

2025 TOTAL REWARDS GUIDE

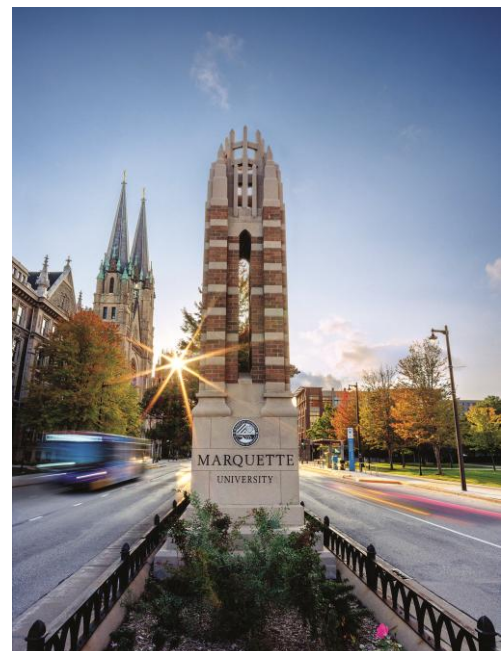


MARQUETTE
UNIVERSITY

BE THE DIFFERENCE.

WHAT'S INSIDE...

Dear Colleague	3	Spiritual, Faith, Volunteer & Service Opportunities	41
Benefit Eligibility	4-5	Recognition Programs & Service Awards	42
How to Enroll	6	Employee Discounts	43
Compare Your Medical Plan Options	8-9	On-Site Child Care Center	45
2025 Monthly Pre-Tax Rates	10	Employee Assistance Program (EAP)	46
NexusACO Information and PCP designation	11	Leave of Absence	47
Selecting a Medical Plan	12-13	Time- off Programs	48-49
Medical Plan Tools & Resources	14-15	Tuition Benefits	51
Prescription Drug Benefits	16-17	Professional Development	52
Tria Health	18	Employee Resource Groups (ERGs)	53
On-site Services	19-20	Provider/Staff Directory	54
Definitions	21-22	Disclaimer	55
Dental Benefits	23-24		
Vision Benefits	25		
My Wellness	26		
Additional Wellness	27		
Flexible Spending Accounts (FSAs) Health Savings Accounts (HSAs)	28-30		
Employee Compensation	32		
403(b) Retirement Plan & Retirement Benefits	33-34		
Life Insurance and More	35		
Voluntary Benefits	36-38		
Disability Insurance	39		



MARQUETTE
UNIVERSITY

**BE THE
DIFFERENCE.**

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 unique 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.

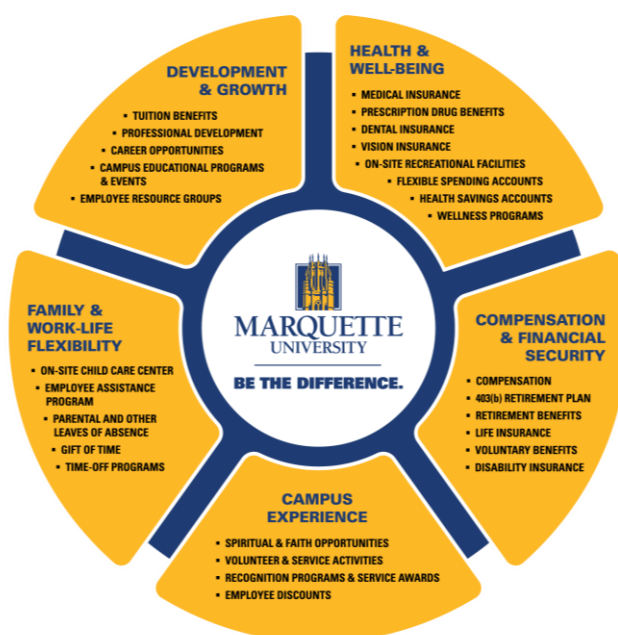
This guide describes Marquette's Total Rewards program in detail; additional resources can be found on the [Human Resources Website](#). As you read through this guide, you'll learn about the variety of benefits, tools and services we offer our employees and their families, including benefits that separate us from our peers, including:

- **Tuition Benefits** for employees, their spouse and dependents.
- **Retirement Plan**, administered by TIAA, which provides employees with an opportunity to save for retirement with a matching contribution of 8% once eligible.
- **Excellent Health Benefits**, two medical plans which focus on preventive and primary care and outstanding dental and vision coverage.
- **Wellness Program**, focused on physical, emotional, financial and spiritual health and well-being.
- **Gift of Time**, in addition to generous vacation and sick/STD days, Marquette University is closed Christmas to New Year's Day and the entire week containing July fourth, which expands our holiday benefits.
- **On-campus Clinics**, cost-effective and quality care for employees and their family members conveniently located on-site including in our Dental School, Physical Therapy Clinic and Audiology Clinic.
- **On-site Child Care Center**, dedicated to quality care for children of all those who make up the Marquette University community — students, staff, faculty and alumni.
- **Employee Assistance Program (EAP)**, called Life Matters, which provides free counseling and work/life services 24/7/365 to all employees and members of their household.
- **Financial Assistance Programs**, that can help qualified medical plan members financially when faced with specialized treatment.

In summary, Marquette closely evaluates its Total Reward offerings to address the diverse needs of our workforce. Your role is to read through this guide to ensure you're getting the most from our Total Rewards offerings.

Lynn Mellantine
Assistant Vice President, Human Resources

TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY



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)
Medical *	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
Dental *	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
Vision *	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
FSA/HSA *	✓	✓	✓	Not eligible	First of the month following 30 calendar days after your date of hire/becoming newly eligible
Retirement 403(b) Plan	✓	✓	✓	✓	You can enroll at any time after the first of the month following your start date.
Basic Life, AD&D	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
Optional Life (employees, spouses and dependents)	✓	✓	✓	Not eligible	First of the month following date of hire/becoming newly eligible
Long-term Disability	✓	Not eligible	Not eligible	Not eligible	First of the month following date of hire/becoming newly eligible
Accident, Critical Illness, Hospital Indemnity, MetLaw & Aura ID Theft	✓	✓	✓	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 2025 annual enrollment will remain in effect from January 1, 2025, through December 31, 2025. 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 of the event.

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, 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. Step-by-step instructions can be found on the enrollment site.
2. Call a Benefits Educator at (877) 759-7668 (M-F, 8:00 a.m. – 8:00 p.m. CST) for personalized support in enrolling in benefits and getting answers to questions

Important:

- If enrolling a spouse or child(ren) in Marquette benefits, you will need their Social Security Numbers and dates of birth.
- If you enroll your spouse, you will need to upload your marriage certificate.
- If you enroll your dependent child(ren) you will need to upload their birth/adoption certificate.
- **You will not be able to complete your enrollment without this information.**

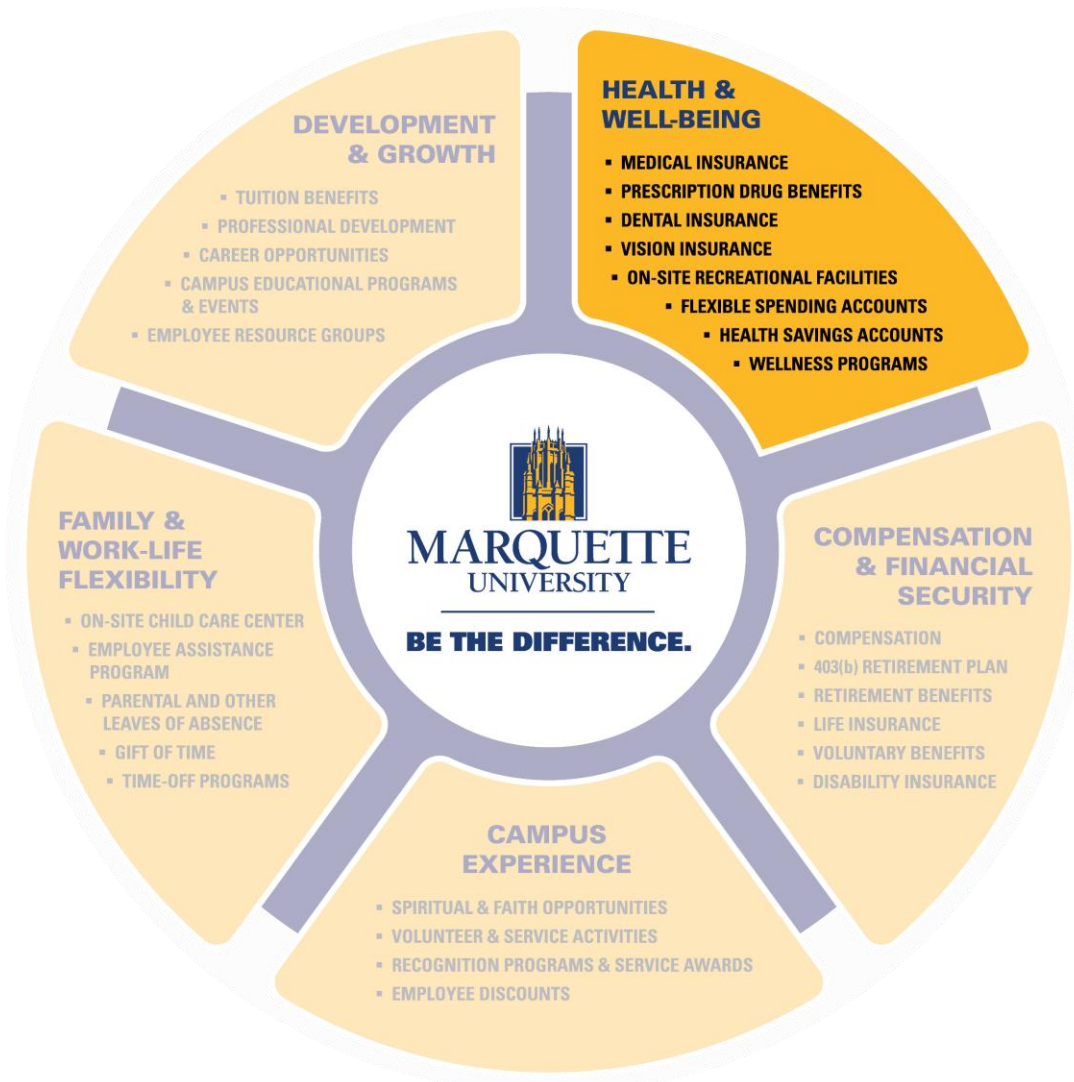
HOW TO UPLOAD REQUIRED DOCUMENTS:

1. Visit marquettebenefitsenrollment.com and click on *Enroll/View Your Benefits*.
2. Click *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., marriage certificate).
4. Click *Choose File* to browse and find the document on your computer, click *Open* to attach.
5. Click the *Save button*.

Dependent Eligibility by Insurance Plan		
	Eligible Ages	Notify HR Within 30 Days When
Medical	0 – 26	<ul style="list-style-type: none">• Your dependent turns age 26• Your dependent should no longer be covered under the Marquette University plan
Dental	0 – 19 (Up to age 25 if enrolled in school full time)	<ul style="list-style-type: none">• If your dependent turns age 19 and does not continue as a full-time student• Your dependent graduates from college• Your dependent, full-time student turns age 25
Vision	0 – 19 (Up to age 25 if enrolled in school full time)	<ul style="list-style-type: none">• If your dependent turns age 19 and does not continue as a full-time student• Your dependent graduates from college• Your dependent, full-time student turns age 25

Health and Well-Being

TOTAL REWARDS OF WORKING AT MARQUETTE UNIVERSITY



MEDICAL PLAN OPTIONS

The two medical plans offered are identical in the covered services provided and the provider networks. The only differences between the plans are your monthly premiums and what you pay at the time of service.

	PPO Plan			HDHP Plan		
	Tier 1	Tier 2	Out-of-Network	Tier 1	Tier 2	Out-of-Network
Deductible						
Per Person	\$1,500		\$3,000	\$3,600		\$7,500
Per Family (two or more members)	\$3,000		\$6,000	\$7,200		\$15,000
Coinsurance*	90%	70%	50%	90%	70%	50%
Out-of-Pocket Maximum						
Per Person	\$5,000		\$12,000	\$6,000		\$15,000
Per Family (two or more members)	\$10,000		\$24,000	\$12,000		\$30,000
Preventive Care	100%	100%	Ded/Coins	100%	100%	Ded/Coins
Primary Care	\$0	\$50	Ded/Coins	Ded/100%	Ded/Coins	Ded/Coins
Specialist	\$50	\$100	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care	\$100	\$100	Ded/Coins	Ded/Coins	Ded/90%	Ded/Coins
Emergency Room	\$300			Ded/90%		
Emergency Transportation	Ded/90%			Ded/90%		
Hospital Inpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Hospital Outpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Routine Diagnostic Tests (X-rays, Blood Work)	100%	100%	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Mental Health and Substance Abuse						
Office Visit	\$0		Ded/Coins	Ded/100%		Ded/Coins
Outpatient	Ded/90%		Ded/Coins	Ded/90%		Ded/Coins
Inpatient	Ded/90%		Ded/Coins	Ded/90%		Ded/Coins

*Coinsurance rates listed are the percentage that the Plan pays.

MEDICAL PLAN OPTIONS (CONT.)

	PPO Plan			HDHP Plan		
	Tier 1	Tier 2	Out-of-Network	Tier 1	Tier 2	Out-of-Network
Physical Therapy						
Outside MU PT Clinic	Ded/90%		Ded/Coins	Ded/90%		Ded/Coins
At MU PT Clinic	\$35 per visit fee		NA	\$35 per visit fee		NA
Pregnancy						
Office Visits	100%	Ded/Coins	Ded/Coins	100%	Ded/Coins	Ded/Coins
Childbirth	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Chiropractor	\$25		Ded/Coins	Ded/90%		Ded/Coins
Acupuncture	Ded/100% up to \$1,000 annual maximum			Ded/100% up to \$1,000 annual maximum		
Prescription Drugs						
Tier 1 – Generic	Ded/90%			Ded/90%		
Tier 2 – Preferred	Ded/70%			Ded/70%		
Tier 3 – Non-Preferred	Ded/60%			Ded/60%		

*Coinsurance rates listed are the percentage that the Plan pays.

TELADOC

Marquette partners with Teladoc to offer immediate care for non-emergency medical issues as an affordable and convenient alternative.

Go to [Teladoc.com](https://teladoc.com) to set up an account or download the Teladoc app today! Call Teladoc for questions at (800) 835-2362. (Do NOT click the box that says "I have a code from my employer, insurance or Teladoc Health")

Everyday Care:

- PPO: \$10/visit
- HDHP: \$54/visit (subject to deductible/coinsurance)
- Talk to a licensed provider for non-emergency conditions 24/7
- Flu, sinus infections, sore throats and more

Dermatology:

- PPO: \$10/visit;
- HDHP: \$85/online review (subject to deductible/coinsurance)
- Upload images of a skin issue online and get a custom treatment plan within two days
- Eczema, acne, rashes and more

Mental Health Care

- PPO: \$10/visit
- HDHP: \$95/therapist visit (subject to deductible/coinsurance)
 - \$235/psychiatrist first visit
 - \$105/psychiatrist ongoing visits
- Talk to a therapist 7 days a week (7:00 a.m. to 9:00 p.m. local time)

2025 MONTHLY PRE-TAX RATES

Medical, Dental and Vision Insurance Rates shown are for full-time employees and are effective Jan. 1, 2025, through Dec. 31, 2025.

PPO			
Medical Care Coverage	Employee	Marquette University	Total
Employee Only	\$278.00	\$503.00	\$781.00
Employee + Spouse*	\$597.00	\$1,278.00	\$1,875.00
Employee + Child (ren)	\$504.00	\$1,058.00	\$1,562.00
Family*	\$784.00	\$1,872.00	\$2,656.00

HDHP			
Medical Care Coverage	Employee	Marquette University	Total
Employee Only	\$64.00	\$620.00	\$684.00
Employee + Spouse*	\$142.00	\$1,498.00	\$1,640.00
Employee + Child (ren)	\$123.00	\$1,244.00	\$1,367.00
Family*	\$213.00	\$2,111.00	\$2,324.00

Delta Dental			
Dental Coverage	Employee	Marquette University	Total
Employee Only	\$12.92	\$33.90	\$46.82
Employee + Spouse	\$27.98	\$65.68	\$93.66
Employee + Child (ren)	\$31.20	\$92.16	\$123.36
Family	\$38.74	\$132.18	\$170.92

VSP Vision			
Vision Coverage	Employee	Marquette University	Total
Employee Only	\$2.76	\$8.30	\$11.06
Employee + Spouse	\$6.38	\$16.84	\$23.22
Employee + Child (ren)	\$5.32	\$14.58	\$19.90
Family	\$7.98	\$25.16	\$33.14

*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.

USING NETWORK PROVIDERS

UnitedHealthcare® NexusACO is a network with a tiered benefit plan design. You can use any provider for your care but using Tier 1 providers provides the best benefit and least out-of-pocket cost.

Our plans also require you to choose a primary care provider (PCP). A PCP can be a physician, nurse practitioner or physician assistant in the following specialties: family practice, general practice, nonspecialized internal medicine, mental health, pediatrics or obstetrics/gynecology.

After you enroll in one of the university's medical plans, UMR will ask you to select a PCP for EACH covered family member.

Find detailed search instructions on the HR website for [current employees](#) and for [prospective employees](#).

Tier 1 Providers (Lowest-cost option):




Those utilizing in-network care from Tier 1 providers can take advantage of greater medical benefits with lower costs. Look for the Tier 1 symbol when doing a provider search at [umr.com](#) under the UnitedHealthcare NexusACO network option.


Tier 1 provider systems in Southeastern Wisconsin are: Advocate Aurora, Froedtert (excluding Froedtert South), Children's Wisconsin and the Medical College of Wisconsin.

In the provider search, Tier 1 Providers will have the Tier 1 Provider label.

If receiving care outside of Southeastern Wisconsin, look for a Tier 1 provider in the national NexusACO network in your area to receive the Tier 1 benefit.



-  Tier 1 Provider
-  Accepting All Patients
-  In-Network Provider

-  Accepting All Patients
-  In-Network Provider

Tier 2 Providers:

Those utilizing care from Tier 2 providers will also receive a better value for health care benefits compared to out-of-network providers.

Tier 2 providers are in the current network, but are not a Tier 1 provider, including those in Ascension, ProHealth Care, Marshfield Clinics and more.

In the provider search, Tier 2 Providers will have the In-Network Provider label.


Mental Health Provider Search:

If searching for a mental health provider, search at [umr.com](#) under the UnitedHealthcare NexusACO network option. You will then select the "Behavioral Health Directory" option.

Out-of-Network Providers:

Members can use out-of-network providers but at a higher out-of-pocket cost.

In the provider search, out-of-network providers will not be listed in the search. If you search by provider name and the provider is not in network, you will receive the below message:

 No results found within 20 miles of 53154. We expanded your search to 100 miles.



We're sorry, your search doesn't match any of our doctors. Please try updating your location or adjusting your search filters within Refine Results.

SELECTING A MEDICAL PLAN



It can be confusing when trying to determine what benefits are best for you. Below is some information and tips that will give you some guidance when choosing your medical plan. While both plans cover the same types of services, how and what you pay for your care can differ by the plan you choose. Seeing the differences side-by-side might be a helpful way to decide which plan is best for you. In addition, you can schedule time with a benefits educator by calling (877) 759-7668 or use the "Ask Emma" tool on the benefits enrollment system.

Plan Feature	PPO	HDHP	Notes
Monthly Premiums	\$278 (employee only coverage)	\$64 (employee only coverage)	You'll pay more each month when you elect the PPO plan, but your expenses will be less than the HDHP when you need care.
Deductibles	\$1,500 (employee only)	\$3,600 (employee only)	<p>You'll need to meet the deductible in the HDHP before the Plan begins to pay for your expenses.</p> <p>In the PPO, you'll need to meet the deductible for all expenses except provider office visits.</p> <p>However, in both plans, preventive care is covered at 100%.</p>
Office Visits	\$0 for a Tier 1 PCP visit \$50 for a Tier 2 PCP visit \$50 Tier 1 specialist visit \$100 Tier 2 specialist visit	You must meet the deductible before the Plan begins to pay for your claims.	Look back at your past year's health care experience to consider how often you see a provider and what type of provider you typically see.
Coinsurance	Your share: 10% when you use Tier 1 providers. 30% when you use Tier 2 providers. 50% when you use out of network provider.	Your share: 10% when you use Tier 1 providers. 30% when you use Tier 2 providers. 50% when you use when you use out of network provider.	Once your deductible is met in either plan, claims are paid based on the provider you are using (e.g., Tier 1, Tier 2 or Out-of-Network provider).
Out-of-Pocket (OOP) Maximums	\$5,000 (employee only coverage)	\$6,000 (employee only coverage)	<p>This is the maximum amount you will need to pay out-of-your pocket for Tier 1 & Tier 2 claims and prescription drug costs. Once you've met the OOP max, your claims will be covered at 100% for the remainder of the calendar year.</p> <p>(Note: If you qualify for the Safety Net program, your OOP max is reduced.)</p>

SELECTING A MEDICAL PLAN (CONT.)

Examples of how claims are paid in the PPO and the HDHP are shown below:

Example 1: Tier 1 Preventive Care Visit for \$125

Claims Process	PPO	HDHP
Deductible	Not applicable (N/A). Preventive Care is covered at 100%.	Not applicable (N/A). Preventive Care is covered at 100%
Copayment	N/A	N/A
Coinsurance	N/A	N/A
Your total cost for this claim	\$0	\$0

Example 2: Tier 1 Provider Specialist Visit for \$125

Claims Process	PPO	HDHP
Deductible	N/A	\$125
Copayment	\$50	N/A
Coinsurance	N/A	N/A until the deductible is met
Your total cost for this claim	\$50	\$125

Example 3: Tier 1 Outpatient Hospital Bill for \$9,000

Claims Process	PPO	HDHP
Deductible	\$1,500	\$3,600
Copayment	N/A	N/A
Coinsurance	$\$7,500 \times 10\% = \750	$\$5,400 \times 10\% = \540
Your total cost for this claim	$\\$1,500 + \\$750 = \\$2,250$	$\\$3,600 + \\$540 = \\$4,140$

MEDICAL PLAN TOOLS & RESOURCES

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
- Assistance establishing a primary care provider (PCP)
- Provider appointment scheduling and transferring medical care
- Telemedicine registration assistance
- Network information – guiding and encouraging members to use Tier 1 providers; the highest quality, most affordable provider for your needs
- Education on disease management, maternity and care management programs
- Education and navigational help using [umar.com](https://www.umar.com) and the digital tools and resources

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 providers and other medical experts to get the services that best meet your needs. Their expert nurses can guide you throughout 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 provider.
- Serving as your advocate with your benefits administrator.
- Providing an understanding of any complex claim issues and helping you understand your benefits.

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

2nd.MD

Marquette partnered with 2nd.MD to offer members enrolled in the Marquette medical plans an opportunity to access an elite specialist who can provide a second opinion when you are faced with decisions about a treatment plan for your condition.

2nd.MD specializes in questions about:

- Diseases, cancer or chronic conditions
- Surgeries or procedures
- Medications and treatment plans
- For more information, visit the [HR website](https://www.2ndmd.com).

EMERGING CARE

A new program through UMR, Emerging Care, has been added to help engage members who have procedures or health conditions that could result in progression to a more complex illness. The program also includes support for discharges, specialty medications/injectables, behavioral health/substance use, and assistance with denials and appeals (no cost to members).

MEDICAL PLAN TOOLS & RESOURCES (CONT.)

FINANCIAL ASSISTANCE PROGRAMS

SAMARITAN FUND

The Samaritan Fund Program supports those who have serious medical conditions or high-cost medications that may be financially difficult. Employees and family members who participate in the university's medical plan are eligible to apply for assistance during Annual Enrollment only. Please see the Human Resources website for additional details.

SAFETY NET PROGRAM

The university created this program to provide financial assistance to employees with a qualified annualized salary and who met the deductible for the plan and coverage tier they are enrolled in for 2025. The Safety Net amount covers all eligible Tier 1 claims incurred within the university's medical plan (not dental or vision) above the deductible.

Find qualification and benefit details on the [HR website](#).

MEDICARE ADVOCACY SERVICES

Marquette has partnered with Brown & Brown Eligibility Services to assist you and your family members with Medicare decisions. Even if you have health insurance through your employer, it is important to be informed about all your insurance options. When it comes to Medicare, making uninformed decisions can lead to costly financial penalties.

- 1. Engage:** Brown & Brown Medicare specialists contact individuals within four months of turning 65 or ages 65+, initiating educational conversations.
- 2. Educate:** Education is provided on Medicare basics and the different Medicare plan options that are available in your area.
- 3. Enroll:** Medicare specialists compare the available plans in your region and check to see which plan aligns with your specific providers, prescription drugs and pharmacies, giving you the most flexibility and support.

Contact Information: For employees or their family members with questions about Medicare, we welcome them to contact our advocates at (833) 830-2386 or medicareeligibility@bbabsence.com.



Working with eligibility specialists and licensed agents is simple and helps employees and their families feel confident in their Medicare decisions.



Medicare eligibility specialists provide a free consultative session to any employee or family member who would like to learn more about their Medicare options. These services are completely voluntary and available at no cost.



When and if an employee or their family members would like to pursue Medicare benefits, the team can assist with selecting a plan that meets their medical and financial needs.

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 ppsrx.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.

SPECIALTYRx

- Navitus SpecialtyRx works with their specialty partner, Lumicera Health Services, to offer services with the highest standard of care.

SPECIALTYRx Cont.

- 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.
- If a medication is needed in an emergency, please contact the pharmacy at (855) 847-3553 and we will work to get your prescription to you as quickly as possible. Please provide the name(s) and phone number(s) of anyone you would like us to contact on your behalf in the case of an emergency.
- To start using Navitus SpecialtyRx, call toll-free (855) 847-3553. Lumicera will work with your prescriber for current or new specialty prescriptions.
- ***See the requirements for specialty drugs on the next page.***

6 for \$6 Program at Costco

- 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.

SPECIALTY ACCESS PROGRAM

Specialty prescription drugs are not commonly prescribed but are expensive to employees and their family members.

To assist Marquette members with the cost of these specialty medications, the university has partnered with the Navitus Specialty Pharmacy, Lumicera, to help members apply for patient assistance programs that give access to specialty medications at little to no member cost. The name of the program is referred to as the Specialty Access Program.



HOW DOES THE SPECIALTY ACCESS PROGRAM WORK?

If you are taking or using an eligible specialty medication, you must participate in the program. If you are eligible, you may be able to receive assistance with the cost of your specialty medication(s).

A specialist will assist you with enrolling in the program and collecting all necessary income and identification information. During the enrollment process, the specialist will work with you to ensure you continue to receive your specialty medication(s).

WHAT INFORMATION WILL I BE ASKED TO PROVIDED? WILL MY INFORMATION BE KEPT PRIVATE?

You may be asked to provide income and identification documentation to Lumicera on an annual basis, including, but not limited to:

- Your most recent W-2 or 1040 federal tax form
- Driver's license
- Additional household information such as your Social Security information, pension, IRA income and/or wages

Your prescriber may also be required to provide additional forms and information. All information provided will follow Lumicera's strict privacy and security guidelines. The information is only used to enroll you in the program and will not be shared.

DO I NEED TO PARTICIPATE IN THE PROGRAM?

Yes, the program is designed to save employees and their family members expenses associated with specialty medications. If you do not provide the required information to complete enrollment in the program, you can still receive your specialty medication, but you will be responsible for the entire cost of the medication.

WHAT MEDICATIONS ARE INCLUDED IN THE PROGRAM?

Medications included in this program are indicated as "Tier S" on the prescription drug formulary. A formulary is a list of medications covered by insurance. You can review the formulary on the secure member portal at www.Navitus.com/members.

Tria Health is available to all medical plan members. With this free and confident benefit, employees can 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. 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 helpful to members 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 provider(s). Your Tria Health pharmacist can help:

- Provide personalized care throughout the year without shuffling you in and out of your provider's office
- Make sure your medications are working as intended
- Answer any questions you have about your health
- Coordinate care with your provider(s)
- Help you save money



Save 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!

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

ON-SITE SERVICES

MARQUETTE UNIVERSITY PHYSICAL THERAPY (PT) CLINIC

Marquette University Physical Therapy (PT) provides cost-effective and quality on-site care to employees and their family members. 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 \$35 fee per visit will apply when receiving services at the Marquette University Physical Therapy Clinic.
 - No additional fees or costs, above the \$35 fee per visit, will be incurred by employee, spouse or dependent, unless the services are not medically necessary or outside the scope of physical therapy. In addition, the cost of supplies, durable medical equipment or orthotics are not covered by the fee.
 - Dry needling is covered as part of the \$35 fee per visit.
- This \$35 fee per visit cannot be applied to your deductible, coinsurance or out-of-pocket maximum.
- HSA/FSA dollars can be used to pay the \$35 fee.
- No Primary Care Provider (PCP) referral is necessary.
- You can receive physical therapy services from other network providers (not only the MU PT Clinic); however, the level of benefit is determined by the provider you use and is subject to deductible and coinsurance. The service outside of the MU PT Clinic would likely result in an employee cost greater than the \$35 fee per visit.

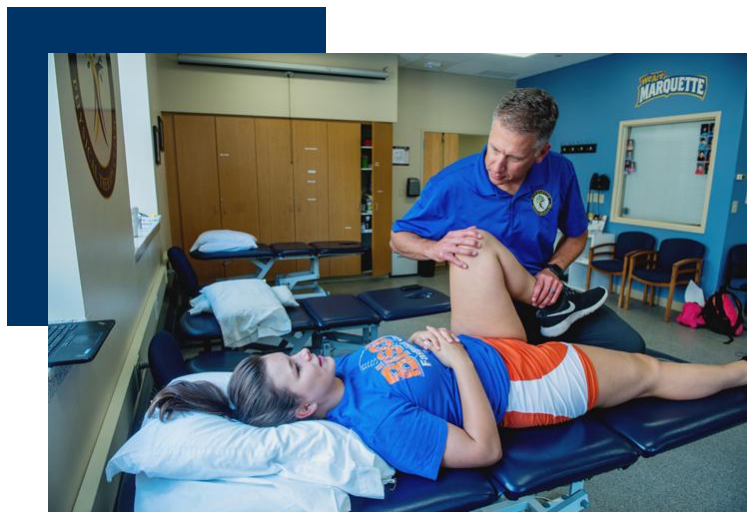
Please note:

Free scoliosis screening is now available for pre-teen or teenagers.

Contact Information

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.

Contact Information

Dental School please call (414) 288-6790

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

On-campus location: 1801 W. 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. For details, call the clinic directly.

Contact Information

On-campus location: Cramer Hall, 604 N. 16th 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 and Tourette's & OCD-Spectrum Clinic

Contact Information

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

Call (414) 288-3487 to schedule a phone consultation.

HUMAN PERFORMANCE ASSESSMENT CORE (HPAC)

Human Performance Assessment Core (HPAC) is a state-of-the-art, fee for service lab for assessment of health and fitness including DXA bone mineral density scans. HSA/FSA dollars can be used to pay fees. See the website [HPAC services](#) for a complete list of scans/tests available.

Contact Information

On-campus location: Cramer Hall, Room 004DC

Call for an evaluation: (414) 288-3080

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

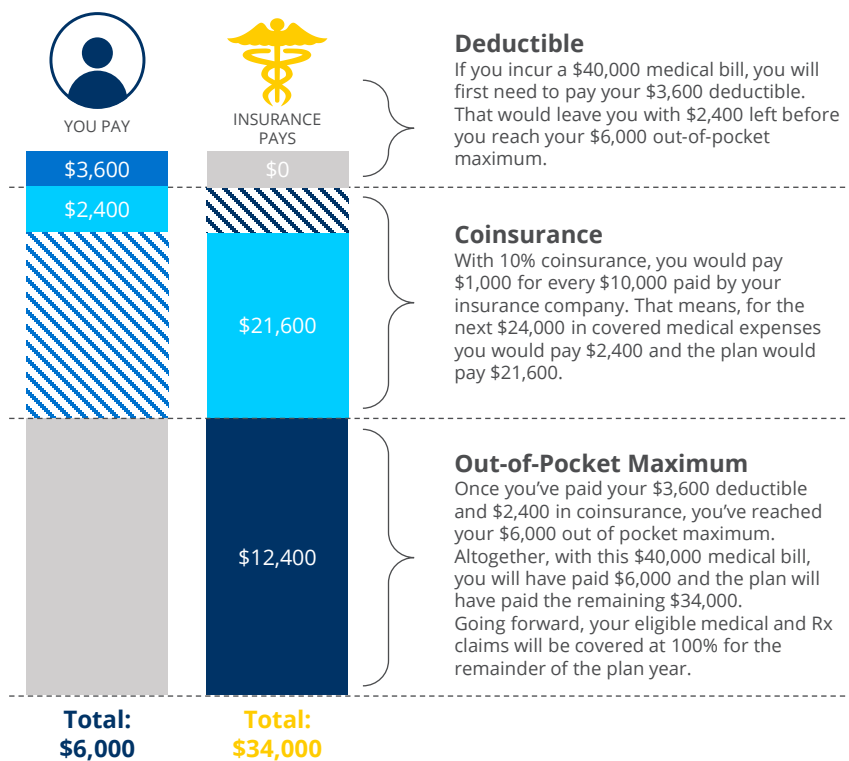
Let's assume you have a health plan with a **\$3,600 deductible**, **10% coinsurance** and a **\$6,000 out-of-pocket maximum**.

\$3,600
Deductible

10%
Coinsurance

\$6,000
Out-of-Pocket
Maximum

If you incur a **\$40,000** medical bill



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.
- 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	\$12.92	\$33.90	\$46.82
Employee + Spouse	\$27.98	\$65.68	\$93.66
Employee + Child (ren)	\$31.20	\$92.16	\$123.36
Family	\$38.74	\$132.18	\$170.92

NOTE: Employees who work less than 12 months per year may 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 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	\$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

Coinsurance rates listed are the percentage that the Plan pays.

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 PROVIDER

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

	EMPLOYEE	MARQUETTE UNIVERSITY	TOTAL
Employee Only	\$2.76	\$8.30	\$11.06
Employee + Spouse	\$6.38	\$16.84	\$23.22
Employee + Child (ren)	\$5.32	\$14.58	\$19.90
Family	\$7.98	\$25.16	\$33.14

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
Vision Exam			
	Covered in Full	Covered up to \$44	One each Plan Year
Prescription Glasses			
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
Contact Lens Care (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
Primary Eye Care			
Treatment and Diagnosis of Eye Conditions	Covered in Full	Not Covered	As Needed
Extra Discounts and Savings			
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		



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.

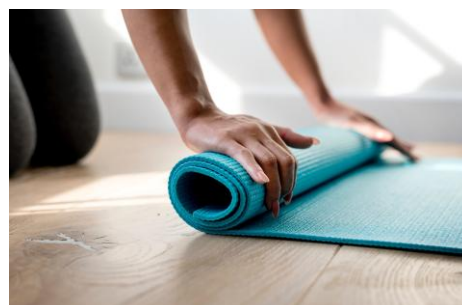
My Wellness continues to focus on physical, financial, emotional, and spiritual wellness. Employees, and their spouse enrolled in the medical plan with Marquette, will continue to have the opportunity to earn FSA or HSA dollars based on their participation in the program and their election the following year. The program opportunities and point structures are easy to understand and track on the Marquette My Wellness Portal.

WHAT'S NEW IN WELLNESS

New for 2025, members on MU's health plan can earn 50 points by calling a Tria Health pharmacist expert to help optimize medications and better manage health.

HOW TO ENROLL IN MY WELLNESS PROGRAM

- Visit 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 program.



Earn points from **Sept. 1, 2024, through Aug. 15, 2025**, to qualify for wellness rewards to be applied in **January 2026**.

2025 Wellness Rewards

Earn 2025 Raffle Entries
Earn 2026 FSA/HSA Contributions

	PPO Plan		HDHP Plan		All Participants
	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: 100 points	\$37.50	\$75.00	\$75.00	\$150.00	1 Entry
Level 2: 200 points	\$75.00	\$150.00	\$150.00	\$300.00	3 Entries
Level 3: 300 points	\$100.00	\$200.00	\$200.00	\$400.00	5 Entries
Level 4: 400 points	\$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

Employee Wellness Center

The Employee Wellness Center is a free, dedicated wellness space exclusive to faculty and staff. The facility is open Monday-Friday from 6 a.m. to 7 p.m. and is composed of equipment for cardio, agility, flexibility and free weight training. Registration required on the [Campus Recreation website](#).

Campus Recreation Memberships and Group Fitness Classes

Indoor recreation facilities at Marquette University include the Wellness + Helfaer Recreation Facility 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.

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 [Campus Recreation 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](#).

Tobacco-Free Campus

Marquette University is a tobacco-free campus. To find out more about smoking cessation resources, contact 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 44), 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 39), 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.



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.

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.

A typical FSA participant can save \$559* a year!

How it works:

Assume you earn \$50,000 a year and have \$1,500 in eligible expenses.

	With FSA	No FSA
Annual Pay	\$50,000	\$50,000
Pre-tax FSA Contribution	-\$1,500	-\$0
Taxable Income	=\$48,500	=\$50,000
Federal Income and Social Security Taxes	-\$10,658	-\$11,217
After-tax Dollars Spent on Eligible Expenses	-\$0	\$-1,500
Spendable Income	=\$37,842	=\$37,283
Your Tax Savings With FSA	\$559	\$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.



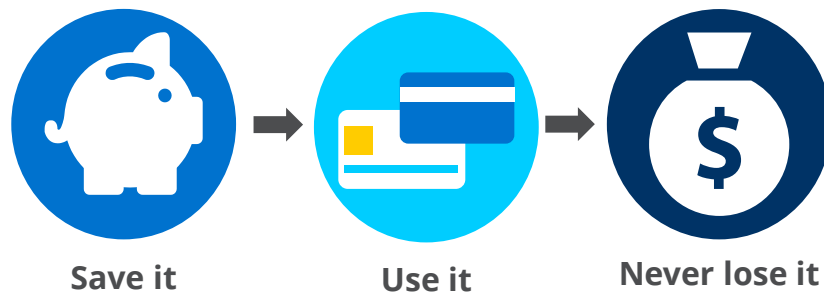
IMPORTANT NOTES:

- 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 2025, the maximum you can contribute to your HSA is \$4,300 (employee only) or \$8,550 (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.

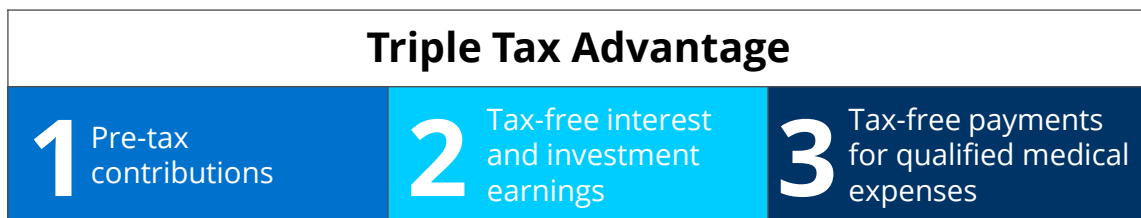


HOW IT WORKS:



Save it.

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



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.

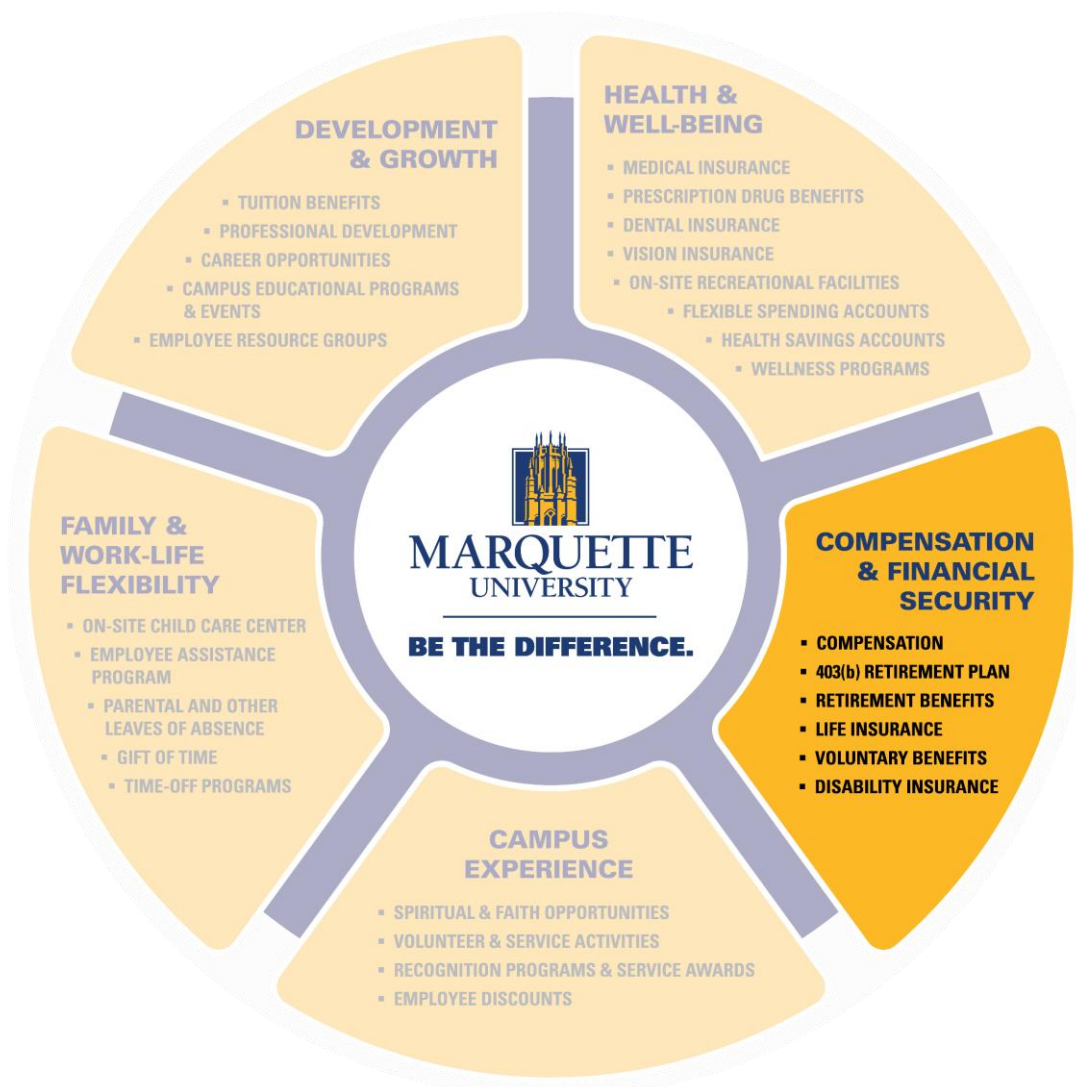
FSA's & HSAs AT-A-GLANCE

	Health Care Flexible Spending Account (FSA)	Limited Purpose Health Care FSA	Dependent Care FSA	Health Savings Account (HSA)
Plan Eligibility	Enrolled in the PPO medical plan or non-high-deductible plan outside Marquette.	Enrolled in the HDHP	Regardless of medical plan election, allows you to set aside pre-tax dollars to pay for dependent care expenses.	Enrolled in the HDHP
Annual Maximums	\$3,300	\$3,300	\$5,000 (per household)	\$4,300 (Employee Only) \$8,550 (Covering more than one person) \$1,000 additional catch-up contribution for members age 55+
Marquette Contributions	Earned through Wellness Program	N/A	N/A	Earned through Wellness Program
Eligible Expenses	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
Limitations	"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.
Contributions	Pre-tax payroll contributions	Pre-tax payroll contributions	Pre-tax payroll contributions	Pre-tax payroll contributions
Taxability	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 HDHP 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

Staff positions reside in job families, or a group of jobs doing similar work based on function and primary duties. Job families provide employees with information to identify career development opportunities across the university.



COMPENSATION PHILOSOPHY AND RESOURCES

Marquette University's compensation program is designed to attract, engage and retain high quality employees committed to the fulfillment of the institution's mission, vision and strategy. The total compensation philosophy is based on being mission-driven, internally equitable and externally competitive, performance-based, valid and reliable, understandable and consistent across the organization.

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

- Working with managers to ensure staff job descriptions are current and accurate
- Evaluating, classifying and titling new and existing staff positions
- Providing training and communication on compensation policies, laws and regulations
- Providing managers with tools and resources to make pay recommendations for their staff including a performance management process
- Auditing for legal, fair and equitable compensation practices
- Ensuring the compensation program is administered consistently using best practices and reliable market data

COMPENSATION BAND SALARY STRUCTURE

Marquette maintains a market-based compensation program developed using external survey pay information gathered from market benchmarking and containing market competitive, differentiated salary grades. Annually, HR will conduct a comprehensive market assessment to evaluate the grades' competitiveness and alignment with Marquette's mission, objectives and financial capacity.

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 2025, the maximum you can contribute is \$23,500. If you will attain age 50 or older in 2025, 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 a higher education institution 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 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.

403(b) RETIREMENT PLAN (CONT.) & RETIREE BENEFITS

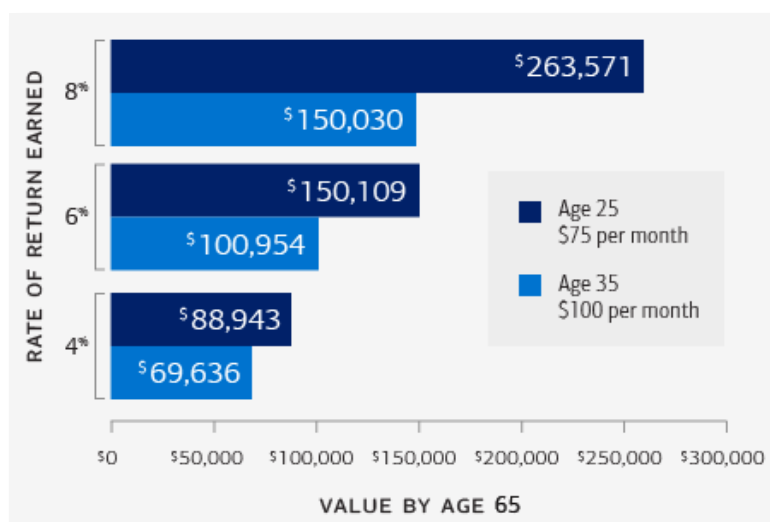
HOW TO ENROLL

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. 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-09e>

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 benefit-eligible 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 37.5 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, newly electing the benefit during annual enrollment, or changing from one to three times your salary, will require a Statement of Health. If a Statement of Health is required, the benefit enrollment system will direct you to a MetLife webpage.
- 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 \$10,000 in coverage can be purchased for dependent child(ren) age 26 or younger. A Statement of Health for spouse is required, not required for children.

BENEFITS TO ACCOMPANY BASIC LIFE AND AD&D COVERAGE

POLITICAL AND NATURAL DISASTER EVACUATION

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

EXPANDED 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 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 Cost
Employee Only	\$18.40
Employee + Spouse	\$43.90
Employee + Child (ren)	\$33.80
Family	\$59.30

Hospital Indemnity – High Plan	
Type	Your Monthly 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 and use employer name "Marquette University."



VOLUNTARY BENEFITS (CONT.)

Identity and Fraud Protection

With MetLife and Aura, you have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud. Below is an overview of what the coverage can help monitor:

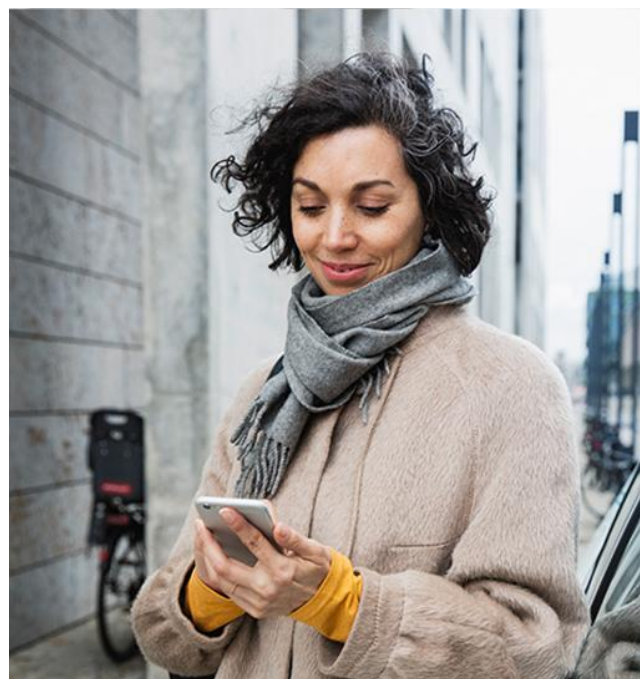
Financial Fraud Protection	Identity Theft Protection	Privacy & Device Protection	Family Safety (included with family coverage)	Services & Support
Credit monitoring and alerts	Dark web monitoring	Password manager	Parental controls	\$5M insurance policy per enrolled adult
Annual credit report	SSN and identity authentication alerts	Safe web browsing	Child cyberbullying protection	Lost wallet protection with \$500 emergency cash
Credit, bank and utility account freeze assistance	USPS address monitoring	IP address monitoring	Child SSN monitoring & alerts	24/7/365 customer care
High-risk transaction alerts	Social media account monitoring and takeover alerts	Wi-Fi security/VPN (unlimited devices)	Family sharing	White glove fraud resolution services
In-platform credit dispute	Criminal, court and public records monitoring	Antivirus (unlimited devices)	Safe gaming	Restoration services for pre-existing fraud events

Account set up:

1. Create your user ID and password by going to my.aura.com/start.
2. Activate and utilize additional features, view alerts and set your contact preferences, add members to a family plan and more.
3. Download the Aura app for convenient access to your features from anywhere.

Note: The more personal and financial information you add for monitoring, the stronger your protection.

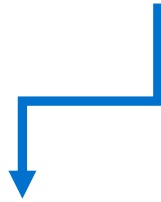
Identity and Fraud Protection Plan	
Type	Your Monthly (12) Cost
Employee Only	\$9.00
Family	\$15.00



DISABILITY BENEFITS



MARQUETTE
UNIVERSITY



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

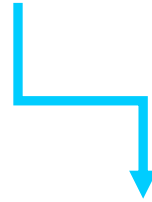
Non-Exempt (Hourly) Employees

- Full-time regular non-exempt employees are eligible for STD benefits after one year of service. Benefits begin on the 61st 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 Carrie, our Flores Leave Solutions administrator, directly at (414) 482-6503 or carrie@leavesolutions.com.



MetLife

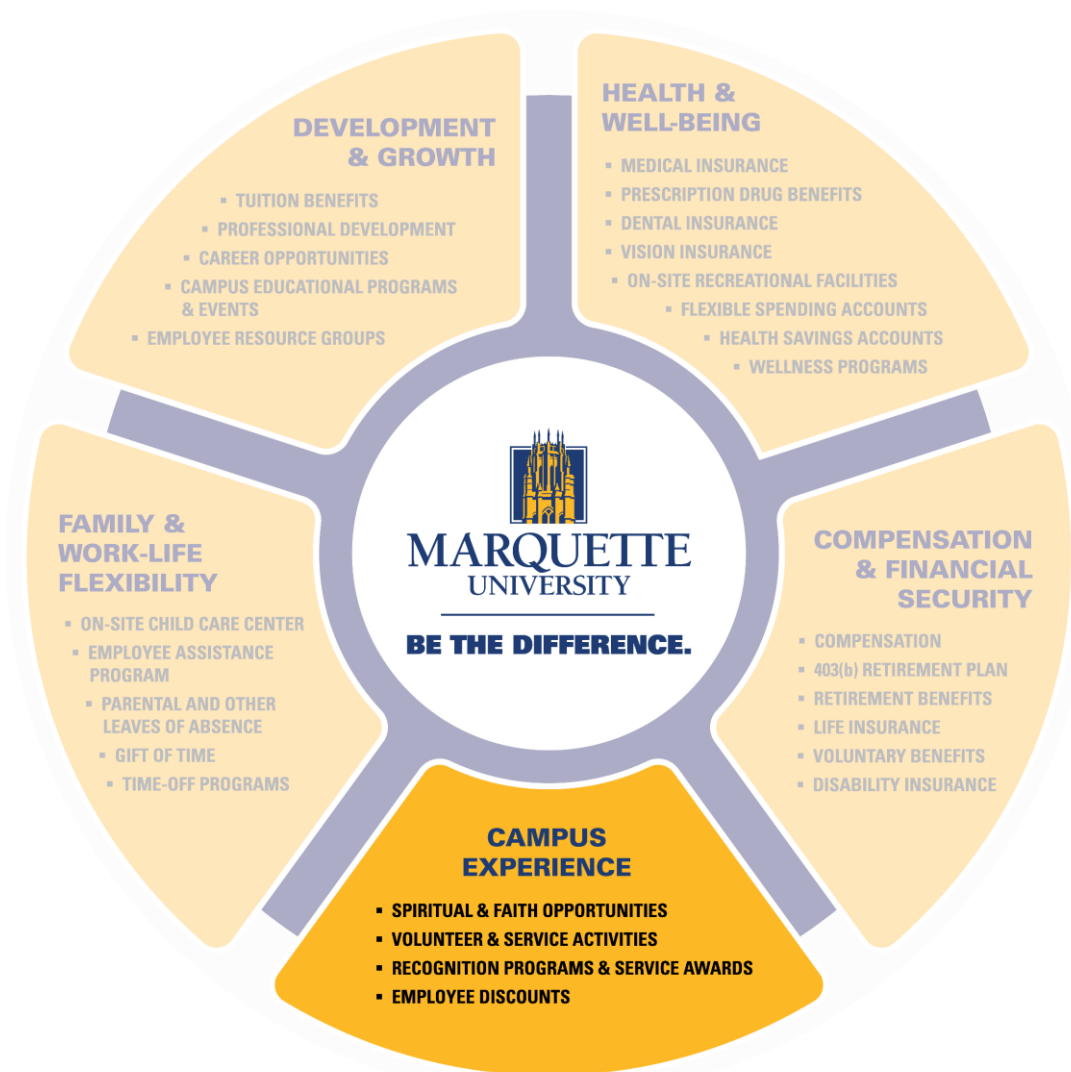
Long-term Disability (LTD) (Voluntary benefit; Marquette and employees share the cost 50/50)

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.
- If you do not enroll on or before the 30th calendar day after your date of hire/change in eligibility, you will need to provide a Statement of Health to MetLife. If a Statement of Health is required, the benefit enrollment system will direct you to a MetLife webpage.
- 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 their 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 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 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 business and services.

ATHLETIC GAME TICKETS

Season tickets are available at reduced rates. To be eligible, new employees must be on the payroll as of October 1. Free tickets are available for volleyball, women's basketball and men's and women's lacrosse and soccer games. Certain restrictions may apply.

LIBRARY PRIVILEGES

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

PARKING AND COMMUTER VALUE PASS

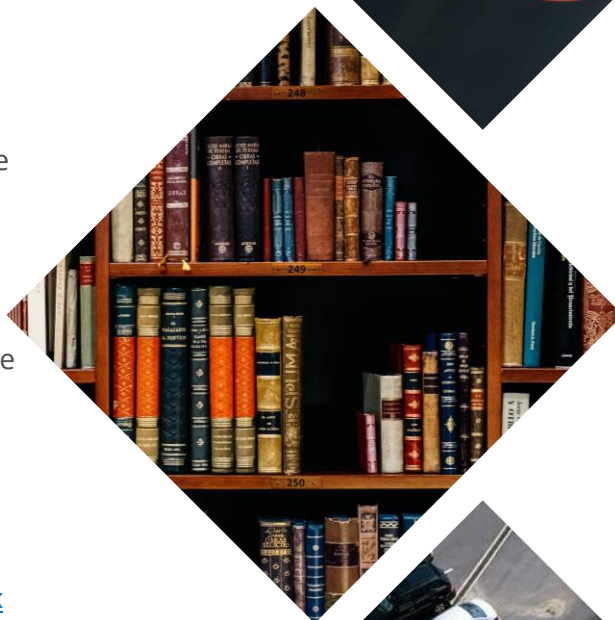
Well-lit, surface or structure parking is available for a competitive monthly fee. Employees may also purchase the Commuter Value Pass (CVP) for bus transportation discount. Both the commuter pass and parking are available as a pre-tax payroll deduction.

RECREATION FACILITIES

The [Wellness + Helfaer Recreation Facility](#) and [Rec Plex](#) provide employees on-campus fitness and recreation opportunities. A membership is an all-access pass to campus 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 [Campus Recreation website](#) for more information.

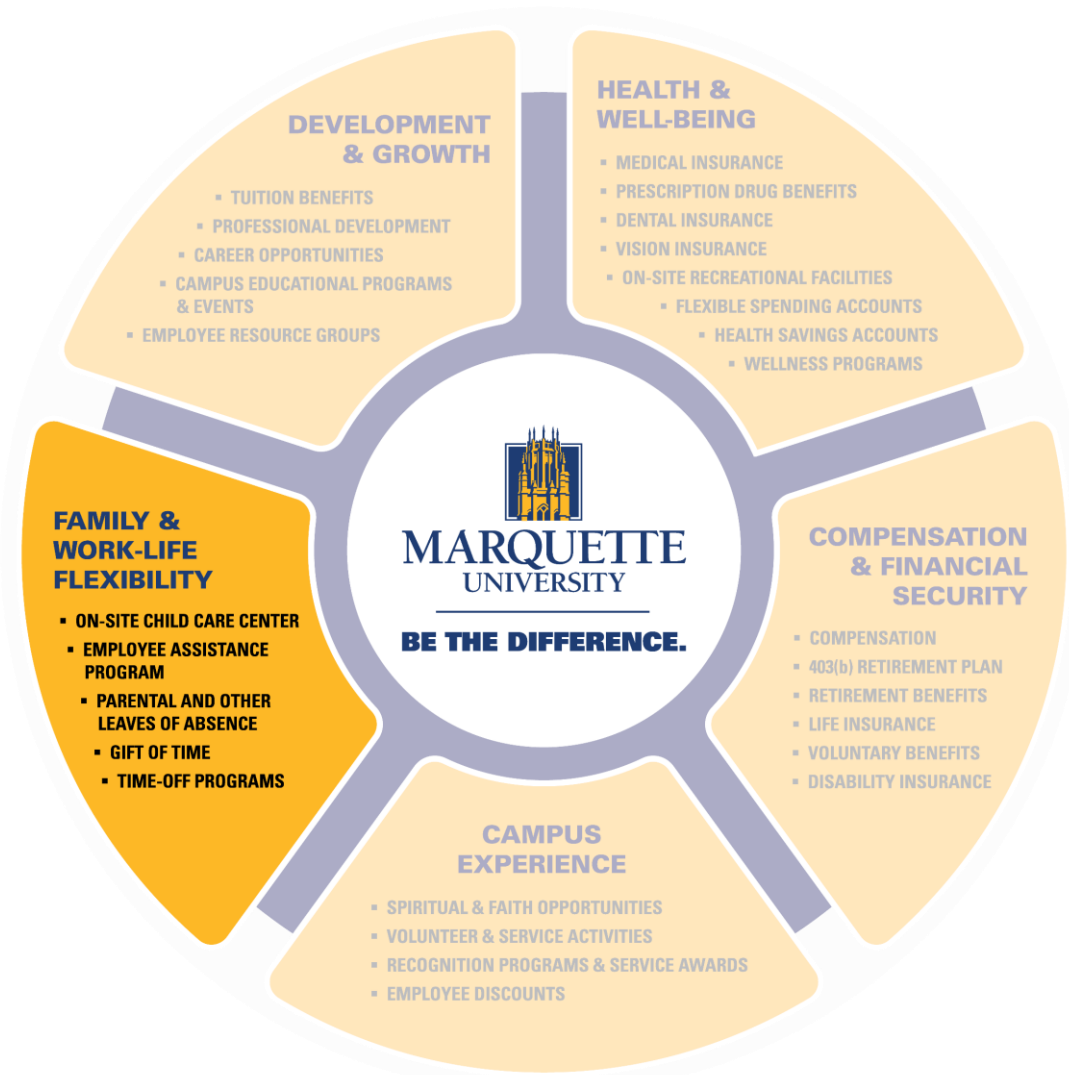
THEATRES, LECTURES AND CULTURAL EVENTS

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 7:30 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)



Marquette University partners with LifeMatters to offer an EAP. 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 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 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
 - Password MU1
- **Text.** Simply text “Hello” to 61295 to chat with a counselor.
- **Video Counseling.** Schedule a video counseling appointment at mylifematters.com.
- **The LifeMatters App.** 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 Carrie, Marquette's Flores Leave Solutions consultant, at (262) 345-2094 or carrie@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 10 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 10 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



CAMPUS HOLIDAYS AND A FLOATING HOLIDAY

Holiday pay is provided to full-time and part-time benefit-eligible employees whose regular scheduled workday falls on a recognized university holiday (prorated accordingly) assuming they would have been normally scheduled to work. See the [eligibility guidelines and holiday schedule](#).

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.

TIME-OFF PROGRAMS (CONT.)

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

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

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



VACATION ACCRUAL

12 MONTH FULL-TIME STAFF	
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

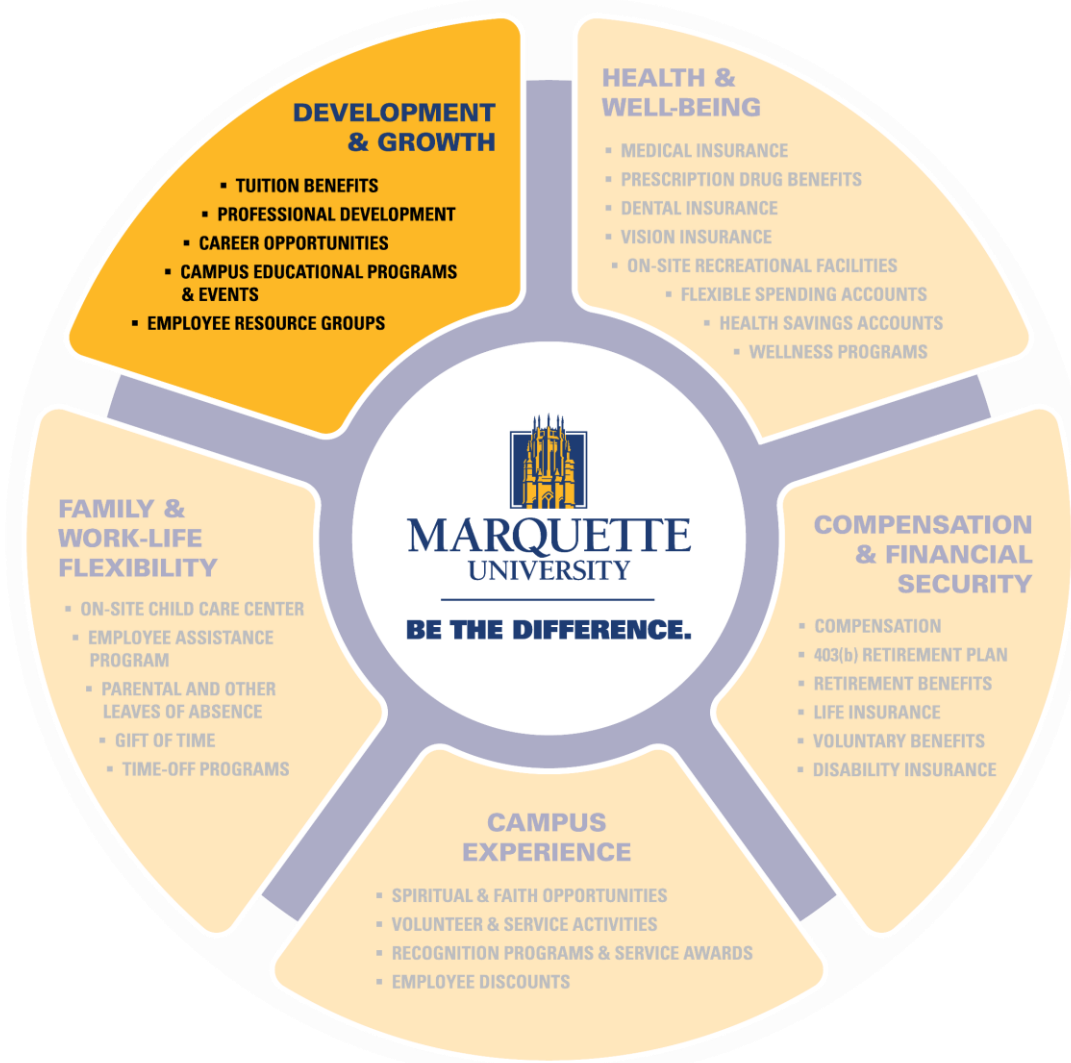
SICK DAYS

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.

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 *Guided by Mission, Inspired to Change* 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

Employee Resource Groups	
Hispanic/Latinx Faculty and Staff Association	LGBTQ Employee Resource Group
Marquette Black Faculty and Staff Network	Marquette Moms
Women of Color Employee Resource Group	Asian Pacific Islander Desi American (APIDA) ERG
Women of Marquette Resource Group	Sustainable Marquette



PROVIDER DIRECTORY

BENEFIT PROVIDER	PHONE	WEBSITE/EMAIL
MEDICAL INSURANCE: UMR (Network: NexusACO and UnitedHealthcare Choice Plus)	(800) 207-3172	umr.com
PRESCRIPTION DRUGS: Navitus (Network: Navitus Select)	(866) 333-2757	navitus.com
MAIL ORDER PHARMACY: Postal Prescription Service	(800) 552-6694	ppsr.com
SPECIALTY PRESCRIPTION DRUGS: Lumicera	(855) 847-3553	lumicera.com
CHRONIC CONDITION MANAGEMENT: Tria Health	(888) 799-8742	triahealth.com
DENTAL: Delta Dental	(800) 236-3713	deltadentalwi.com
VISION: VSP	(800) 877-7195	vsp.com
WELLNESS PROGRAM	(800) 882-2109	marquette.mywellportal.com
HEALTH SAVINGS ACCOUNT (HSAs) FLEXIBLE SPENDING ACCOUNTS (FSAs) HEALTH CARE & DEPENDENT CARE: WEX	(866) 451-3399	wexinc.com
EMPLOYEE ASSISTANCE PROGRAM (EAP): LifeMatters	(800) 634-6433 24/7 access	mylifematters.com
FMLA/SHORT-TERM DISABILITY: Flores Leave Solutions	(414) 482-6503	carrie@leavesolutions.com
LONG-TERM DISABILITY: MetLife	(800) 300-4296	metlife.com
LIFE AND AD&D INSURANCE: MetLife	(800) 638-6420	lifecclaimssubmit@metlife.com
ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY: MetLife	(800) 438-6388	metlife.com
LEGAL SERVICES: MetLaw Hyatt Legal Services	(800) 821-6400	member.legalplans.com
AUTO & HOMEOWNERS INSURANCE: Famers Insurance	(800) 438-6381 Discount code: 09D (numeric 0)	myautohome.farmers.com Employer: Marquette University
IDENTITY & FRAUD PROTECTION MetLife & Aura	(844) 931-2872	my.aura.com
MEDICARE ELIGIBILITY SERVICES: Brown & Brown Eligibility Services	833.830.2386	medicareeligibility@bbabsence.com
RETIREMENT 403(b) PLAN: TIAA	(800) 842-2776	tiaa.org/public/tcm/marquette
HUMAN RESOURCES - BENEFITS	(414) 288-7305	benefits@marquette.edu

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/ca/hr/>. 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.



MARQUETTE
UNIVERSITY

BE THE DIFFERENCE.