Marquette University continues to offer a variety of comprehensive benefit programs to support the physical, emotional, and financial needs of retirees and their families. Below is a summary of the plan changes that will be made effective January 1, 2015.

Health Plan

The following plan changes will be made to the health plan offering for 2015:

- There will be plan design changes – the medical deductible and prescription drug deductible and out-of-pocket maximum levels – as well as premium changes under the EPO and PPO plans. Medical and prescription drug expenses will continue to accumulate separately under both the EPO and PPO plans.
- Under the High Deductible Health Plan (HDHP), medical and prescription drug expenses will now be integrated and co-pays (office visit, urgent care and emergency room) will be eliminated to enable the plan to become a qualified HDHP, giving plan participants the option to open and contribute to a Health Savings Account (HSA). This (setting up an HSA) is something you need to do on your own – it is not facilitated by Marquette. Please refer to the 2015 Retiree Plan Comparison included in your packet for more information on the HDHP and HSAs. As a result of these changes, there will be decreases to the current HDHP premiums for 2015.

For more health plan coverage details, you may access plan Summaries of Benefits and Coverage (SBCs) on the benefits website at http://www.marquette.edu/hr/medicalinsurance.shtml.

Dental and Vision Plans

- Orthodontia coverage will be enhanced under the dental plan for 2015, as the orthodontic lifetime maximum will increase from $2,000 to $2,500 per member. Premiums will also change.
- There will be premium changes as well as several benefit enhancements to the vision plan for 2015, including increased allowances for frames and contacts, more robust coverage of progressive lenses (covered in full after a $40 co-pay) and full coverage for Primary Eyecare services.

Please refer to the enclosed benefit summaries for more details on the dental and vision plans.

If you wish to have health, dental and/or vision coverage for 2015, you must re-enroll!

Important Reminders

- The health, dental and vision programs are stand alone plans and retirees can make separate elections as necessary. That means, for example, that you can elect Retiree+1 health, Family dental, and Single vision coverage based on your family needs.
- Dependents under the age of 26 are eligible for the health plan until the end of the month in which they turn age 26. However, under the dental and vision plans, dependents are eligible until the age of 19 or until age 25 if enrolled as a full-time student.

Benefits Assistance

Members of the benefits staff will be available on the following dates and times to help you navigate the enrollment process, answer benefits questions and clarify various aspects of Marquette’s benefit offerings:

- **Friday, October 31, 2014** 11:00 a.m. – 2:00 p.m. (AMU, Henke)
- **Thursday, November 6, 2014** 11:00 a.m. – 2:00 p.m. (AMU, Henke)
- **Wednesday, November 12, 2014** 11:00 a.m. – 2:00 p.m. (AMU, 163)