

2025 ANNUAL BENEFITS ENROLLMENT

**Monday, Oct. 21, 8 a.m., through
Monday, Nov. 4, 4 p.m.**

Your To-Do List:

- ✓ Read the 2025 Annual Enrollment materials on the Human Resource website.
- ✓ Determine if you want to change your medical plan or the family members you cover. If covering a spouse on medical, you must re-enroll.
- ✓ Decide if you would like to enroll in the new Aura Identity Theft and Financial Fraud Protection benefit or add other benefits.
- ✓ Enroll in FSA or HSA for 2025, if applicable.
- ✓ Schedule a benefit educator appointment, if applicable.



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HIGHLIGHTS FOR 2025

During this annual enrollment period, the focus is on health and welfare benefits. It's your once-a-year opportunity to review opportunities and re-evaluate your needs.

CHANGES TO MEDICAL PLANS

- No medical plan changes for 2025; deductibles, co-pays, co-insurance and out-of-pocket maximums remain unchanged.
- A new program through UMR, Emerging Care, has been added to help engage members who have procedures or health conditions that could result in progression to a more complex illness. The program also includes support for discharges, specialty medications/injectables, behavioral health/substance use, and assistance with denials and appeals (no cost to members).

CHANGES TO PREMIUMS

- Although medical premiums increased to align with increasing healthcare costs, the plan design changes made last year and the move to the NexusACO network helped mitigate the increase.
- There will be no change in premiums for all other lines of coverage including dental, vision, long-term disability, life insurance and voluntary benefits.

AURA - IDENTITY THEFT AND FINANCIAL FRAUD PROTECTION – NEW BENEFIT

- Through MetLife's partnership with Aura, you will have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.
- The Aura benefit has many features including fraud resolution services, password manager, parental controls and 24/7 customer support.

MY WELLNESS PROGRAM

- The period to earn points began on Sept. 1, 2024, and will end on Aug. 15, 2025.
- New for 2025, members on the university's medical plan can earn 50 points by connecting with a Tria Health pharmacist expert by phone to discuss optimizing medications and health management.

BROWN & BROWN MEDICARE ELIGIBILITY SERVICES

- Marquette University has partnered with Brown & Brown Eligibility Services to assist all employees and their family members with Medicare questions and provide Medicare education.
- This service also proactively works with Medicare-eligible employees to help them understand the process of choosing and enrolling in a Medicare plan that meets their individual medical and financial needs.

FINANCIAL ASSISTANCE PROGRAMS

- The Samaritan Fund Program supports those who have serious medical conditions or high-cost medications that may be financially difficult. Employees and family members who participate in the university's medical plan are eligible to apply for assistance. Please see the Human Resource website for additional details.
- The Safety Net Program is a pilot program created by the university that provides financial assistance to employees with a qualified annualized salary and who met the deductible for the plan and tier they are enrolled in for 2025. Please see the Human Resource website for additional details and qualifications.

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WHAT YOU NEED TO DO:

Review the 2025 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. 21, at 8 a.m. CDT and ends Monday, Nov. 4, at 4 p.m. CT.

WHY IT'S IMPORTANT:

It's your once-a-year opportunity to review 2025 plan changes, evaluate your options, and make changes to your plans and whom you cover. Changes will take effect on Jan. 1, 2025, and remain in effect through Dec. 31, 2025.

Coverage	Do I Need to Take Action?	Defaults if you do nothing
Medical	No , unless you want to change your medical plan or the family members you cover. If covering a spouse, see below.	Your 2024 medical plan election and the family members you cover. A \$100/mo. spousal surcharge will apply if you cover your spouse.
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 vision 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 2025 out-of-pocket health care costs and are in the PPO (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 2025 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 2025 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 in one of two ways:

- Self-enroll online starting Oct. 21 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 877-759-7668 or by going to marquettebenefitsenrollment.com and clicking "Schedule Your Enrollment Appointment." Appointment scheduling opens on Oct. 14 and appointments are available 8 a.m. – 8 p.m. during annual enrollment.

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. 4, 2024. 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 year's enrollment process).