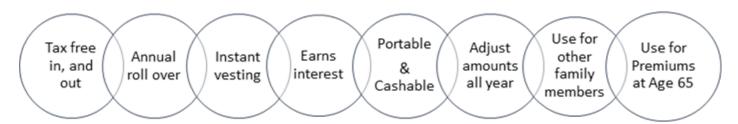
HMO vs. High Deductible Plan Informational Sessions

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
Sept 20, 2023	2pm- 3pm	+1 916-245- 8966,,255385049#	264 916 419 30	PqWo93	Click here to join the meeting
Sept 21, 2023	10am- 11am	+1 916-245- 8966,,667075533#	255 768 798 742	f64Re6	Click here to join the meeting

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 to obtain more information.

Sincerely,

Employee Benefits Office