Marquette University

Highlights for 2013

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, 2013.

Health Care Reform

- **Summary of Benefits and Coverage (SBC)** – group health plans have new standards to use when describing the benefits and coverage under available plans. The SBC and Uniform Glossary disclosure requirements enable individuals better understand their health coverage and more easily compare coverage options across different types of plans and insurance products.

  The SBC document is intended to provide consumers with a concise document explaining, in plain language, simple and consistent information about health plan benefits and coverage. It will summarize the key features of each plan offered by Marquette, such as the covered benefits, cost-sharing provisions and coverage limitations and exceptions. The Uniform Glossary includes many health coverage and medical terms commonly used in health insurance coverage such as “deductible” and “co-pay”.

  The SBCs and a link to the Uniform Glossary are accessible on the benefits website at [http://www.marquette.edu/hr/medicalinsurance.shtml](http://www.marquette.edu/hr/medicalinsurance.shtml). Paper copies have also been included in your enrollment packet.

- **Expanded Women’s Preventive Health Services** – while women’s preventive health care, such as mammograms, cervical cancer screenings and prenatal care, is currently covered at 100% under all Marquette health plans, coverage will be expanded to include – without cost-sharing – well-woman examinations, screening for gestational diabetes, DNA testing for Human Papillomavirus (HPV), screening and counseling for HIV and sexually transmitted infections, counseling for and payment of FDA-approved contraceptive methods, screening for domestic violence, and breastfeeding support, supplies and counseling.

  Note that, under the pharmacy benefit, only generic contraceptive medications will be covered at 100%; applicable cost-sharing (deductible and/or coinsurance) applies to all other covered contraceptive medications.

Health Plan

- **Because Medco was acquired by and is now operating as Express Scripts, new ID cards will be issued to all health plan participants. UMR, the University’s medical administrator, is unable to include plan names (EPO/PPO) on the cards. So, a quick reference will be to look for a MultiPlan logo on the back of your card. If you have one, you have either PPO or High Deductible plan coverage; if not, you have EPO plan coverage.**

  Note that this change will be made under the Dental and Vision plans as well. However, Dental ID cards will only be issued if you’re a new participant or making a name and/or coverage change; Vision ID cards are not issued.

- **Autism benefits will be expanded to include coverage for Applied Behavioral Analysis (ABA) Therapy services. More details regarding this coverage expansion will be included in the 2013 Summary Plan Description (SPD).**
Marquette will be adding a Maternity Management program through UMR to support women before they become pregnant and throughout their pregnancy. This program provides information and coaching to women considering having a child, prenatal education and guidance to those expecting and high-risk pregnancy identification to help expectant mothers carry their babies to term. Members may self-enroll on umr.com or by calling the toll-free number. UMR also identifies participants through sources such as claim edits, claim triggers and utilization review. Participation in the program is completely voluntary.

The current pharmacy Utilization Management program through Express Scripts (formerly Medco) will be expanded to include coverage management programming for oncology and other specialty medications; additional prior authorization, step therapy and quantity duration limit requirements may apply. Affected members will receive letters in the mail and will need to have their doctor engage with Express Scripts regarding continued treatment or to discuss potential changes.

Note that, with the exception of the pharmacy changes already noted, there will be no other changes to the program as a result of the Medco/Express Scripts merger. This means that participants will continue to have access to the same current network of pharmacies, including Walgreens.

If you wish to have Health plan coverage for 2013, you must re-enroll!

Important Reminders

- Retirees can make separate elections for Health, Dental and Vision coverage. That means, for example, that you can elect Single Health, Retiree+1 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.

- Dependents who are not tax dependents of an employee – for purposes of federal, state, or both – do not receive preferential tax treatment when it comes to benefit program participation. Retirees enrolling non-tax dependents in the Health, Dental, and/or Vision plans will have the value of that coverage included as part of their income and will be taxed accordingly. This includes most same-sex domestic partners (note that adult children are now considered tax dependents until age 26 as a result of health care reform).

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:

- Monday, October 22, 2012 9:00 a.m. – 2:00 p.m. (AMU, Monaghan Ballroom)
- Wednesday, October 24, 2012 11:00 a.m. – 2:00 p.m. (AMU, 254)
- Wednesday, October 31, 2012 11:00 a.m. – 2:00 p.m. (AMU, Henke Lounge)
- Thursday, November 8, 2012 11:00 a.m. – 2:00 p.m. (AMU, 254)
## HRA Summary

<table>
<thead>
<tr>
<th>Component</th>
<th>Description</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biometric Screening</td>
<td>Can be completed through your primary care provider or on campus (on-site); includes height, weight, blood pressure, cholesterol, and glucose; a 12-hour fast is required prior to your on campus screening.</td>
<td>July 1, 2012 – November 16, 2012</td>
</tr>
<tr>
<td><strong>Option One:</strong></td>
<td><strong>Primary Care Provider</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Primary care office visits are subject to a co-pay; lab results must be completed after July 1, 2012 and on or before November 16, 2012; visit <a href="http://www.marquette.edu/benefits">www.marquette.edu/benefits</a> to print off the form; your primary care provider must fax the completed form directly to Aurora Healthcare (Attention: Justin) at (262) 860-7940.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Please keep a copy of the biometric results for your records as this information is required for the online health questionnaire.</td>
<td></td>
</tr>
<tr>
<td><strong>Option Two:</strong></td>
<td><strong>On Campus</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>To schedule an on-site appointment go to <a href="http://www.marquette.edu/benefits">www.marquette.edu/benefits</a> on or after <strong>October 1, 2012</strong> and follow the appropriate link; you may also contact Aurora Wellness at (877) 765-3213 (when prompted, choose Option #1).</td>
<td>October 22, 2012 – November 16, 2012</td>
</tr>
<tr>
<td></td>
<td>Please keep a copy of the biometric results for your records as this information is required for the online health questionnaire.</td>
<td></td>
</tr>
<tr>
<td>Health Questionnaire</td>
<td>The online health questionnaire must be completed after the biometric screening is performed; upon completion of the questionnaire, you can print your personalized report that helps to identify potential health concerns and lifestyle behaviors that may need to be changed; your specific results are 100% confidential.</td>
<td>October 22, 2012 – November 19, 2012</td>
</tr>
<tr>
<td></td>
<td>It is important for you to retain a copy of this information for your records.</td>
<td></td>
</tr>
</tbody>
</table>