2027 OPEN ENROLLMENT

OCT. 20 - NOV. 10

Your Benefits, Your Way.

CHOOSING THE RIGHT MEDICAL PLAN FOR YOU

It Can Be Hard To Choose A Medical Plan. We're Here To Make It Easier.

STEP 1: UNDERSTAND YOUR CARE NEEDS

Consider how often you visit the doctor, the medications you take, whether you see specialists and whether you expect any major medical expenses.

STEP 2: UNDERSTAND WHERE HEALTHCARE COSTS COME FROM

Healthcare costs are a combination of your biweekly paycheck contribution, deductible, copays and coinsurance. Consult your benefit guide for exact costs on each plan.

Biweekly Paycheck Contribution + **Deductible** + **Out-of-pocket copays or coinsurance for typical care** *(office visits, urgent care, diagnostic services, etc.)* = **Total Cost**



STEP 3: CONSIDER YOUR NEEDS AND PREFERENCES

HSA Medical Plan	PPO1 / PPO2	HMO
Benefits: • Low biweekly paycheck cost • Eligible for Health Savings Account, which includes a front-loaded County contribution • No cost-share for most in-network services once deductible is met (prescription copays apply) • No referrals required Considerations: • High deductible before coverage kicks in • May require more management of claims & billing costs	Benefits: • Minimal out-of-pocket costs at provider • Low deductible (no deductible for most services on PPO1) • No referrals required Considerations: • High biweekly paycheck cost	Benefits: • Minimal out-of-pocket costs at provider • No deductible • Fertility benefits • Moderate biweekly paycheck cost Considerations: • Must stay in-network for coverage • Referrals required for specialty care • Only includes coverage for emergencies out-of-network

STEP 4: GET ASSISTANCE IF NEEDED

Not sure which options are right for you? You're not alone. The Benefits team is happy to provide one-on-one guidance. Go to **hr.oakgov.com/openenrollment** or email **benefits@oakgov.com** to schedule a meeting by phone, in person or on Teams.