

**TO:** All Youngstown State University Staff Eligible for Health Insurance Coverage

**DATE:** October 18, 2011

**FROM:** Kathy Bouquet, Manager of Employee Benefits  
Office of Human Resources

**SUBJECT: INTRODUCTION OF THREE TIER HEALTH INSURANCE  
ENROLLMENT DEADLINE: FRIDAY NOVEMBER 18, 2011**

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The University's health care plan is changing beginning January 1, 2012. The three previous plans will be replaced by one plan, SuperMed Plus (PPO). Included with this change, will be the introduction of a third tier to the benefit levels. **You may now choose: *single, employee plus one, or family*. The rate for *employee plus one* will be less than the family rate. Also effective January 1, 2012, employees will be contributing to the dental and vision insurance premiums.** If you wish to change from *family* to *employee plus one* please complete the enclosed application and return it to the Office of Human Resources no later than 5:00 p.m. Friday November 18, 2011. There will be no exceptions to this deadline.

**Please remember, your enrollment decision is irrevocable from November 18, 2011 through December 31, 2012. Also, please note that with any life changing event (birth, death, adoption, marriage, divorce, change of name or address, dependent becoming ineligible etc.) it is the EMPLOYEE'S responsibility to notify the Benefits Office within 30 days of the event.**