Annual Enrollment Overview

The Human Resources and Benefits Staff would like to thank everyone for another successful Annual Enrollment period. Approximately 500 Marquette faculty and staff attended the Benefit Information and Wellness Day on October 29th which included displays, access to vendors and provider representatives, and the opportunity to participate in an individualized Health Risk Assessment (HRA) as well as various other health screenings and health education information.

For the new year, we encourage everyone to carefully examine their first few pay statements in order to verify specific benefit plan enrollment and the corresponding premium deduction amounts. Should you notice any discrepancies, please contact us immediately at extension 8-7305.

Do you still have unused funds in your 2007 Health Care and/or Dependent Flexible Spending Accounts? Don’t delay in submitting your receipts and reimbursement forms to EBC, Marquette’s third-party flexible spending account administrator, by March 31, 2008. This 90-day run out period allows you to submit claims for expenses actually incurred in 2007. Expenses must have been incurred in the 2007 plan year to be reimbursed from that plan year’s balance. Claim forms are available on our website for your convenience.

Grace Period

Don’t forget about the 2-1/2 Month Grace Period! The 2-1/2 month grace period is an extension to the 12-month plan year and gives participants additional time (through March 15, 2008) to incur eligible expenses and to get reimbursed from the funds they contributed in 2007. EBC will verify this for you automatically. After March 15, 2008, you will forfeit any remaining 2007 dollars in your FSA Health Care account that remains unused. Note: This benefit is not available for the FSA Dependent account.

Recurring Claims

Please note that the IRS has ended the option of utilizing the recurring claim setup for 2008. The IRS confirmed that documentation of an expense MUST come AFTER the service is received and the expense is incurred. This means that recurring claims for dependent care and orthodontia, and dependent care contracts on file will no longer be sufficient claim documentation.

Verifying Deductions

Employees should verify their Health Care and/or Dependent FSA contributions on the January paycheck to confirm the correct amount(s) were deducted. If a discrepancy exists, please contact the Benefits Department immediately at 8-7305.
BE THE HEALTHY DIFFERENCE

Maintain Your Health With Regular Doctor and Dentist Visits

Did you know preventative services are covered at 100%, and that you have an annual first dollar $120 vision benefit in your Marquette health insurance plan? You also have two routine dental cleanings covered at 100% every calendar year. Maintain your health with routine doctor and dentist visits by taking advantage of these coverages!

Routine check-ups might include a physical, immunizations, colonoscopies (from age 50), mammograms, diagnostic tests, lab work or X-rays. See your health and dental summary plan descriptions for more detailed information at www.marquette.edu/hr/summaryplan. Covered dependents and employees can use the $120 vision benefit to help cover the cost of the eye exam, lenses or frames. For more information about your vision coverage, please visit http://www.marquette.edu/hr/VisionCoverage.

If you are enrolled in group dental, you have three options to seek a dentist: the dental school, faculty practice or go to a Delta Dental dentist. Two yearly cleanings are covered at 100%; however, additional services have different benefit percentage levels depending on where you go. To learn more about the Marquette’s dental insurance, please visit http://www.marquette.edu/hr/DentalInsurance.

Dependent Questionnaires

Marquette University’s Summary Plan Descriptions (SPDs) for health and dental insurance allow dependents to remain on our health and dental plans until they reach age 19 if not enrolled as a full-time student, graduate from college or reach age 25 as a full-time student. In each of these cases, the dependent will have coverage until the end of the month in which the event occurs. If your child continues their education beyond age 19 as a full-time student, you will be receiving Dependent Questionnaires from Fiserv Health at the beginning of every school semester. The questionnaire will request confirmation of full-time student status. Please complete and return the Dependent Questionnaires to Fiserv Health as soon as possible to prevent delays in claim payments and/or loss of coverage.

Benefit Contact Information

Human Resources is continuously updating the benefits section of its Web page to reflect current names, numbers, contact information, frequently asked questions and Web links. Please visit the website at www.marquette.edu/hr/benefits.html.

Fiserv Health: www.fiservhealthservices.com (800) 826-9781
Aurora Medical Management: (EPO Pre-authorization) www.aurorahealthcare.org (800) 251-0838
Fiserv Health: (PPO Pre-authorization) www.fiservhealthservices.com (800) 808-4424
PPO Physician Network—Health EOS: www.healtheos.com (800) 279-9776
EPO Physician Network—IBS Navigator: www.ibsinc.ws (414) 273-6595
Medco Health: www.medcohealth.com (800) 711-0917
Delta Dental: www.deltadentalwi.com (800) 236-3713
Employee Benefits Corporation: www.ebcflex.com (800) 346-2126
TIAA-CREF: www.tiaa-cref.org (800) 842-2776 or (800) 842-2252

Remember: When calling any toll-free or customer service number, always write down the name of the representative, the time you called, and general information regarding the call. This will help track the resolution of issues raised and will allow Marquette to assess the level of customer service provided to our employees.

Watch For ...

Future issues of Communicating Your Benefits in the months ahead for important information to maximize your Marquette benefits.