Annual enrollment for benefits began on 10/26/15 and will run through midnight on 11/13/15. 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 2016. If you would like to confirm or change anything about your benefit coverage in 2016, 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.

Other Annual Enrollment Action Steps

- Decide if you want to participate in a Flexible Spending Account (FSA). 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 2016 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 enrollment packet or by clicking on this link.

- During the Annual Enrollment process, the Health Risk Assessment (HRA) discount rate will not be viewable in the online portal. The HRA process continues for one week after Annual Enrollment ends and will appear in the system as soon as administratively possible. Review your first Statement of Earnings in 2016 to check that proper deductions are being taken.

Enrollment Packets

Did you have trouble receiving your 2016 Benefit Enrollment Packet or enrolling online? Here are some helpful links:

- All benefit eligible employees should have received a benefits enrollment packet mailed to their home 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 provide any address change by updating your ‘personal action’ section of the MU Employee Self-Service area.
HEALTH RISK ASSESSMENT (HRA)

Complete both steps of the HRA by November 23, 2015 for the 2016 discount!
Employees who have a spouse who is covered or will be covered by Marquette’s medical plan, the employee and the spouse must complete both parts of the HRA process in order for the employee to receive the 10-percent discount for 2016. 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. 5, 2015. Click on the link or call 1-877-765-3213, Option 1. Biometric screenings will run from Monday, Oct. 26, 2015 thru Saturday, Nov. 21, 2015. Please note, Biometric Screenings are available at AMU, 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:
♦ 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 On-line Questionnaire Guide
HRA Provider Form for 2016 Discount Employee On-Line Questionnaire Guide

HIGHLIGHTS FOR 2016

HEALTH PLAN
There will be some changes made to the EPO and PPO plans:
♦ Medical and prescription drug expenses will now be integrated in the out of pocket maximum under both plans. This means that, rather than a separate prescription drug deductible and out-of-pocket maximum, the plan deductible and out-of-pocket maximum will be shared between the medical and the prescription drug expenses.
♦ Urgent care and emergency room co-pays will be removed. These services will now be subject to deductible and coinsurance.
♦ In-Network outpatient imaging charges (for CT scans, MRIs, etc.) will now be subject to deductible and coinsurance. Outpatient lab and x-ray charges will continue to be covered under the office visit co-pay.
♦ There will be a slight increase to premium contributions.
♦ While there are no plan design changes being made to the HDHP, there will be a slight increase to premium contributions.
♦ If your spouse is enrolled in Marquette’s health plan, he/she must participate in the HRA process in order for you – the employee – to receive the 10% HRA premium discount. Your spouse's participation does not affect your discount if he/she is not on your medical coverage. Covered children are not required to participate in the HRA.

DENTAL & VISION PLANS
♦ There are no plan design changes being made to the dental plan, however there is a slight increase to the premium contribution.
♦ Annual digital retinal screenings will now be covered in full with no co-pay and premium contributions remain unchanged for the vision plan.
FLEXIBLE SPENDING ACCOUNTS (FSA)

The university will again offer benefit eligible employees the opportunity to enroll in the FSA to offset the out-of-pocket costs associated with your 2016 insurance elections as well as dependent child care costs.

FSA’s 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 2016:

<table>
<thead>
<tr>
<th>Health Care</th>
<th>Eligible out-of-pocket medical, prescription drug, vision, and dental expenses incurred by you and your eligible dependents. [Summary of Eligible 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) under the age of 13, 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 FSA you must enroll through the portal in MyJob beginning on October 26, 2015. Existing health care debit ‘Benny’ cards are valid for five years and will be reloaded on January 1st with your annual Health Care FSA election for 2016.

Also, the My Account Assistant area of the [ebcflex.com](http://www.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](http://www.ebcflex.com)
- [Flexible Spending Account Worksheet](http://www.ebcflex.com)
- [Grace Period for Health Care Flexible Spending](http://www.ebcflex.com)
- [Benny Card Manager Flyer](http://www.ebcflex.com)
**QUESTIONS YOU SHOULD ASK YOURSELF DURING ANNUAL ENROLLMENT**

Annual Enrollment season can be a time of high anxiety for employees who don’t know what kinds of insurance to consider and what benefit levels to select. Transamerica put together a list of questions employees can ask themselves that may help ease the stress of benefits selection:

♦ What’s my share of medical costs? Deductibles, copays and coinsurance amounts are on the rise, so be sure to find out what they are before looking at policies designed to help with these and other expenses. An important part of financial planning is understanding what you would have to pay for a costly medical event such as an accident or critical illness.

♦ What are my out-of-pocket non-medical expenses? Many expenses such as transportation, child care and lost income due to missing work are not covered by your major medical insurance. These non-medical costs can add up quickly.

♦ Do I want to use my savings for these expenses? Even if there’s enough money in the bank to handle them, wouldn’t you rather use your savings for that retirement RV trip or the vacation planned for next year?

♦ How would I make up for lost income if I became disabled? One of the most crucial items to protect is your income. Marquette offers coverage for long–term disability. Consider what could happen if you can’t work for six months due to a back injury, for example.

♦ Do I go in for routine eye exams and dental cleanings? Your eyes may be a window to your soul but they can also help detect potential health issues. Plus, protecting your oral health represents a crucial disease-prevention strategy.

♦ How does my age affect my health risk factors? Getting older can make insurance even more important.

♦ Does anyone need my income in the event of my death? Do I have life insurance? Do I have enough life insurance?

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**UPCOMING ANNUAL ENROLLMENT EVENTS**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Location/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Enrollment Starts</td>
<td>Oct. 26</td>
<td>Myjob</td>
</tr>
<tr>
<td>Benefits Assistance Day (one-on-one meetings) No appointment needed</td>
<td>Oct. 27</td>
<td>AMU, 254 11:00 a.m. - 2:00 p.m.</td>
</tr>
<tr>
<td>Benefits Assistance Day (one-on-one meetings) No appointment needed</td>
<td>Nov. 4</td>
<td>AMU, 254 11:00 a.m. - 2:00 p.m.</td>
</tr>
<tr>
<td>Benefits Assistance Day (one-on-one meetings) No appointment needed</td>
<td>Nov. 12</td>
<td>AMU, 254 11:00 a.m. - 2:00 p.m.</td>
</tr>
<tr>
<td>2016 Annual Enrollment ENDS</td>
<td>Nov. 13</td>
<td>HRA continues thru Nov. 21</td>
</tr>
</tbody>
</table>

Additional GROW classes can be found here

Link to additional articles and resources on the benefit website