As you prepare to make your 2015 benefit choices, take a few minutes to consider how much health care you need.

- **Too much**—Are you paying more out of your pay for medical coverage that has lower deductibles and coinsurance that you don’t consistently meet?
- **Too little**—Are you paying less out of your pay for medical coverage, and then end up paying much more out of pocket to meet a higher deductible and coinsurance amounts during the year?

There’s help with finding the best medical plan for you and your family. New this year, you’ll receive a personalized comparison of the 2015 medical plan options using your 2013 and 2014 health claims data. The OSU Health Plan will begin mailing the Informed Enrollment Statement to homes in October for enrolled faculty and staff hired prior to June 1, 2014.

### A Sneak Peek...2015 Plan Changes

You’ll continue to have a choice of medical plans that protect you from significant health-related expenses through annual out-of-pocket maximums and that offer free preventive care and valuable wellness resources to improve your health. We encourage you to take advantage of the preventive care you need and work with your primary care provider (PCP) to actively manage your health, which also helps you better manage costs over time.

There are some changes to Ohio State’s medical coverage for 2015 that will require those who use more health care to pay more (or a greater share of the cost). Beyond the medical plan, you’ll also see modest changes to the vision program and a special Open Enrollment period for short-term disability and voluntary life insurance.

### How Much Is Enough?

As you prepare to make your 2015 benefit choices, take a few minutes to consider how much health care you need.

- **Too much**—Are you paying more out of your pay for medical coverage that has lower deductibles and coinsurance that you don’t consistently meet?
- **Too little**—Are you paying less out of your pay for medical coverage, and then end up paying much more out of pocket to meet a higher deductible and coinsurance amounts during the year?

### Open Enrollment

**October 27 – November 7, 2014**

Your opportunity to choose your health benefits for the upcoming year is fast approaching. Watch your email and home mailbox for more information in the coming weeks.

**Visit us on the web at MyBenefitsPlan.osu.edu**

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**Remember, if you complete your PHA and include all biometric values by September 30, you will have access to the Prime Care plans. These plans offer lower premiums, lower deductibles, and no out-of-pocket costs for PCP visits.**

**Visit us on the web at MyBenefitsPlan.osu.edu**
Our Commitment to Your Health

Over the past year we’ve done a lot of great things to make Ohio State a healthier place to work through Your Plan for Health (YP4H). We are thrilled that more than 4,000 people logged over 1.2 million total miles in our Hit the Road with the Buckeyes challenge in 2013. Because your health matters to us, we plan to build on this momentum in the coming year. Watch for your next opportunity to Hit the Road!

Through YP4H, The Ohio State University has programs and resources available to help you—regardless of your current level of health or fitness. Maintaining good health can help minimize health care costs—for you and for the university—throughout your life. Here’s some of what YP4H makes available:

- **Personal Health Coaching** helps you define and work toward your health goals.
- **Care Coordination** provides support to help you manage any chronic health conditions you may have.
- **24/7 Nurseline** is available anytime to answer more immediate health questions.

**TIPS FOR MANAGING HEALTH CARE COSTS**

1. **Use a flexible spending account** to pay for eligible expenses with before-tax dollars.
2. **Ask your doctor for a generic prescription or try the home delivery mail order program.**
3. **Act on the recommendations your PHA uncovers for improving your health.**

**WHAT’S NEXT?**
In the coming weeks, watch your email, home mailbox, and around campus for additional information.

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<td><strong>Take action:</strong> Complete PHA with all biometric values</td>
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Questions?
Contact the Office of Human Resources Customer Service Center | service@hr.osu.edu | 614-292-1050 | 800-678-6010