

Sacramento County Benefits Virtual Education Workshop

Tier A Employees

Important Information on Your 2021 Open Enrollment Elections



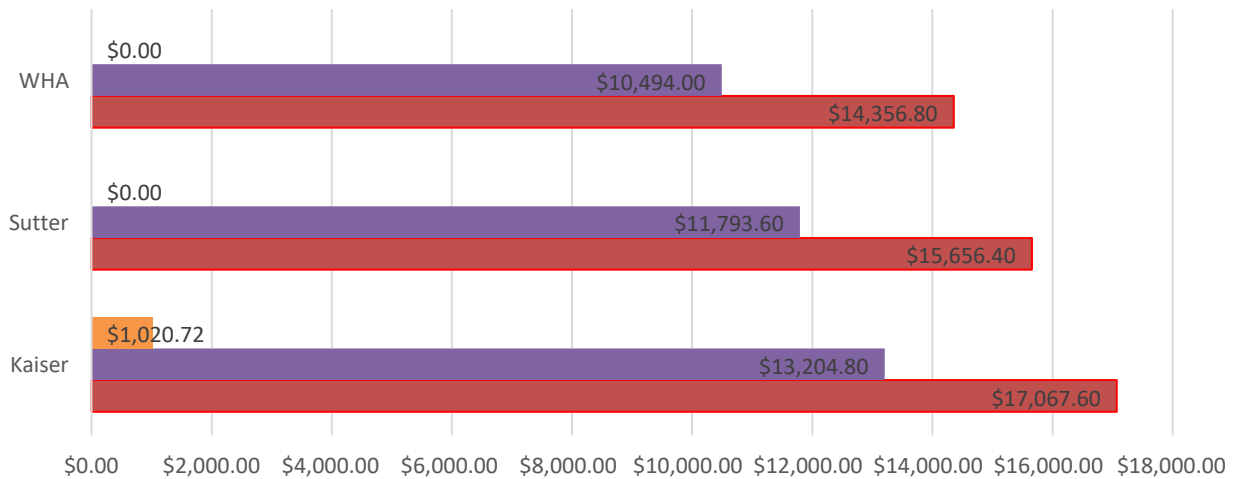
We would like to present a double opportunity to **increase the amount of your County take home pay by thousands of dollars** with no change in your traditional doctors, hospitals and/or prescription drugs.

The first opportunity you have to increase your take home pay is to make a choice to increase the amount the County contributes to your medical coverage. As a Tier A employee, your County of Sacramento employer contribution toward your medical coverage is frozen, and is far less than the contribution provided to Tier B employees when choosing family coverage. By moving from Tier A to Tier B, **you could receive thousands of dollars more in your taken home pay.**

Your second opportunity to increase your take home pay is to make a choice to move from a traditional HMO plan to a High Deductible HMO plan. The three County sponsored medical carriers each offer a traditional \$15 Health Maintenance Organization plan (HMO) and a High Deductible Health Plan (HDHP). HDHPs have lower monthly premiums than traditional HMO plans but have a larger initial out of pocket deductible expense for services if/when you need care. If you elect to move to a High Deductible plan, you will receive thousands of dollars more in your taken home pay while capping your annual deductible expenses at \$2,800 (plus your per pay check deductions). By completing both actions during the upcoming Open Enrollment, you will be investing in yourself and your future.

The following chart shows your potential savings:

2021 HMO vs HDHP Tier A



	Kaiser	Sutter	WHA
Annual Tier B HDHP Cost	\$1,020.72	\$0.00	\$0.00
Annual Tier A2 HMO Cost	\$13,204.80	\$11,793.60	\$10,494.00
Annual Tier A1 HMO Cost	\$17,067.60	\$15,656.40	\$14,356.80

HDHP enrollment might also allow you to contribute to a Health Savings Account (HSA) under certain conditions to protect you from the deductible costs and help with retiree health cost.

To help you learn more about how you can **save thousands of dollars** and increase your pay in 2021, we have set up a number of virtual informational sessions. Employee Benefits Office staff will provide you detailed information on how the increase to your income can be achieved. We will allow enough time to answer all your questions. The savings is real, so please join us! Following is the session information and scheduled dates/times. If you're not able to attend one of our live sessions, we also have a training module available that can be viewed at any time; the link is below the training schedule.

Questions are encouraged and can be sent in in a variety of ways:

In advance to:

- MyBenefits@saccounty.net

During the session:

- BlueJeans chat feature will be available during each session

Joining the Session:

Joining from your computer:

<https://support.bluejeans.com/s/article/Joining-a-meeting-from-your-computer>

Joining via phone (desk or mobile):

<https://support.bluejeans.com/s/article/Dialing-into-a-meeting-from-a-Desk-Telephone>

For mobile phone users to connect to the computer features (video):

Android Users: <https://support.bluejeans.com/s/article/BlueJeans-for-Android>

Apple Product Users: <https://support.bluejeans.com/s/article/iPhone-and-iPad-BlueJeans-app>

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 use the MyBenefits@saccounty.net to send us an email.

HMO vs. High Deductible Plan Informational Sessions

Date	Time	Call In Number	Meeting ID	URL (To join the meeting on a computer or mobile phone)
8/4	2 p.m.	408.419.1715 or 408.915.6290	117 800 688	https://bluejeans.com/117800688?src=calendarLink
8/6	11 a.m.	408.419.1715 or 408.915.6290	166 351 004	https://bluejeans.com/166351004?src=calendarLink
8/10	2 p.m.	408.419.1715 or 408.915.6290	929 381 629	https://bluejeans.com/929381629?src=calendarLink
10/13	2-3pm	+1 (916) 875-8000 (Sacramento Region) English (United States) +1 (916) 874-8000 (Sacramento Region) English (United States) +1 (916) 876-4100 (Sacramento Region) English (United States)	8872605	Join Skype Meeting

If you would like to view the virtual training module, please use the following link:

<https://personnel.saccounty.net/Benefits/Pages/Training.aspx>

We're looking forward to providing you this value information on how you could save **thousands of dollars per year** in your medical contributions. If you are unable to attend a virtual (or live) session, representatives are available Monday – Friday, 8 a.m. – 5 p.m. at: 916-874-2020, or you can use the MyBenefits@saccounty.net to send us an email.