

TO: Employees Enrolled in the University's Health and Prescription Insurance

FROM: Kevin Reynolds, Chief Human Resources Officer  
Office of Human Resources

DATE: October 10, 2011

SUBJECT: **ANNUAL ENROLLMENT IN FLEXSAVE PREMIUM PASS THROUGH  
FOR HEALTH AND PRESCRIPTION PREMIUM SHARE**

As a University employee you are required to pay a share of the premium for health and prescription insurance. Personal income used to pay employee-paid medical expenses, including health insurance premiums, may be exempted from federal and state income taxes, resulting in a potential tax savings of 18-30 percent, depending upon the individual employee's tax bracket.

To use pre-tax dollars for your premium share, you must enroll in YSU's FlexSave Premium Pass Through Plan (see attached form). Please complete the employee information at the top of the form and check the *YES* box under *Option 3*. This form must be returned to the Office of Human Resources Attn: Benefits Area **no later than November 18, 2011. Failure to return the form will result in your premium contribution being deducted post-tax.**

**The annual FlexSave Enrollment form for dependent care and other out of pocket medical expenses will be sent to you via campus mail.** If you have any questions regarding this, please call Kathleen Bouquet at extension 1322 or Evaline Abram-Diroll at extension 3748.

Attachment