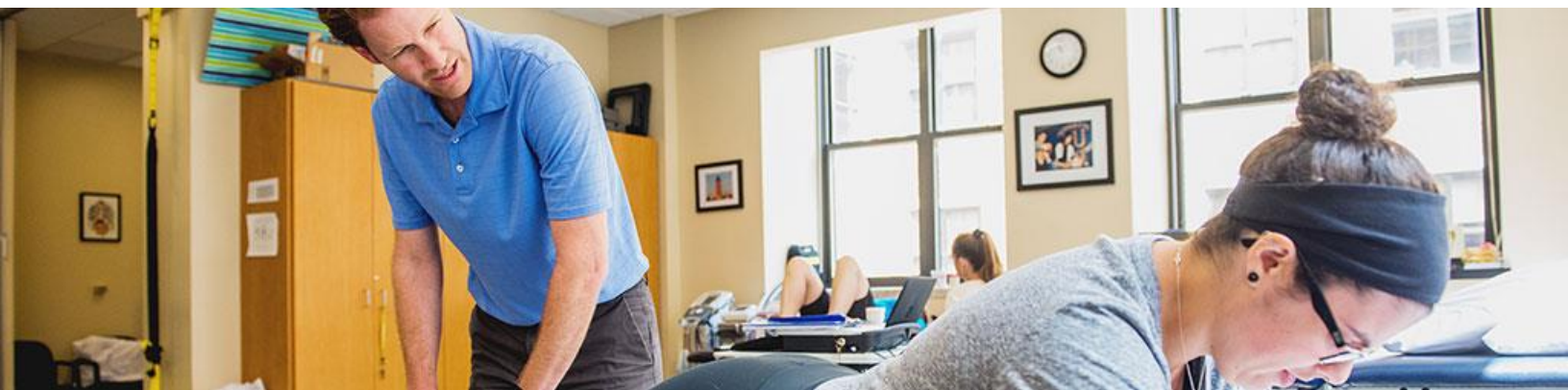
(Please note: Some exceptions apply such as X-rays and other services outside the scope of therapy.)

### ***What Do You Need to Know?***

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

## MARQUETTE UNIVERSITY SCHOOL OF DENTISTRY

For more than 100 years, the Marquette University School of Dentistry has provided an excellent clinically based dental education to dental students while delivering top-notch oral health care to patients and our Marquette employee community.

Our Faculty Practice clinic offers dental care by dental school faculty in a state-of-the-art facility attached to the dental school.

### *What Do You Need to Know?*

Dental School please call (414) 288-6790

Dental School Faculty Practice please call (414) 288-0788

Location: 1801 West Wisconsin Ave. Milwaukee, WI 53233

## SPEECH AND HEARING CLINIC

The Speech and Hearing Clinic offers specialized speech and hearing services that are utilized as practicum experience for students in training. They include speech and/or language evaluation, speech therapy, language therapy, and hearing rehabilitation. The Speech and Hearing Clinic accepts applications for service to persons of all ages with all types of speech and language problems. Marquette employees and their family members may utilize the services of the Speech and Hearing Clinic. For details, call the clinic directly.

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

Call for an evaluation: (414) 288-7426

## COUNSELING AND TESTING SERVICES

The Center for Psychological Services (CPS) offers testing and counseling services to Marquette employees as well as the general community. These services are offered through the clinical psychology training program. The graduate students administer these services under the guidance of licensed clinical psychology faculty.

Clinics available at CPS

- Anxiety and Depression Clinic
- Assessment Clinic
- Attention-Deficit/Hyperactivity Disorder (ADHD Clinic)
- Autism Clinic
- Couples and Families Clinic
- Pediatric Behavioral Health Clinic
- Tourette's & OCD-Spectrum Clinic

On-campus location: Holthusen Hall, 1324 W. Wisconsin Ave., Room 204. Call 414-288-7172 to schedule a phone consultation.

# 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
<b>Individual Annual Maximum</b>	\$2,500	\$2,500	\$2,500
<b>Deductible</b>			
Per Person	\$50	\$0	\$0
Per Family (three or more family members)	\$150	\$0	\$0
<b>Diagnostic and Preventive Services</b>			
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
<b>Basic and Major Services</b>			
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
<b>Orthodontic Services</b>			
Plan Coinsurance	50%	60%	100%
Individual Lifetime Maximum	\$2,500	\$2,500	\$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	\$7.79	\$10.39
Employee + Spouse	\$6.00	\$15.83	\$21.83
Employee + Child (ren)	\$5.00	\$13.71	\$18.71
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		

# 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:

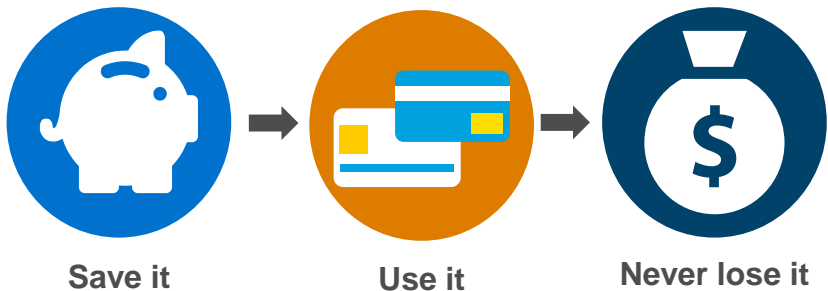
- The FSA is "use it or lose it," which means that amounts in the account(s) at the end of the plan year can't be carried over to the next year. However, the Marquette University FSA has a 2½ month grace period. This means you have until March 15 of the next calendar year to incur and file claims for 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 & 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>	\$2,850	\$2,850	\$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.

# MY WELLNESS



MARQUETTE  
UNIVERSITY

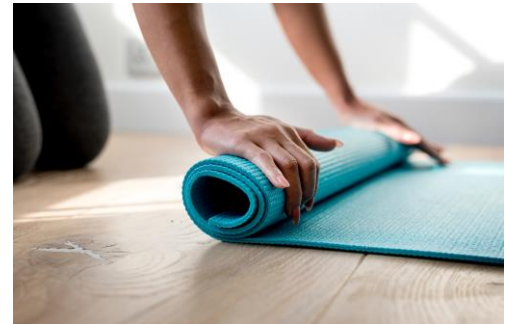
My Wellness

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 spouse 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.

## 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	

# 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 an 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	\$11.77
Employee + Spouse	\$23.18
Employee + Child(ren)	\$27.75
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 employee's 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.

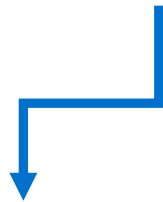
The type of policies available through the program include:

- 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)

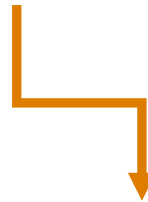
### Non-Exempt (Hourly-paid) Employees

- Full-Time regular non-exempt 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 days can accrue.
- STD days are separate from sick days.

### Exempt (Salaried) Employees

- Full-time regular and part-time regular exempt 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 percent pay.
- Maximum of 130 working days can accrue.

Marquette University's employee leaves are managed by Leaves Solutions. To request a leave, complete the [New Leave Request form](#) or contact Chesney, our 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 9-month assignment/contract are eligible for coverage.

- Coverage becomes effective on the first of the month following 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 basic monthly salary to a maximum of \$12,000 per month.
- Subject to medical underwriting if you do not provide the enrollment application on or before the 30th calendar after your date of hire/change in eligibility.
- MetLife administers this benefit and processes claims for long-term disability, as well as approves or denies coverage.



# EMPLOYEE ASSISTANCE PROGRAM (EAP)



Marquette University partnered with LifeMatters to offer a new EAP beginning Jan. 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:

- Relationship
- 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 Service – 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.

# 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 percent 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



**Total:**  
**\$5,000**



INSURANCE PAYS



**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.





# 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: Leave Solutions</b>	(262) 345-2094	<a href="mailto:chesney@leavesolutions.com">chesney@leavesolutions.com</a>
<b>LONG-TERM DISABILITY: 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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