

2024 ANNUAL BENEFITS ENROLLMENT

*Monday, Oct. 23, 8 a.m., through
Monday, Nov. 6, 4 p.m.*

This is your once-a-year opportunity to make new elections for the coming year. Two new medical plans will be offered in 2024. For that reason, all employees are required to make a new medical plan election for 2024 or to waive medical coverage. The current plans will no longer be available in 2024.

Your To-Do List:

- ✓ Evaluate and enroll – read the 2024 enrollment materials on the Human Resources website for the details.
- ✓ Make a medical plan election. Select one of the new medical plans or waive medical coverage. ***If you do nothing, you will have no medical coverage in 2024.***
- ✓ Schedule time with a benefits educator if you have questions about which plans are best for you.



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WHAT'S NEW FOR 2024

Marquette University is making the following changes for 2024 to continue to offer employees choice, quality, and affordability.

CHANGES TO MEDICAL PLANS

- Marquette University will be offering two new medical plans: PPO and HDHP. The previous CPHP, AHDHP, and EHDHP plans will no longer be available.
- Each plan offers a 3-tiered benefit. Your benefit level is determined by the provider you use: Tier 1, Tier 2 or a provider out-of-network. The PPO and HDHP plans provide an enhanced benefit to members who utilize Tier 1 providers.
- Although medical premiums increased to align with increasing health care costs, plan design changes and the addition of the NexusACO network helped manage the increase.

CHANGES TO MEDICAL NETWORK — NexusACO

- UnitedHealthcare® NexusACO is a network available with a tiered benefit plan design. You can use any provider for your care, but using Tier 1 providers provides the best benefit and least out-of-pocket cost.
 - In Southeastern Wisconsin, Tier 1 includes providers from Advocate Aurora, Froedtert (except Froedtert South), Children's Wisconsin and the Medical College of Wisconsin.
 - Tier 2 includes other providers in the UHC Choice Plus network (same network as 2023).
 - Members can use out-of-network providers but at a higher out-of-pocket cost.
 - If receiving care outside of Southeastern Wisconsin, look for a Tier 1 provider in the national NexusACO network in your area to receive the Tier 1 benefit.

PRIMARY CARE PROVIDER (PCP) DESIGNATION

- During enrollment, employees will be asked to designate a Primary Care Provider (PCP) for themselves and all enrolled family members. Each family member can designate a unique PCP.
- Members do not need a referral from their PCP to receive care from a specialist.
- Each family member will receive an ID card that will include their PCP designation.

MY WELLNESS PROGRAM

- The period to earn points will begin Oct. 1, 2023, and will end Aug. 15, 2024.
- Members can earn 200 points this year for having an annual primary care visit and receive an additional 50 points for dental, vision or age/gender-specific screenings.

PHYSICAL THERAPY (PT) — CHANGE FOR BOTH PLANS

- A \$35 fee per visit will apply when receiving services at the Marquette University Physical Therapy Clinic for members enrolled in the PPO or HDHP medical plan. The fee will not apply to your deductible, coinsurance or out-of-pocket maximum.
- FSA/HSA dollars can be used to pay the \$35 fee.
- Marquette University Physical Therapy (PT) provides cost-effective and quality on-site care to employees and their family members. No PCP referral is necessary.

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WHAT YOU NEED TO DO:

Review the 2024 changes to make sure you understand how these will impact your personal situation. You are encouraged to enroll in the plan(s) and coverage tiers that work best for you.

WHEN YOU CAN ENROLL OR MAKE CHANGES:

Annual Enrollment begins Monday, Oct. 23, at 8 a.m. CDT and ends Monday, Nov. 6, at 4 p.m. CT.

WHY IT'S IMPORTANT:

It's your once-a-year opportunity to review 2024 plan changes, evaluate your options, and make changes to your plans and whom you cover. Changes will take effect on Jan. 1, 2024, and remain in effect through Dec. 31, 2024.

Coverage	Do I Need to Take Action?	Defaults if you do nothing
Medical	Yes, you will need to enroll in one of the new medical plan offerings (or waive coverage) and are encouraged to designate a PCP at the time of enrollment. If covering a spouse, see below.	NO MEDICAL COVERAGE FOR 2024
Covering a spouse?	Yes, you will need to re-certify your spouse's access to other coverage through their employer.	\$100/mo. spousal surcharge will apply
Dental	No, unless you want to newly enroll/disenroll in dental coverage or the family members you cover.	Your previous dental election and the eligible family members you cover will remain the same.
Vision	No, unless you want to newly enroll/disenroll in vision coverage or the family members you cover.	Your previous dental election and the eligible family members you cover will remain the same.
Health Care Flex Spending Account (FSA)	Yes, if you want to fund an FSA for your 2024 out-of-pocket health care costs and are in the CPHP (or on a spouse's non-high-deductible health plan).	\$0 as you are required to make a new election each plan year.
Limited Purpose Health Care FSA	Yes, if you want to fund an FSA for your 2024 out-of-pocket dental and vision expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year.
Dependent Care Flexible Spending Account (FSA)	Yes, if you want to fund an FSA for your 2024 out-of-pocket dependent care expenses.	\$0 as you are required to make a new election each plan year.
Health Savings Account (HSA)	Yes, if you want to fund an HSA for future out-of-pocket health care expenses and are enrolled in a high-deductible medical plan.	\$0 as you are required to make a new election each plan year. However, you can enroll at any time throughout the year. Your contribution will begin as soon as administratively possible.

HOW:

You can enroll one of two ways:

- Self-enroll online starting Oct. 23 by going to MarquetteBenefitsEnrollment.com. Step-by-step instructions can be found on the enrollment site.
- Schedule a confidential, 30-minute phone or virtual appointment with a benefits educator by calling 1-877-759-7668 or by going to MarquetteBenefitsEnrollment.com. Starting Oct. 16, you can schedule a benefit educator appointment for a set time during the annual enrollment period.

Important: If enrolling a spouse and/or child(ren) in Marquette benefits, you will need their Social Security numbers and dates of birth. You will also need to upload a copy of the marriage certificate and/or adoption/birth certificate for these dependents to the online enrollment tool by Nov. 6, 2023. You will not be able to complete your enrollment without this information.

Note: You do not need to re-upload certificates that were uploaded previously (during the previous years' enrollment process.)

NEW PROGRAMS FOR 2024

SAMARITAN FUND

- Marquette University is excited to announce its new partnership with the Samaritan Fund Program. This program supports those who have serious medical conditions or high-cost medications that may be financially difficult, even with insurance in place.
- All employees and family members who participate in the university's medical plan are eligible to apply for assistance. If accepted, you would get an individual health insurance plan combined with financial assistance that will leave you with little to no out-of-pocket costs for insurance premiums or care. If not accepted, you remain on the university's medical plan you enrolled in for 2024.
- Please direct any questions on this program to the Samaritan Fund Program team via phone at 1-866-764-9290 or via email at service@samaritanfundprogram.com.
- **Contact Samaritan Fund to apply prior to the close of open enrollment, Nov. 6, 2023.**

SAFETY NET PROGRAM

The university created this pilot program to provide financial assistance to employees with a qualified annualized salary and who met the deductible for the plan and coverage tier they are enrolled in for 2024. The Safety Net amount covers all eligible Tier 1 claims incurred within the university's medical plan (not dental or vision) above the deductible.

To qualify you must:

- Be an active employee enrolled in one of the university's medical plans for calendar year 2024.
- Have an annualized salary on Jan. 1, 2024, or at the time of hire during 2024, that is less than or equal to \$38,617 (based on the 2024 ACA Index).
- Meet the deductible of the enrolled medical plan and coverage tier and participate in the Specialty Access Program (see below) if applicable.
- **Must apply no later than December 31, 2024.**

SPECIALTY MEDICATIONS — FUNDING ASSISTANCE

- The university has added a Specialty Access Program through Navitus to assist members with specialty medication costs.
- If you are taking or using eligible specialty medications, you must participate in this program. **Navitus will be contacting members who are currently utilizing eligible specialty medications in the coming weeks by US mail.**
- You will need to complete the program application with Navitus to qualify for the benefit. If eligible, you may be able to receive assistance with the cost of your specialty medication(s).

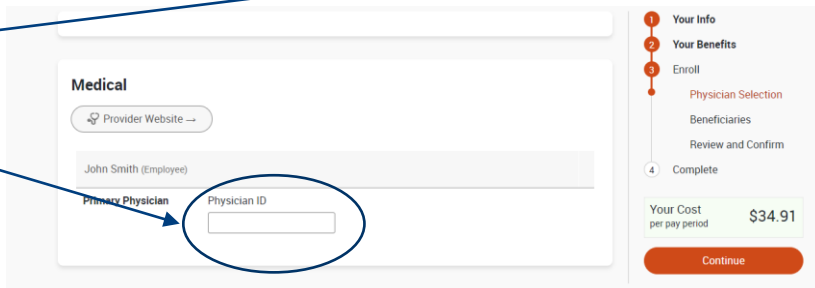
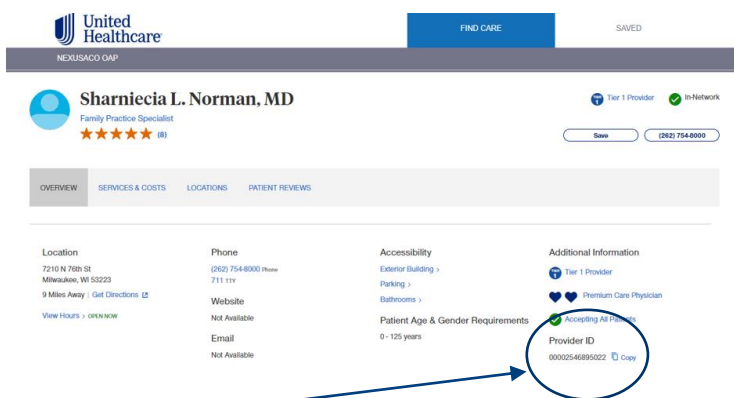
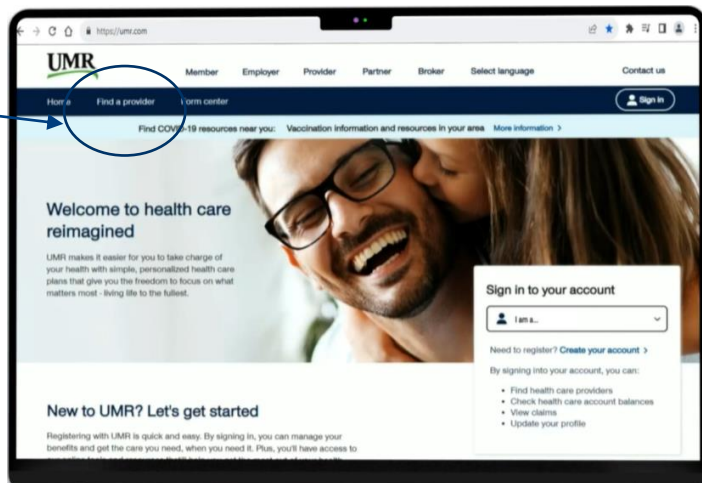
DESIGNATING A PRIMARY CARE PROVIDER (PCP)

When enrolling in either medical plan for 2024, you are required to designate a PCP and encouraged to do so during annual enrollment. A PCP can be a physician, nurse practitioner or physician assistant in the following specialties: family practice, general practice, nonspecialized internal medicine, mental health, pediatrics, or obstetrics/gynecology.

During the Annual Enrollment process you will be asked to provide a 14-digit Provider ID for each family member enrolling in medical coverage. The Provider ID can be found on umr.com.

It is *important* you do not log in to your umr.com account when searching for your provider, but instead follow the instructions provided below:

1. Go to UMR.com (www.umar.com)
2. Click on the “Find a Provider” tab
3. In the Provider Network Search:
 - Elect the UnitedHealthcare NexusACO Network 2024 (or the UnitedHealthcare Choice Plus Network if you are selecting a Tier 2 PCP).
 - Click “Search.”
 - Ensure you are viewing the NexusACO Network (or the UnitedHealthcare Choice Plus Network if you are selecting a Tier 2 PCP).
4. In a new browser, you will see a UnitedHealthcare search engine.
 - If the location prefills to something other than your city/state, click on the link titled “Change Location” to conduct a search in your desired location.
 - You can now search for a provider by entering last name/first name in the search bar or you can search for a provider from a list of all providers by choosing the “People” button.
5. Once you’ve located a provider, click on the link of the provider’s name.
 - Locate the provider ID number.
 - Copy the entire series of numbers, including any leading zeroes.
 - Enter the provider ID into the benefit enrollment system.



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What You Need to Know



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