Annual enrollment for benefits began on 10/27/14 and will run through midnight on 11/14/14. The annual enrollment process is completed through the MyJob portal. With the exception of the Flexible Spending and MetLaw elections, all other current elections you have will roll over into 2015. However, if you would like to confirm or change anything about your benefit coverage in 2015, you will need to go out to MyJob and click on the MU Benefit Annual Enrollment portal. Marquette strongly encourages employees to review their elections as changes in premiums, deductibles and co-insurance have occurred.

Log in to https://myjob.mu.edu and select MU Benefits Annual Enrollment

Computers are available in the Human Resources lobby, Straz Tower Room 185, during regular business hours to complete the HRA on-line questionnaire or for making your 2015 benefit elections through the online portal.

Other Annual Enrollment Action Steps
◊ Decide if you want to participate in a Flexible Spending Account. You must enroll each calendar year through the portal in MyJob during the Annual Enrollment period. Existing health care debit ‘Benny’ cards are valid for five years and will be reloaded in January with your annual entire 2015 Health Care FSA election.
◊ Those who wish to continue or begin participating in the voluntary Group Legal (MetLaw) benefit must also enroll each year during annual enrollment using a paper form included in your home materials or available by clicking on this link.
◊ During the Annual Enrollment process, the HRA discount rate will not be viewable in the online portal. The HRA process continues after Annual Enrollment ends and will appear in the system as soon as administratively possible. Review your first Statement of Earnings in 2015 to check that proper deductions are being taken.

Take Action!
Did you have trouble receiving your 2015 Benefit Enrollment Packet or enrolling online? Here are some helpful links:
⇒ All employees should have received a benefits enrollment packet at the address listed in MyJob. If you have not received a mailing, please contact a member of the benefits department to request one or click on this link to download the contents in its entirety.
⇒ Be sure to log into MyJob to confirm that your address is correct for W-2s which are sent out in January. Please indicate any address change by updating your ‘personal action’ section of the MU Employee Self-Service area.
**HEALTH RISK ASSESSMENT CHANGES**

The 2014 Health Risk Assessment process will include a change for employees who enroll or will enroll in either the Employee+1 or Family tier of the medical plan. **For employees who have a spouse or same-sex domestic partner who is covered or will be covered by Marquette’s medical plan, the employee and the spouse or same-sex domestic partner must complete both parts of the Health Risk Assessment process in order for the employee to receive the 10-percent discount for 2015. If only one of the two complete the required steps, then the employee will not be eligible for the 10-percent discount.**

For more information on how to complete this process please click on this link to see this section of our benefits website or download one of the guides below.

- **Online scheduling** for free biometric screenings **began on Monday, Oct. 6th, 2014**. Click on the link or call 1-877-765-3213, Option 1. Biometric screenings will run from Monday, Oct. 27, 2014 thru Saturday, Nov. 22, 2014. Please note, Biometric Screenings are available at AMU, and **NEW** this year also at the Dental School and limited off-site Aurora Clinics on Saturday mornings.

- **HRA Online questionnaire** for the Health Risk Assessment is now OPEN!

  **Employees:** The site will ask for your Social Security Number; DO NOT ENTER YOUR SSN! You MUST enter your nine digit employee ID number.

  **Employee Group Password:** MARQUETTE

  **Spouse/Same Sex Domestic Partner:** The site will ask for a Social Security Number; DO NOT ENTER YOUR SSN! You MUST enter a Unique Identifier-see guide sheet below.

  **Group Password:** MUOTHER

- **HRA Frequently Asked Questions**

- **Spouse/Same Sex Domestic Partner On-line Questionnaire Guide**

- **HRA Power Point Training**

- **Employee On-Line Questionnaire Guide**

- **HRA Provider Form for 2015 Discount**

- **2015 Insurance Premiums Active Rate Sheet**

**HEALTH PLAN COMPARISONS**

**2015 PPO/EPO/HDHP Highlights**

Each year, Marquette University makes a significant investment in the health and welfare of its employees and their family members by offering health insurance as part of the overall compensation program. Despite local and national health care trends, the university’s benefits program will maintain the quality of services, choice of providers and plans, and depth of coverage that are valuable to Marquette Employees, while optimizing costs shared by both the university and employees. Below are some very general bullet points for 2015. Please click on the links below for the Summary of Benefits and Coverage for each plan.

- All plans have Out-of-network coverage (paid out in accordance to the out-of-network deductible and coinsurance)
- **EPO/PPO**-all medical deductible, coinsurance and co-pay expenses go towards the out-of-pocket maximums
- **HDHP**-NO co-pays! Cost of services go straight to deductible and coinsurance. All medical AND prescription deductible and coinsurance expenses go towards the out-of-pocket maximums. *New for next year-Now HSA qualified! (see article pg. 3)*

**2014 Summary Plan Description for all medical plans**

**2015 Summary of Benefits & Coverage-EPO Plan**

**2015 Summary of Benefits & Coverage-PPO Plan**

**2015 Summary of Benefits & Coverage-HDHP Plan**

Additional enhancements under the medical plans have also been made. For more information, please refer to the 2015 Summary Plan Description, available on the benefits website beginning in **January**.

- **Dental Coverage:** Premiums will increase slightly, however orthodontia coverage has been enhanced for 2015.
- **Vision Coverage:** Premiums will increase slightly, however an increase in the allowance for frames and contact has increased as well as a more robust coverage for progressive lenses.
The university will again offer benefit eligible employees the opportunity to enroll in the Flexible Spending Accounts to offset the out-of-pocket costs associated with your 2015 insurance elections as well as dependent child care costs.

Flexible Spending Accounts (FSA) make it easy for you to set aside a portion of your salary on a pre-tax basis and use it to pay for eligible medical and/or day care expenses. You may contribute $5,000 per calendar year per household for Dependent Child Care Expenses and $2,550 per calendar year per employee for Health Care Expenses. The minimum contribution for both programs is $20 per month.

There are two options available for you to enroll in for 2015:

<table>
<thead>
<tr>
<th>Health</th>
<th>Health Care for eligible out-of-pocket medical, prescription drug, vision, and dental expenses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Child Care</td>
<td>Can be used for certified day care expenses incurred for the care of your child(ren), so you and your spouse can work or attend school on a full time basis.</td>
</tr>
</tbody>
</table>

Please note: To participate in a Flexible Spending Account you must enroll each year through the portal in MyJob beginning on Oct. 27th, 2014. Existing health care debit ‘Benny’ cards are valid for five years and will be reloaded in January with your annual Health Care FSA election for 2015.

Also, the My Account Assistant area of the ebcflex.com website makes it easy for you to view and interact with your card transactions. Click on the links below for additional FSA information:

- Summary of Eligible Expenses
- Flexible Spending Account Worksheet
- Grace Period for Health Care Flexible Spending
- Benny Card Manager Flyer

**CHANGE OF STATUS FOR MARRIED SAME-SEX PARTNERS**

Same-sex marriage in Wisconsin has been legal since October 6, 2014, following the resolution of a lawsuit challenging the state’s ban on same-sex marriage. On that day, the U.S. Supreme Court refused to hear an appeal of a federal court ruling that found Wisconsin’s ban on same-sex marriage unconstitutional.

If you have any questions on how this change in the law affects your current and future benefits, please contact a member of the benefits team for information.
### Benefit Terminology

**Co-pay**: A set amount of money you pay each time you receive certain services (primary and specialist office visits, urgent care visits, emergency room visits). For the EPO and PPO plans, co-pays do **NOT** apply to the Annual Deductible. Co-pays do apply to the co-insurance and contribute towards the out-of-pocket maximums. Co-pays do not exist for the HDHP plan.

**Deductible**: The amount of money paid each calendar plan year by you before any covered expenses are paid by the Plan. A deductible applies to each covered person up to a family deductible limit.

- Only covered expenses will count toward meeting the yearly deductible. For the EPO and PPO plans, pharmacy co-pay expenses do not count toward meeting the deductible of the medical plan. For the HDHP plan, they do.
- If you have employee plus one or family coverage, any combination of covered family members (minimum of two people) can help meet the maximum family deductible, up to each person’s individual deductible amount.

Member **Coinsurance**: The amount – expressed as a percentage – that you must pay when your health plan does not pay for 100% of covered services (MU in-network you pay 20%, out-of-network you pay 40%). For the EPO and PPO plans, coinsurance, in most cases, applies after your Annual Deductible has been satisfied and until the Annual Out-of-Pocket Maximum is met. The **annual out-of-pocket maximum**: A provision that limits the amount of Annual Deductible, Coinsurance and Co-pay expenses you will pay in any one calendar plan year. The Annual Out-of-Pocket Maximum protects you financially should you incur significant health care expenses. If the Annual Out-of-Pocket Maximum is met, the health plan will pay 100% of covered expenses up to the maximum benefit for the remainder of the calendar plan year.

**Please Note**: For all plans, there are separate in-network and out-of-network deductibles, coinsurance and out-of-pocket maximums.

#### Understanding the In-Network Family Annual Deductible

If you enroll in the EPO plan with Family coverage, each family member is capped at the $625 Single Annual Deductible. The $1,250 Family Annual Deductible can be satisfied by a minimum of two family members ($625 each) or any combination of family members (e.g. $250 each for five family members). Coinsurance applies to any one individual who reaches the Single Annual Deductible or to any individual whose family has reached the Family Annual Deductible.

### Upcoming Annual Enrollment Events

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Location/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefits Assistance Day</strong></td>
<td>Nov. 6</td>
<td>AMU, Room Henke 11:00 - 2:00 p.m.</td>
</tr>
<tr>
<td>One-on-one sessions</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>No appointment needed</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Benefits Assistance Day</strong></td>
<td>Nov. 12</td>
<td>AMU, Room 163 11:00 - 2:00 p.m.</td>
</tr>
<tr>
<td>One-on-one sessions</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>No appointment needed</em></td>
<td></td>
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</tr>
<tr>
<td><strong>TIAA-CREF Individual Counseling Sessions</strong></td>
<td>Nov. 12, 13 and 14</td>
<td>AMU, various locations 10:30 - 3:00 p.m.</td>
</tr>
<tr>
<td><em>By appointment only; RSVP with TIAA-CREF at 866-843-5640</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2015 Annual Enrollment ENDS</strong></td>
<td>Nov. 14</td>
<td><strong>HRA continues thru Nov. 24</strong></td>
</tr>
<tr>
<td><strong>Additional GROW classes can be found here</strong></td>
<td></td>
<td><strong>Link to additional articles and resources on the benefit website</strong></td>
</tr>
</tbody>
</table>