

2027 ANNUAL BENEFITS ENROLLMENT

**Monday, Oct. 26, 8 a.m., through
Monday, Nov. 9, 4 p.m.**

Your To-Do List:

- ✓ Read the 2027 Annual Enrollment materials on the Human Resources website.
- ✓ Determine if you want to change your medical plan or the family members you cover. If you are covering a spouse under the medical plan, you must re-enroll.
- ✓ Decide if you would like to change any of your other current benefit enrollments.
- ✓ Enroll in an FSA or HSA for 2027, if applicable.
- ✓ Call a Benefits Educator at 866-207-5969, if applicable.



MARQUETTE
UNIVERSITY

BE THE DIFFERENCE.

2027 ANNUAL BENEFITS ENROLLMENT

What You Need to Know



P.O. Box 1881
Milwaukee, WI 53201-1881

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HIGHLIGHTS FOR 2027

During this annual enrollment period, the focus is on health and welfare benefits. It's your once-a-year opportunity to review your benefit options and re-evaluate your needs.

CHANGES TO MEDICAL AND PHARMACY PLANS

- Marquette will offer the same PPO and HDHP medical plans in 2027 with the following changes:
 - Coinsurance increase: Under both plans within the NexusACO network, the employee portion of coinsurance will increase to 15% for Tier 1 providers (formerly 10%) and to 35% for Tier 2 providers (formerly 30%).
 - Focused retail pharmacy network: CVS stores, including those inside Target, are no longer in-network with Navitus.

CHANGES TO PREMIUMS

- Like most employers across the country, Marquette is experiencing rising health care and prescription drug costs. While the University has implemented the changes above to help offset the increase, employee medical and dental premiums will increase for 2027.
- There will be no change in premiums for all other lines of coverage, including vision, long-term disability, life insurance, and voluntary benefits.

MY WELLNESS PROGRAM

- The period to earn points began on Sept. 1, 2026, and will end on Aug. 13, 2027.
- Financial Wellness: Francis LLC can connect you with financial planners who educate and advise individuals on a wide range of financial matters, including reducing debt, managing investments, exploring tax strategies, understanding Social Security, transitioning to retirement, and more. They have no investment products to sell, so you can feel confident that you will receive objective advice. These services are provided at no cost to you. Visit francisway.com/marquette or call (866) 232-6457.

TELADOC

- Teladoc offers a convenient way to connect with a provider for everyday care, dermatology, and mental health services. The cost is \$10 per visit under both the PPO and HDHP medical plans. Set up an account at Teladoc.com.

CONTINUING SUPPORT PROGRAMS

- The Samaritan Fund Program provides financial assistance to employees and family members facing serious medical conditions or high-cost medications. Employees and family members who participate in the university's medical plan are eligible to apply for assistance. Please see the Human Resources website for additional details.
- The Safety Net Program provides financial assistance to eligible employees who meet salary requirements and have satisfied the deductible for the plan and tier in which they are enrolled for 2027. Please see the Human Resources website for additional details and qualifications.
- Medicare eligibility services are available at no cost to help employees and their family members understand Medicare options. These services provide education and advocacy for employees who are approaching Medicare eligibility, are already eligible, or have questions about coverage for themselves or a family member. Call (833) 830-2386.
- The Employee Assistance Program (EAP) through LifeMatters offers free, confidential services to all employees and members of their household (even students away at school) with counseling and resource referral services. Assistance is available to help with situations affecting your health and well-being, including financial pressures, balancing work and family, anxiety and depression, relationship issues, and more. Call (800) 634-6433 or text "Hello" to 61295.

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WHAT YOU NEED TO DO:

Review the 2027 changes to understand how they may impact your personal situation. You are encouraged to enroll in the plan(s) and coverage tiers that work best for you.

WHEN YOU CAN ENROLL OR MAKE CHANGES:

Annual Enrollment begins Monday, Oct. 26, at 8 a.m. CDT and ends Monday, Nov. 9, at 4 p.m. CT.

WHY IT'S IMPORTANT:

It's your once-a-year opportunity to review 2027 plan changes, evaluate your options, and make changes to your plans and the family members you cover. Changes will take effect on Jan. 1, 2027, and remain in effect through Dec. 31, 2027.

Coverage	Do I Need to Take Action?	Defaults If You Do Nothing
Medical	No , unless you want to change your medical plan or the family members you cover. If covering a spouse, see below.	Your 2026 medical plan election and the family members you cover. A \$100/month spousal surcharge will apply if you cover your spouse.
Covering a Spouse?	Yes , you will need to re-certify your spouse's access to other coverage through their employer.	\$100/month spousal surcharge will apply
Dental	No , unless you want to newly enroll/disenroll in dental coverage or the family members you cover.	Your previous dental election and the eligible family members you cover will remain the same.
Vision	No , unless you want to newly enroll/disenroll in vision coverage or the family members you cover.	Your previous vision election and the eligible family members you cover will remain the same.
Health Care (FSA)	Yes , if you want to fund an FSA for your 2027 out-of-pocket health care costs and are in the PPO (or on a spouse's non-high-deductible health plan).	\$0 as you are required to make a new election each plan year.
Limited Purpose FSA	Yes , if you want to fund an FSA for your 2027 out-of-pocket dental and vision expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year.
Dependent Care (FSA)	Yes , if you want to fund an FSA for your 2027 out-of-pocket dependent care expenses.	\$0 as you are required to make a new election each plan year.
Health Savings Account (HSA)	Yes , if you want to fund an HSA for future out-of-pocket health care expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year. However, you can enroll at any time throughout the year. Your contribution will begin as soon as administratively possible.

HOW TO ENROLL:

You can enroll in one of two ways:

- Self-enroll online starting Oct. 26 by going to marquettebenefitsenrollment.com. Step-by-step instructions can be found on the enrollment site.
- For personalized enrollment support call a Benefits Educator at (866) 207-5969. Enrollment support is available 7:30 a.m. – 7:00 p.m. CT, Monday – Friday.

Important:

- If enrolling a spouse and/or child(ren) in Marquette benefits, you will need their Social Security numbers and dates of birth.
- If enrolling your spouse, you will need to upload a marriage certificate.
- If enrolling your dependent child(ren), you will need to upload a birth/adoption certificate.

Please upload required documents to the online enrollment tool by Nov. 9, 2026. You will not be able to complete your enrollment without this information.

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