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, 2016.

**Health Plan**

- Medical and prescription drug expenses will now be integrated under the EPO and PPO plans. This means that prescription drug expenses will be subject to the plan deductible (e.g., $625 for Single, In-Network coverage under the EPO plan), then to co-pays of 10%/30%/40% up to the plan out-of-pocket maximum (e.g., $3,000 for Single, In-Network coverage under the EPO plan). There will no longer be a separate prescription drug deductible and out-of-pocket limit.

- Urgent care and emergency room co-pays will be removed under the EPO and PPO plans. These services will now be subject to deductible and coinsurance. EPO and PPO plan office visit co-pays will remain as they are today.

- Under the EPO and PPO plans, 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.

- 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](http://www.marquette.edu/hr/medicalinsurance.shtml).

**Dental and Vision Plans**

- There will be a small increase to dental plan premiums for 2016. However, no plan design changes are being made.

- Annual digital retinal screenings will now be covered in full with no co-pay. Premiums remained unchanged.

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 2016, you must re-enroll!*

**Important Reminders**

- The health, dental and vision programs are stand alone plans and employees can make separate elections as necessary. That means, for example, that you can elect Employee+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:

- **Tuesday, October 27, 2015** 11:00 a.m. – 2:00 p.m. (AMU, 254)
- **Wednesday, November 4, 2015** 11:00 a.m. – 2:00 p.m. (AMU, 254)
- **Thursday, November 12, 2015** 11:00 a.m. – 2:00 p.m. (AMU, 254)