

## HMO vs. High Deductible Plan Informational Sessions

You have an opportunity to increase the amount of your County net pay without changing your doctors, hospitals, or prescription drugs. The County offers three (3) traditional Health Maintenance Organization plans (HMO) and three (3) High Deductible Health Plans (HDHP). HDHPs have lower monthly premiums than traditional HMO plans but may have larger out of pocket expenses for services which are paid for at the time of care.

HDHP enrollment allows you to contribute to a Health Savings Account (HSA) as long as you do not have any other non-HDHP medical coverage. A Health Savings Account is a voluntary tax-free savings account that you can use to pay for deductibles and other qualified health costs. You can build up funds for long-term financial protection, future medical costs, and carry them into retirement.

Some of the benefits of an HSA are:



Join the Employee Benefits Office HMO vs. HDHP Informational Sessions and learn more.

Date	Time	Call In Number	Meeting ID	Passcode	URL
<b>Sept 20, 2023</b>	2pm-	<a href="tel:+1916-245-8966">+1 916-245-8966</a>	264 916	PqW093	<a href="#">Click here to join the meeting</a>
	3pm	<a href="tel:+1916-245-8966">8966,,255385049#</a>	419 30		
<b>Sept 21, 2023</b>	10am-	<a href="tel:+1916-245-8966">+1 916-245-8966</a>	255 768	f64Re6	<a href="#">Click here to join the meeting</a>
	11am	<a href="tel:+1916-245-8966">8966,,667075533#</a>	798 742		

The Employee Benefits Office is looking forward to providing information on how you could save **thousands of dollars per year** in your medical contributions. If you are unable to attend a session, representatives are available Monday – Friday, 8 a.m. – 5 p.m. at: 916-874-2020, or you can email [MyBenefits@saccounty.gov](mailto:MyBenefits@saccounty.gov) to obtain more information.

Sincerely,

Employee Benefits Office