Marquette University 2024 Important Notices

Federal regulations require Marquette University provide benefit eligible employees with the following important annual notices. If you have any questions or need additional information, please contact Human Resources.

Private Health Information

Our group health plan(s) may need to use and disclose your protected health information to facilitate medical treatment you may receive, for payment of such medical treatment and also for other purposes. Because the privacy of your medical information is important to us, we have procedures in place to ensure its protection. As part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), our group health plan has a Privacy Notice describing how medical information about you may be used and disclosed and also how you can access this information. To obtain a copy of the Privacy Notice, please contact office.

Contact Office: Marquette University

Telephone: 414-288-7305 Fax: 414-288-7425

Address: 313 N. 13th St., Suite 221, Milwaukee, WI 53233

Women's Health and Cancer Rights Act

Marquette University medical plans, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Notice of Special Enrollment Rights

The annual open enrollment plan choices are available only once a year. The choices you make will remain in effect until the next annual open enrollment, unless you experience a qualifying event or lose eligibility under another plan. If you decline enrollment for yourself or your dependents (spouse or children) because of other medical insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan or switch to another plan option for which you are eligible if

- You or your dependents lose eligibility for that other coverage; or
- The employer stops contributing towards your or your dependents' other coverage.

However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. The plan will also allow a special enrollment opportunity if you or your eligible dependent(s) either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible; or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days from the date of the Medicaid/CHIP eligibility change to request enrollment in the group medical plan. This new 60-day period does not apply to any other special enrollment situations. To request Special Enrollment, or obtain more information, contact the Human Resources Department.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility –

ALABAMA - Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/	The AK Health Insurance Premium Payment Program
Phone: 1-855-692-5447	Website: http://myakhipp.com/
	Phone: 1-866-251-4861
	Email: CustomerService@MyAKHIPP.com
	Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
	IIIIps://IIeaiiII.alaska.gov/upa/Pages/uelauii.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/	Health Insurance Premium Payment (HIPP) Program
Phone: 1-855-MyARHIPP (855-692-7447)	Website:
	http://dhcs.ca.gov/hipp
	Phone: 916-445-8322
	Fax: 916-440-5676
	Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado	FLORIDA - Medicaid
OOLONADO - Health I list Colorado	T ESKIBA – Medicald
(Colorado's Modicaid Program) & Child	
(Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	

Health First Colorado Website:

https://www.healthfirstcolorado.com/

Health First Colorado Member Contact Center:

1-800-221-3943/State Relay 711

CHP+: https://hcpf.colorado.gov/child-health-plan-plus

CHP+ Customer Service: 1-800-359-1991/State Relay

711

Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442 Website:

https://www.flmedicaidtplrecovery.com/flmedicaidtplreco

very.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA - Medicaid
bsite: https://medicaid.georgia.gov/health-	Healthy Indiana Plan for low-income adults 19

GA HIPP Website: http

insurance-premium-payment-program-hipp

Phone: 678-564-1162, Press 1

GA CHIPRA Website:

https://medicaid.georgia.gov/programs/third-party-

liability/childrens-health-insurance-program-

reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2

maiana Pian for low-income adults 19-64

Website: http://www.in.gov/fssa/hip/

Phone: 1-877-438-4479 All other Medicaid

Website: https://www.in.gov/medicaid/

Phone: 1-800-457-4584

IOWA - Medicaid and CHIP (Hawki)

Medicaid Website:

https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366

Hawki Website:

http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563

HIPP Website:

https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp

HIPP Phone: 1-888-346-9562

KANSAS - Medicaid

Website: https://www.kancare.ks.gov/

Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660

KENTUCKY - Medicaid

Kentucky Integrated Health Insurance Premium

Payment Program (KI-HIPP) Website:

https://chfs.kv.gov/agencies/dms/member/Pages/kihipp.

aspx

Phone: 1-855-459-6328

Email: KIHIPP.PROGRAM@ky.gov

KCHIP Website:

https://kidshealth.ky.gov/Pages/index.aspx

Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms

LOUISIANA - Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp

Phone: 1-888-342-6207 (Medicaid hotline) or

1-855-618-5488 (LaHIPP)

MAINE - Medicaid

MASSACHUSETTS - Medicaid and CHIP

Enrollment Website:

https://www.mymaineconnection.gov/benefits/s/?langua

ge=en US

Phone: 1-800-442-6003 TTY: Maine relay 711

Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms

Phone: 1-800-977-6740 TTY: Maine relay 711

Website: https://www.mass.gov/masshealth/pa

Phone: 1-800-862-4840

TTY: 711

Email: masspremassistance@accenture.com

MINNESOTA – Medicaid

Website: http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-

programs/programs-and-services/medical-

assistance.jsp

https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-

and-services/other-insurance.jsp

Phone: 1-800-657-3739

MISSOURI - Medicaid

Website:

http://www.dss.mo.gov/mhd/participants/pages/hipp.htm

Phone: 573-751-2005

MONTANA - Medicaid

Website:

http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP

Phone: 1-800-694-3084

Email: HHSHIPPProgram@mt.gov

NEBRASKA – Medicaid

Website: http://www.ACCESSNebraska.ne.gov

Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178

NEVADA - Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
NEW JERSEY – Medicaid and CHIP	NEW YORK - Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/ dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
CHIP Phone: 1-800-701-0710	

NORTH CAROLINA – Medicaid NORTH DAKOTA – Medicaid

Website: https://medicaid.ncdhhs.gov/
Website: https://www.hhs.nd.gov/healthcare

Phone: 919-855-4100 Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP OREGON – Medicaid

Website: http://www.insureoklahoma.org Website: http://healthcare.oregon.gov/Pages/index.aspx

Phone: 1-888-365-3742 Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid and CHIP RHODE ISLAND – Medicaid and CHIP

Website: Website: http://www.eohhs.ri.gov/ https://www.dhs.pa.gov/Services/Assistance/Pages/HIP Phone: 1-855-697-4347, or P-Program.aspx 401-462-0311 (Direct RIte Share Line) Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437) **SOUTH DAKOTA - Medicaid** SOUTH CAROLINA - Medicaid Website: https://www.scdhhs.gov Website: http://dss.sd.gov Phone: 1-888-549-0820 Phone: 1-888-828-0059 **TEXAS - Medicaid UTAH - Medicaid and CHIP** Website: Health Insurance Premium Payment (HIPP) Medicaid Website: https://medicaid.utah.gov/ Program | Texas Health and Human Services CHIP Website: http://health.utah.gov/chip Phone: 1-800-440-0493 Phone: 1-877-543-7669 VIRGINIA - Medicaid and CHIP **VERMONT- Medicaid** Website: Health Insurance Premium Payment (HIPP) Website: Program | Department of Vermont Health Access https://coverva.dmas.virginia.gov/learn/premium-Phone: 1-800-250-8427 assistance/famis-select https://coverva.dmas.virginia.gov/learn/premiumassistance/health-insurance-premium-payment-hippprograms Medicaid/CHIP Phone: 1-800-432-5924 WASHINGTON - Medicaid WEST VIRGINIA - Medicaid and CHIP Website: https://www.hca.wa.gov/ Website: https://dhhr.wv.gov/bms/ Phone: 1-800-562-3022 http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447) WISCONSIN - Medicaid and CHIP WYOMING - Medicaid Website: Website: https://www.dhs.wisconsin.gov/badgercareplus/phttps://health.wyo.gov/healthcarefin/medicaid/programs-10095.htm and-eligibility/ Phone: 1-800-251-1269 Phone: 1-800-362-3002

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)

267-2323, Menu Option 4, Ext. 61565

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov

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Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

Medicare Part D CREDITABLE Coverage Disclosure Notice for 2024

* * * IMPORTANT NOTE * * *

This notice concerns the Medicare Part D prescription drug benefit for 2024. The information in this notice is for those eligible to enroll in Medicare Part D in 2024. If you will not be eligible for the Medicare Part D program during 2024, you may disregard this notice.

Important Notice from Marguette University about Your Prescription Drug Coverage and Medicare for the:

PPO PlanHDHP Plan

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Marquette University and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Marquette University has determined that the prescription drug coverage offered by the above-mentioned plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays.

 The plans are therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Marquette University coverage will not be affected. You can keep the Marquette University coverage and it will coordinate with Part D coverage according to Medicare Secondary Payer Rules.

If you decide to join a Medicare drug plan and drop your current Marquette University coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Marquette University and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage:

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Marquette University changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the Web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date: October 2023
Name of Entity/Sender: Marquette University
Contact Position/Office: Employee Benefits
Address: 313 N. 13th St., Ste. 221
Milwaukee, WI 53233

Phone Number: 414-288-7305

NOTICE REGARDING WELLNESS PROGRAM

Marquette University's wellness program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related. You are not required to complete the HRA or other medical examinations.

However, employees and their spouses who choose to participate in the wellness program will receive maximum employer \$250 FSA contribution or \$500 HSA contribution. Although you are not required to complete the HRA and other activities within the program, employees and their spouses that do so may receive up to the maximum incentives noted.

The information from your HRA will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Badger Meter, Inc. may use aggregate information it collects to design a program based on identified health risks in the workplace, Marquette University wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) a health coach in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Lynn Mellantine. Assistant Vice President of Human Resources at 414-288-7505.