## Melissa Lizotte

From:	Meaghan Conway <mconway@pri-med.com></mconway@pri-med.com>
Sent:	Monday, August 26, 2024 8:34 AM
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Cc:	Melissa Lizotte
Subject:	Your Health, Your Choice: HMO & HSA Options for 2025
Categories:	Task

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Last week, we were thrilled to announce significant enhancements to your healthcare options: a <u>new Health Savings Account (HSA) medical option plan available</u> as part of our <u>transition from</u> <u>Blue Cross/Blue Shield to Aetna</u> and updated <u>dental coverage with Delta Dental</u>. In addition to the new Health Savings Account medical plan, we will continue to offer the HMO medical plan. All employees, regardless of location, can choose between these 2 plans beginning 2025.

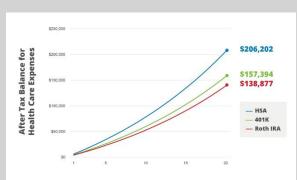
Every Monday, for the next few weeks, you can expect to receive weekly newsletters in your Pri-Med inbox that will highlight all the new benefits available to you. Each newsletter will provide key insights and important details, ensuring you have the information you need to make informed decisions about your health coverage and take full advantage of these exciting new offerings.

Save the Date – Open Enrollment is October  $15^{\text{th}}$  – October  $25^{\text{th}}$ 



Health Savings Accounts bring power and flexibility to healthcare! With a Health Savings Account (HSA) medical plan, you're not just managing healthcare expenses – you're investing your healthcare dollars. Think of it as a 401(K) for healthcare! Whether you're planning for routine medical costs or unexpected emergencies, an HSA offers unparalleled benefits. From triple tax advantages to long-term savings potential, with a Health Savings Account, you take control of your healthcare journey. Watch this quick Health Savings Account explainer video to learn more.

Available for election during Open Enrollment for the 2025 plan year. Continue to tune in to successive newsletters where we will continue to take a deep dive into Health Savings Account Medical Plans.



## Stow it & Grow it!

Health savings accounts (HSAs) and 401(k) accounts are like two powerhouses in the realm of retirement planning, each offering fantastic tax perks. While both HSAs and 401(k) plans offer different tax advantages and opportunities for long-term savings, they serve different purposes. HSAs are primarily for healthcare expenses, with tax-free withdrawals for qualified medical expenses, while 401(k) plans are designed for retirement savings. With tax advantages for contributions and employer matching contributions, they're not rivals; they're a power duo waiting to be unleashed together in your retirement game plan. Keep reading to get the lowdown on how these retirement accounts measure up against each other.

