

# 2026 HDHP & HSA Overview

Webinar



# Meet the Hosts!

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**Today's webinar is led by your Benefits Team**



**Esmeralda Parker**



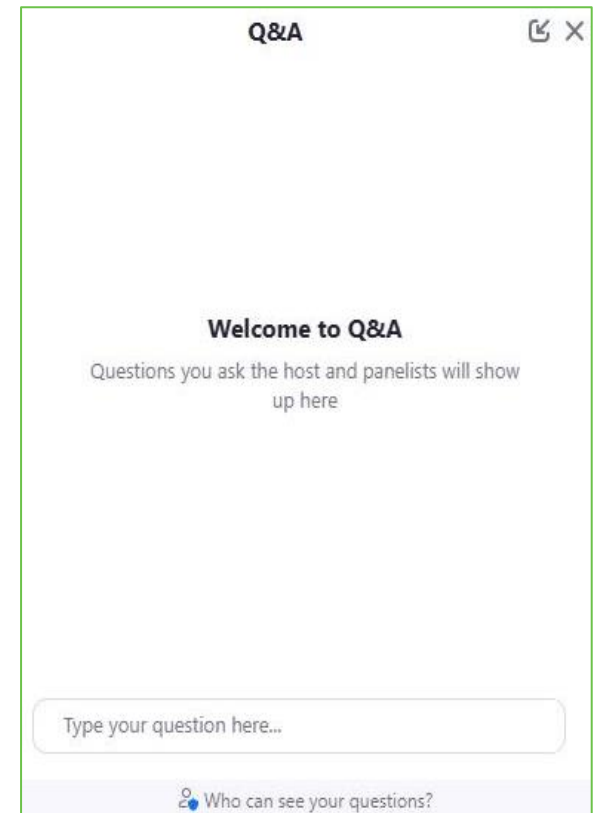
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# Zoom Webinar

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- This presentation will be recorded
- Submit your questions using the **Q&A** at the bottom of your screen
- Questions can be asked throughout the presentation



# Agenda

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01

**HDHP Overview**



02

**Tax Savings Account Overview**



03

**Health Savings Account (HSA)  
Overview**



04

**FAQs & Resources**



**Open Enrollment October 3-22!**

# High Deductible Health Plan

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A HDHP is a health insurance plan that has a higher deductible and lower monthly premium than traditional health plans

- In-network preventative care is free
- HDHP includes our broad Blue Shield of California PPO network
- Access the Employee Health Clinic for \$25 copay
- Access to \$0 copay for Accolade Care telehealth
- Access to \$0 copay for Headspace mental health telehealth

HDHP are best combined with a Health Savings Account (HSA), which allows you to save money for medical expenses

# HDHP Plan Highlight

You will pay the contracted BSCA rate when visiting a health provider until you meet your deductible.

Then you will pay your co-insurance until you hit your out-of-pocket maximum.

Preventive Care	PLAN PAYS 100% (In-network)	
Before Meeting Deductible	YOU PAY 100% (\$2,000 Employee Only / \$6,000 Family)	
After Meeting Deductible	YOU PAY 20%	PLAN PAYS 80%
After Meeting Out-of-Pocket Max	PLAN PAYS 100% (After \$6,350 Employee Only / \$12,700 Family) <i>OOP Max for any one individual enrolled in family coverage is \$6,350</i>	

Refer to brochure and plan document for out-of-network coverage.

# Tax Savings Accounts

- Tax-advantaged (pre-tax) savings accounts offer a financial incentive to save money for important health and childcare expenses.
- If you expect to have health expenses in the next year, funding a tax savings account allows your dollars to be stretched further since your contribution is pre-tax, meaning you set those funds into your account before any taxes are paid on the amount.
- If you use those funds for the specific health expenses, the money does not get taxed.
- All rules set by IRS

# Health Savings Account

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**You can only fund an HSA if you are enrolled in a High Deductible Health Plan (HDHP).**

**A health savings account or HSA, is a tax savings account which allows you to pay for current qualifying health expenses, or future health expenses.**

- HSA contributions are pre-tax, allowing you to maximum those funds when used for qualified health expenses.

**Eligible expenses include:**

- Healthcare services not paid by your insurance for yourself, spouse/domestic partner, and children dependent(s).
- Examples of expenses: Copays, deductibles, prescription drugs, prescription glasses, dental implants

**[hsastore.com/hsa-eligibility-list](https://hsastore.com/hsa-eligibility-list)**



# HSA Benefits

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**Your HSA account stays yours – even if retire or separate from County employment**

## **Triple tax savings**

- Money goes in tax-free
- Savings grow tax-free
- Withdrawals are tax-free if used for eligible items

**Employees can invest savings for growth, similar to a 457(b) Deferred Comp plan or 401K plan in mutual funds.**

# HSA Employer Contribution

The County and employees can both contribute to HSA

Health Savings Account (HSA)		HSA Employer Contribution*	
2026 Maximums	\$4,400/individual \$8,750/family	Employee Only	Employee + 1 or Family
Rollovers	All funds	\$1,000 max per year / \$38.86 per pay period	\$2,000 max per year / \$76.92 per pay period

- You can adjust your contribution amount throughout the year, unlike an FSA account.
- Funds don't reset at the end of the year, meaning you never have to worry about forfeiting funds. What you don't spend automatically rolls into the next year!

\* SLOCEA and DSA employee associations are currently in MOU negotiations.

# HSA Requirements

- IRS requires you answer HSA eligibility questions each year; referred to as “Knockout Questions” shown below
- Per IRS rules, you cannot be claimed as a dependent on another person’s tax return and cannot be covered by another health insurance plan that is not a HDHP
- If you do not want to contribute to your HSA account, you are still required to select or enter “\$0” in your employee contribution in Benxcel. This will trigger the system to setup the employer contribution for you

**Health Savings Account (HSA) Eligibility Questions**

If you enroll in the Blue Shield High Deductible Health Plan (HDHP) medical plan, you have the option to open a Health Savings Account (HSA) if you meet IRS requirements. A Health Savings Account (HSA) allows employees to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. To determine if you are eligible for the HSA, please answer the following:

1. Are you claimed as someone else's tax dependent other than a spouse?

2. Are you enrolled in any of the following:

- Any non-qualified HDHP health plan; you cannot have other health coverage except what is permitted by IRS (refer to IRS HSA qualifying requirements)
- Medicare Parts A and B, C (Medicare Advantage) or D (prescription drug plan)

3. Are you eligible to receive benefits from any of the following:

- A general purpose Flexible Spending Account (FSA) or Health Savings Account (HSA), including your spouse's FSA or HSA. **Note: This excludes your current County HSA or another HSA that is no longer funded, and will not be funded in this or next calendar year.**
- Medicaid (includes Medi-Cal/Cen-Cal)
- TRICARE

4. Have you received or will you expect to receive benefits in October, November, or December of this year from any of the following:

- Veterans Benefits
- Indian Health Services Benefits

If you answered yes to any of the following questions, you are **not eligible** to participate in an HSA. If you are not eligible for an HSA and wish to change from the HDHP medical plan to another plan, you can return to the beginning of your Open Enrollment/Qualifying Event election screen to select a different medical plan.

Anyone who elects an HSA & is later determined that they are not eligible, could have IRS tax ramifications. **If you are not eligible for an HSA, you will not get the County HSA contribution.**

If you answered No to all of the above, you are **eligible** for a Health Savings Account (HSA).

\*Answer:

☐ YES I have answered yes to one or more of the questions above ☐ NO none of the above applies to me

# Paying with your HSA

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**You will be issued a debit card in the mail after enrolling in an HSA. This will include instructions on how to register and use your card. Your debit card is valid for up to three years.**

## **Registration:**

1. Go to the **MySmartCare Online Portal**
2. Select "REGISTER" in the top right corner of the screen to begin. See screenshot.
  - Employee ID: your Social Security Number
  - Registration ID: Benefits Debit Card number or Employer ID
  - Employer ID: BCCSLO
3. Configure your account
  - Set up reimbursement method and payment schedule
  - Request additional debit cards for your tax dependents

**Call BCC for questions and support at: 1-800-685-6100**

# HSA FAQs

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## **I had a health FSA last year, but now have a HDHP and HSA, what happens to my FSA?**

If you have a remaining balance in your FSA, it will roll into a Limited Purpose FSA, reimbursing only eligible vision/dental expenses while your HSA will be used for any medical expenses. You can then contribute into the LPFSA in the new plan year along with the HSA.

## **I had a HDHP and HSA last year, but switched to a new medical plan this year, what happens to my HSA?**

Nothing. The HSA funds are yours to keep forever. You can continue to save those funds or use them on eligible medical expenses.

# HSA FAQs

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## **I have a LP FSA and an HSA, do I get two cards?**

No, you will have one card per employee for all accounts. Technology built into the card will determine which account is drawn from when using the card.

## **My spouse and dependents are on my HDHP, do they get their own HSA debit cards?**

Each employee will get their own card and the employee can request a card for any dependents over the age of 18, but they would not get a card by default.

## **Can I change my HSA at any point during the year?**

Yes, if you have elected an HSA, you can initiate a qualifying event (QE) in Benxcel to increase or decrease your HSA election. The QE is called HSA Contributions Update.

# HSA FAQs

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## **What happens when I separate from the County? What happens to my funds?**

The HSA dollars are employee-owned funds, so the funds stay with you when you separate from the County. Your account gets moved to a retail account with Avidia Bank and they will be in contact to get out a new debit card and login information to view your account.

## **I'm close to age 65, what should I do?**

If you're currently contributing to your Health Savings Account (HSA) and plan to start your Medicare coverage the month you turn 65, here's what you need to know:

- **End Contributions Before Your 65th Birthday Month:** Make sure all HSA contributions end before your 65th birthday month
- **Consider the Six-Month Lookback Period:** When enrolling in Medicare after age 65, there is a six-month lookback period (excluding the month of reaching age 65).
- **Remember, if you apply for Medicare prior to your 65th birthday month, you can contribute to your HSA up until the day before your Medicare effective date.**

# Website Resources

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## Tax Savings Accounts Benefits and Resources

### [Health Savings Account \(HSA\)](#)

Learn more about how an HSA help you get more value from your pre-tax dollars. **Available for HDHP enrollees only** and must be HSA eligible to enroll.

### Reference

 [FSA-Manual-Reimbursement-Form](#)

 [Health Savings Account \(HSA\)](#)

 [Limited Purpose FSA](#)

 [Dependent Care FSA \(DCFSA\)](#)

 [Healthcare Flexible Spending Account \(FSA\)](#)

 [Debit Card Registration \(FSA & HSA\)](#)

**HSA eligibility list: [hsastore.com/hsa-eligibility-list](https://hsastore.com/hsa-eligibility-list)**  
**Questions & Support: BCC at 1-800-685-6100**



# Open Enrollment Reminders

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# Open Enrollment Window: Oct. 3-22

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## Employee Benefits



[Open Enrollment](#)



[Employee Benefits Brochure](#)



[General Resources](#)



[Medical](#)



[Mental Health](#)



[Dental and Vision](#)



[Pharmacy](#)



[Ancillary Insurance](#)



[Financial Wellness](#)



[Retiree Benefits](#)



[Wellness and Other Benefits](#)

## Update Demographic Info

- Cell Phone
- Mailing and email address

## Add/Drop Dependents

- Only time outside of a qualifying life event
- Upload required documentation

## Opt-out of County Medical

- Answer requires Opt-out Form
- Upload required documentation

## Re-elect Tax Savings Account

- FSA & DC FSA
- Employee HSA Contribution

## Add/Drop Ancillary Coverage

- Life Insurance
- Aflac Plans

# Additional Support

**BenXcel Workshops – October 20, 9:00 AM – 12:00 PM; 1:00 PM – 4:00 PM**

Need support completing Open Enrollment elections? The benefits team will be available at the Kimball Computer Lab to help. Sign up [here](#)!

Visit [\*\*slocounty.ca.gov/oe\*\*](https://slocounty.ca.gov/oe)

# Benefit Calculator

- Tool to determine out-of-pocket costs based on 2026 cafeteria contribution and medical, dental, and vision\*
- Updated calculator at: [slocounty.ca.gov/OE](https://slocounty.ca.gov/OE)

**COUNTY OF SAN LUIS OBISPO**  
**2026 HEALTHCARE NET IMPACTS CALCULATOR**

Calculate and review the net cost impact of the 2026 healthcare premiums and County cafeteria contributions to your monthly pay. The net impact to your pay is based on your County cafeteria contribution and the medical/dental/vision plans you choose. *(This calculator is for permanent full-time employees only; contact your Department HR for part-time estimates.)*

The net cost impact is calculated by taking your monthly cafeteria amount and subtracting the monthly medical, dental, and vision premiums.

If net cost impact is **positive** - you will receive this amount as a café cash out.  
If net cost impact is **negative** - you will pay this amount out of pocket.

**Sample Calculation**

Below is a sample calculation for a SDSA (BU 27) employee enrolling in employee only tiers for the BSCA Tandem PPO, Delta Dental, and VSP Vision. Based on the cafeteria and premium, the employee will pay \$61.80/month out of pocket for healthcare premiums.

**Calculator**

Use the drop downs below to select bargaining unit, healthcare plans, and enrollment tiers. The net impact will be automatically calculated below.

*SLOCEA and DSA are currently in negotiations. Cafeteria amounts used in below calculations are the current 2025 rates.*

<b>Bargaining Unit</b>	SDSA (27)
<b>Medical Plan</b>	BSCA Tandem PPO
<b>Medical Tier</b>	Employee Only
<b>Dental Plan</b>	Delta Dental
<b>Dental Tier</b>	Employee Only
<b>Vision Plan</b>	VSP Vision
<b>Vision Tier</b>	Employee Only
<b>Cafeteria (Monthly)</b>	\$ 909.00
<b>Medical Premium (Monthly)</b>	\$ 311.00
<b>Dental Premium (Monthly)</b>	\$ 50.26
<b>Vision Premium (Monthly)</b>	\$ 3.54
<b>Net Impact (Monthly)</b>	\$ -61.80
<b>Net Impact (Semi-Monthly)</b>	\$ -30.90

<b>Bargaining Unit</b>	
<b>Medical Plan</b>	
<b>Medical Tier</b>	
<b>Dental Plan</b>	
<b>Dental Tier</b>	
<b>Vision Plan</b>	VSP Vision
<b>Vision Tier</b>	
<b>Cafeteria (Monthly)</b>	\$
<b>Medical Premium (Monthly)</b>	\$
<b>Dental Premium (Monthly)</b>	\$
<b>Vision Premium (Monthly)</b>	\$
<b>Net Impact (Monthly)</b>	\$
<b>Net Impact (Semi-Monthly)</b>	\$

\*Excludes SLOCEA and DSA employee associations due to MOU negotiations

# Resources

- Benefits Webpage: [slocounty.ca.gov/benefits](https://slocounty.ca.gov/benefits)
- **2026 Employee Benefits Brochure**
- Accolade Health Assistants
- Monthly Newsletters

# Contacts

- Your Dept HR/Payroll Coordinator
- Email: [hrbenefits@co.slo.ca.us](mailto:hrbenefits@co.slo.ca.us)



## 2026 Benefits Brochure

Open Enrollment October 3 – 22, 2025  
[slocounty.ca.gov/benefits](https://slocounty.ca.gov/benefits)

# Questions?

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