



**2010 BENEFITS AT MARQUETTE UNIVERSITY | A Great College to Work For**

## OUR COMMITMENT TO YOU | a plan designed for your needs

To remain a stellar example of Catholic, Jesuit higher education, Marquette needs to offer a benefit package that attracts and maintains a qualified, talented work force committed to the values of the university. This package is comprehensive in scope and sensitive to the health and welfare of employees and their family members, as well as competitive and as affordable as possible within the financial means of the university.

The Marquette University benefits package is designed to meet the diverse needs of our faculty, administrators and staff by providing competitive and comprehensive benefit options that allow you to choose the plan that best meets your individual and family needs.

We encourage you to review all your options before making your benefit elections. Only you can determine which benefits are the best fit for you and your family. We want you to understand all your options and make informed decisions.

### Benefit Basics

Once you elect your benefits, your elections remain in effect for the plan year (January 1 through December 31). You may only change coverage due to a qualified "life event" (see page 3) and must do so within 30 days of the event. Marquette University encourages you to review all your benefits and make your selections wisely.

### Eligibility

You are eligible to build benefits plans that meet your needs and the needs of your family described here if you are a full-time regular, full-time temporary (minimum of 1 year contract, either academic or calendar), or part-time regular employee (working a minimum of 20 hours per week but less than 37.5 per week). Marquette University is committed to providing a range of benefits from which you can choose. You are responsible for a percentage of, or the total cost, of these benefits.

- Medical
- Vision
- Optional Life Insurance
- Long-Term Disability (full-time only)
- TIAA CREF - 403(b) Retirement
- Dental
- Basic Life Insurance
- Flexible Spending Accounts
- Employee Assistance Program (EAP)
- Tuition Remission

### Dependent Eligibility

You may obtain coverage for your eligible dependents under the medical, dental and vision plans. Eligible members include:

- Your legal spouse
- Each unmarried child until the end of the month in which the child turns age 19
- A covered dependent child who is attending high school or an accredited institution of higher education as a full-time student will continue to be eligible until the end of the month in which the child turns 25 or graduates, whichever is earlier
- A dependent child must legally qualify to be claimed as a tax exemption on the employee's or spouse's federal income tax return
- Unmarried, disabled children of any age who are incapable of supporting themselves due to a mental or physical disability that began while they met the definition of a dependent child

## YOUR BENEFITS | who pays what?

### Life Events

Qualifying life events which would allow you to change your coverage (within 30 days) include:

- Change in status, which may include: marital, number of dependents, employment, change in residence that impacts medical plan eligibility, dependent satisfies or ceases to satisfy eligibility requirements
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid

### ■ ■ New for 2010 ■ ■

Marquette will continue to offer the four current health plan options for 2010. A new **provider network** will be in place for both the PPO and EPO health plans. The new network is United Healthcare Choice Plus.

The Choice Plus network is a broader network and provides Marquette medical plan participants greater access to health care providers. To verify whether your providers are Choice Plus participating providers go to: [www.umr.com](http://www.umr.com), click on Find a Provider, click on medical, click on the letter "U", click on United Healthcare Choice Plus and enter the provider or facility name you are verifying.

The **Prescription Drug Plan's** current coinsurance for the generic tier is 80/20%. It is being increased to a 90/10% coinsurance share. That means employees will only pay 10% for generic prescriptions after the annual deductible is met. Ask your physician whether there is a generic available for your prescription.

The Marquette **Dental Plan's** annual coverage maximum will increase from \$2,000 to \$2,500 per person. This plan enhancement will help maintain oral health.

All **Health Flexible Spending Account** participants will receive a Debit Card. The Debit Card will allow you to pay for eligible items immediately out of your flex account. Please be sure to read all the information surrounding this benefit, as there are some exceptions. If you prefer to continue submission of paper receipts, members may do so.

All active Marquette University employees will be eligible for the Aurora EAP program (not dependent upon benefit eligibility).

### Your Benefits and Your Costs

Marquette University provides a variety of benefits to help protect your health, income and well-being. The university provides some benefits at no cost to you; other benefit costs are split between the university and you; and some of the voluntary benefits are paid entirely by the employee. This affords you the flexibility to choose the benefits that best meet your needs and your lifestyle.

BENEFIT	WHO PAYS?	PRE-TAX BENEFIT
Medical	Marquette University & You*	Pre-Tax
Dental	Marquette University & You*	Pre-Tax
Vision	Marquette University & You*	Pre-Tax
Basic Life and Accidental Death & Dismemberment Insurance	Marquette University*	N/A
Optional Life Insurance	You	After-Tax
Short-Term Disability (STD)	Marquette University	After-Tax
Long-Term Disability (LTD)	Marquette University & You	Pre-Tax and After-Tax
Flexible Spending Accounts (FSA)	You	Pre-Tax
Marquette University 403(b) Plan	Marquette University & You	Tax deferred
Employee Assistance Program	Marquette University	N/A

\*Regular part-time employees pay 100% of the rates.

## YOUR BENEFITS | core benefit solutions that work for you

### Benefits for Eligible Employees

Marquette University offers the following benefits to all eligible employees. Upon meeting eligibility requirements, these benefits are provided at no cost.

#### Basic Life Insurance (Full-time employees are automatically enrolled)

- 1 x your annual salary

#### Business Travel Accident Insurance

- Provides 24-hour worldwide business travel protection
- Payable benefit determined by annual base earnings and type of loss

#### Short-Term Disability Insurance

- Benefit begins upon completion of one full year of service for full-time regular and part-time regular exempt employees
- Full-time regular non-exempt employees are eligible upon completion of one full year of service. Benefit begins with the 61st working day of absence due to illness or injury.
- Covers 75% or 100% of weekly base salary

#### Employee Assistance Program (EAP)

- 24-hour resource for counseling and support services for you and your immediate family on a range of topics, including emotional distress, substance abuse and work issues

## MEDICAL BENEFITS | cost effective peace of mind

The cost of quality health coverage has increased significantly over the past few years. At the same time, we need health care that protects our physical and mental health as much as health care that protects our financial well-being. Marquette University believes it is important to offer both choice and quality plans, thus providing the following options:

	EPO BASIC	EPO SELECT	PPO BASIC	PPO SELECT
	In Network Only	In Network Only	In / Out of Network	In / Out of Network
Network	Choice Plus	Choice Plus	Choice Plus	Choice Plus
<b>Your Deductible</b>			In / Out	In / Out
Single	None	None	\$700 / \$1,400	\$300 / \$600
Family	None	None	\$1,400 / \$2,800	\$600 / \$1,200
<b>Your Coinsurance Percentage</b>			In / Out	In / Out
Single	None	None	20% / 40%	20% / 40%
Family	None	None	20% / 40%	20% / 40%
<b>Your Coinsurance</b>			In / Out	In / Out
Single	None	None	\$1,000 / \$4,000	\$500 / \$2,000
Family	None	None	\$2,000 / \$8,000	\$1,000 / \$4,000
<b>Your Out-of-Pocket Maximum</b>			In / Out	In / Out
Single	None	None	\$1,700 / \$5,400	\$800 / \$2,600
Family	None	None	\$3,400 / \$10,800	\$1,600 / \$5,200
<b>Office Visit Copay</b>				
Primary Care	\$50	\$25	\$50	\$25
Specialist	\$80	\$40	\$80	\$40
<b>Emergency Room Copay</b> (Limb & life threatening)	\$200 copay	\$100 copay	\$200 copay, then 20% / 40%	\$100 copay, then 20% / 40%
<b>Well-Child Care</b> (Immunizations, check-ups)	Plan pays 100%	Plan pays 100%	100% / Deductible & Coinsurance	100% / Deductible & Coinsurance
<b>Preventive Care</b> (wellness schedule applies)	Plan pays 100%	Plan pays 100%	100% / Deductible & Coinsurance	100% / Deductible & Coinsurance
<b>Hospital Inpatient</b> (room & board)	\$500 copay	\$250 copay	In / Out Deductible then 20% / 40%	In / Out Deductible then 20% / 40%
<b>Prescription Drug</b> Mail Order Pharmacy	30 day supply 90 day supply	30 day supply 90 day supply	30 day supply 90 day supply	30 day supply 90 day supply
<b>Your Deductible</b>				
Single	\$100	\$50	\$100	\$50
Family	\$200	\$100	\$200	\$100
<b>Your Coinsurance</b>				
Generic	10%	10%	10%	10%
Formulary Brand	30%	30%	30%	30%
Non formulary Brand	40%	40%	40%	40%
<b>Your Out of pocket maximum</b>				
Single	\$2,000	\$1,000	\$2,000*	\$1,000*
Family	\$4,000	\$2,000	\$4,000*	\$2,000*

\* Prescription out-of-pocket maximum is separate from the medical plan out-of-pocket maximum.

## MEDICAL BENEFITS | continued

**Important Notes:** In the chart on page 5, the EPO options utilize the Choice Plus network. If you elect one of the EPO options, you must use a Choice Plus provider to receive coverage. You may only receive benefits through a non-network provider under the EPO options if you have a life- or limb-threatening medical emergency. In this case, the plan will cover your treatment at the in network level, provided the care is for a true medical emergency as defined by the plan.

Marquette University PPO plans will also utilize the Choice Plus network. For those enrolled in one of the PPO options, the plans allow covered enrollees to receive care from the provider of their choice. The PPO option will pay a higher level of benefits, after the deductible, if an in network/Choice Plus provider is used, and a lesser amount if a non-PPO provider is utilized.

**Care Management Programs:** When the university's Health Care Task Force considered how to contain costs while providing both the options and levels of coverage employees desire, it became clear that a lot of health care dollars are spent on individuals with chronic conditions. Therefore, the university has contracted with Aurora Medical Management to assist participants in managing heart disease, depression, diabetes, chronic obstructive lung disease, asthma and hypertension.

- Members with these conditions will be contacted by Aurora Medical Management.

Condition management programs help people better understand their conditions and learn how to manage them based on approved clinical treatment guidelines. The programs also help individuals become more active partners with their health care providers. **These programs are completely confidential and voluntary.**

**Utilization Review Program:** Utilization review programs (also known as pre-certification or care management programs) require notification prior to being admitted to a hospital or receiving certain procedures/surgeries. In an emergency situation, timely and reasonable contact to UMR Care Management is required. A \$500 penalty will be deducted from your benefit if you fail to call.

- PPO and EPO health plan participants need to contact UMR Care Management for pre-certification at 1-800-808-4424.

**Health Risk Assessments (HRAs)** will be offered again this year. In 2010, employees hired prior to November 1, 2009, have the opportunity to earn a 5% discount on medical premiums for participating in the HRA. To qualify for the discount, employees need to complete two phases of the HRA: biometrics (screenings for glucose, blood pressure and body mass) and health questionnaire. Employees will have the opportunity to qualify for the discount each year during the annual enrollment period.

## DENTAL | VISION SUMMARIES | MyJOB INFORMATION

DENTAL BENEFIT	DELTA PREMIER or PPO DENTIST	MARQUETTE DENTAL SCHOOL FACULTY	MARQUETTE DENTAL SCHOOL STUDENT
<b>Individual Annual Maximum</b>	\$2,500	\$2,500	\$2,500
<b>Deductible</b>			
Single	\$50	\$0	\$0
Family	\$150	\$0	\$0
<b>Diagnostic &amp; Preventive Services</b>	100%	100%	100%
<b>Basic &amp; Major Services</b>	60% - 80%	80% - 90%	100%
<b>Orthodontic</b> Lifetime Maximum: \$2,000	60%	60%	100%

VISION BENEFIT	VSP PROVIDER	NON-VSP PROVIDER
<b>Routine Exam</b>	1 every 12 months Paid in Full	Paid up to \$46
<b>Lenses (in lieu of contacts)</b>	1 every 12 months 20% Discount on All Lens Options	
Single	Paid in Full	Up to \$32 Retail
Bifocal	Paid in Full	Up to \$49 Retail
Trifocal	Paid in Full	Up to \$65 Retail
<b>Frames (in lieu of contacts)</b>	1 every 24 months \$120 Retail Allowance Toward Frames 20% Discount Off the Amount Over \$120	Up to \$45 Retail
<b>Contact Lenses (in lieu of eyeglasses: lenses &amp; frames)</b>	1 every 12 months 15% Discount Applies to the Professional Services for Prescription Contact Lenses Up to \$120 Retail	Up to \$50 Retail

### Use MyJob to Enroll

- All employees should access MyJob to update and/or verify personal information, including beneficiaries, covered dependents and emergency contacts.
- You **MUST** go online to elect a Flexible Spending Account for 2010. IRS regulations require an annual FSA election.
- **Due to a new government regulation, employees that cover dependents will be required to input their dependent's Social Security Numbers in MyJob. This is a new data field this year.**
- **Benefit elections or modifications during the annual enrollment period (October 26 - November 13, 2009) must be completed online through the MyJob web site to be effective January 1, 2010.**

**Go to: <http://myjob.mu.edu>**

Information from Human Resources and payroll has been downloaded. Your personal information is password-protected. You need only to verify and/or make changes as necessary. FOLLOW DIRECTIONS CAREFULLY.

EMPLOYEES HIRED DURING THE 2010 CALENDAR YEAR MUST SUBMIT PAPER ENROLLMENT FORMS. ONLINE ENROLLMENT IS ONLY AVAILABLE DURING THE ANNUAL ENROLLMENT PERIOD.

Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs. If you still have questions, please contact the Marquette University Human Resources Department (414) 288-7305.

PLAN	ADMINISTRATOR	WEBSITE	PHONE
Medical Benefits (EPO and PPO coverage) -Coverage questions -Customer service -ID card request -Claim information -Network information -Pre-certification	UMR	www.umar.com	1-800-826-9781       1-800-808-4424
Prescription Drug	Medco	www.medco.com	1-800-711-0917
Dental Benefits	Delta Dental	www.deltadentalwi.com	1-800-236-3713
Vision Benefits	Vision Service Plan (VSP)	www.vsp.com	1-800-877-7195
Life and AD&D Insurance	MetLife	www.metlife.com	1-800-708-5647
Short-Term Disability	Marquette University	www.marquette.edu/hr/benefits	1-414-288-7305
Long-Term Disability	Northwestern Mutual Life	www.nml.com	1-414-271-3242
Flexible Spending Accounts	EBC	www.ebcflex.com	1-800-346-2126
403(b) Retirement Plan	TIAA CREF	www.tiaa-cref.org	1-800-842-2776
Employee Assistance Plan	Aurora Behavioral Health	www.aurorahealthcare.org	1-800-236-3231

### About this guide

This guide describes the benefit plans available to you as an employee of Marquette University. The details of these plans are contained in the official plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your summary plan description (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern.

**Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Marquette University.**

