



SAN JOSÉ STATE  
UNIVERSITY

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RESEARCH FOUNDATION

## **Announcement of Benefits Offerings for Plan Year 2012**

The Research Foundation is pleased to announce its 2011 Annual Benefits Open Enrollment for Plan Year 2012!

Open Enrollment provides eligible staff an opportunity to make changes to their health benefits, their Flexible Spending Accounts, Unreimbursed Medical (URM) and Dependent Day Care (DDC), and to make dependent changes to their Dental plan. Open Enrollment for Health Care, Flexible Spending accounts, and Dental plan offerings will begin Monday, October 10, 2011, and ends Friday, November 4, 2011.

Attached are Plan Year 2012 health benefit premiums. Please note that Dental, Vision, Life, AD&D, and Long-Term Disability Insurance for both eligible employees as well as for their eligible dependent (s), as appropriate, will continue to be subsidized 100% by the Research Foundation in Plan Year 2012. The Research Foundation will continue to offer the same six (6) CalPERS health plans for Plan Year 2012. VSP will continue to be the provider of vision benefits, and Guardian Dental will continue to be the dental provider.

**All Health Care, Flexible Spending accounts, and Dental plan changes made during the 2011 Open Enrollment period will be effective January 1, 2012.**

If you do not want to make changes to your health plan selection, you need not take any action. Your health benefit selections for Plan Year 2011 will be automatically continued into Plan Year 2012, with the exception of your co-payments /cost contributions.

If you want to continue your enrollment or begin participation in a Flexible Spending Account, you must enroll or re-enroll. Your current Flexible Spending Account contributions, if any, will not automatically continue for Plan Year 2012.

The Research Foundation's goal is to maintain healthcare quality and choices, while managing employer and employee contributions. Given the continued rise of costs and continued economic turmoil within the health industry, the Research Foundation continues to take pride that its benefit offerings, which are among the most generous in the industry.

The Human Resources department continues its commitment to exploring and sharing new ideas and information in the benefits arena as we look ahead and plan for the future.