2026 ANNUAL BENEFITS ENROLLMENT

Monday, Oct. 20, 8 a.m., through Monday, Nov. 3, 4 p.m.

Your To-Do List:

- Read the 2026 Annual Enrollment materials on the Human Resources 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 change any of your other current benefit enrollments.
- Enroll in FSA or HSA for 2026, if applicable.
- Call a Benefits Educator/Optovise Expert at (877) 759-7668, if applicable.

MARQUETTE UNIVERSITY

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HIGHLIGHTS FOR 2026

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 2026; deductibles, co-pays, co-insurance and out-of-pocket maximums remain unchanged.
- Instead of employees paying deductible/coinsurance for Teladoc visits on the HDHP plan, there will now be a $10 copay.

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.

DELTA DENTAL PROGRAM

- Delta Dental is offering a new program called the Special Health Care Needs Benefit. The program is available to covered members with a qualifying special health care need.
- Included in the program is up to four total dental cleanings in a benefit year, additional consultations/chair time and treatment delivery modifications.

VISION PLAN ENHANCEMENT

- The retail frame allowance, featured frame brand allowance and elective contact lenses will all be increasing by $10.
    - Retail Frame and Elective Contact Lens: $175 to $185
    - Featured Frame Brand Allowance: $225 to $235

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT LIMIT

- An increase in the dependent care flexible spending account limit from $5,000 to $7,500 for 2026.

MY WELLNESS PROGRAM

- The period to earn points began on Sept. 1, 2025, and will end on Aug. 14, 2026.
- New for 2026, Marquette is partnering with Francis, LLC to offer a financial wellness benefit. This benefit connects you with financial planners who educate, advise, and coach on any money matter including defeating debt, making and managing investments, exploring tax strategies, understanding Social Security, transitioning to retirement and more! They have no investment products to sell, so you can feel confident that you will always receive completely objective advice.
    - Visit francisway.com/marquette and click on "Individual Financial Planning" or call 866-232-6457.

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 Resources website for additional details.
- The Safety Net Program is a 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 2026. Please see the Human Resources website for additional details and qualifications.

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WHAT YOU NEED TO DO:

Review the 2026 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. 20, at 8 a.m. CDT and ends Monday, Nov. 3, at 4 p.m. CT.

WHY IT'S IMPORTANT:

It's your once-a-year opportunity to review 2026 plan changes, evaluate your options, and make changes to your plans and whom you cover. Changes will take effect on Jan. 1, 2026, and remain in effect through Dec. 31, 2026.

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 2025 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 dental election and the eligible family members you cover will remain the same.
Health Care (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 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 (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 TO ENROLL:

You can enroll in one of two ways:

- Self-enroll online starting Oct. 20 by going to marquettebenefitsenrollment.com. Step-by-step instructions can be found on the enrollment site.
- For personalized enrollment support call a Benefits Educator/Optavise Expert at (877) 759-7668. Enrollment support is available 7am – 8pm CT, Monday – Friday.

Important:

- If enrolling a spouse and/or child(ren) in Marquette benefits, you will need their Social Security numbers and dates of birth.
- If enrolling your spouse, you will need to upload a marriage certificate.
- If enrolling your dependent child(ren) you will need to upload a birth/adoption certificate.

Please upload applicable documents to the online enrollment tool by Nov. 3, 2025. 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).