



Why sign up for the Youngstown State University student health insurance plan?

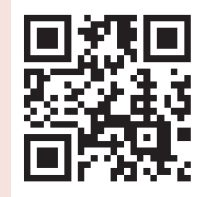
- ▶ Since the school plan comes from UnitedHealthcare **StudentResources**, you get the benefit of a national network of health care providers and pharmacies, with coverage regardless of the distance from campus or home.
- ▶ It may be less expensive than staying on your parent's plan. According to a recent survey,* employees are paying over \$100 more per month for health care than they did three years ago. And 40% of companies surveyed have increased employee contributions for dependent coverage, with nearly 20% more saying they plan to do that in the following year.
- ▶ With the UHCSR Mobile App, you have your insurance ID card right on your smartphone, as well as easy access to popular self-service features in the plan.
- ▶ Because students are typically a healthier group, you may benefit from lower deductibles and out-of-pocket expenses.

For insured students:

- ▶ With the Student Assistance Program and NurseLine, you have 24/7 access to counselors and registered nurses ready to provide confidential help.
- ▶ The plan includes access to a discount program with savings of 5–50% on a wide range of health and wellness products and services.



For more information and details on coverage, go to **www.uhcsr.com/ysu** to check out your school's brochure/benefits flier or call 800-767-0700, and start taking control of your health today!



* 19th Annual Towers Watson/National Business Group on Health Employer Survey on Purchasing Value in Health Care: Survey of 595 employers (with at least 1,000 employees each), conducted between November 2013 and January 2014.