

MAKE SMART BENEFIT DECISIONS:

ASK EMMA!

For help making informed benefit decisions, ask Emma, your benefits virtual assistant.

Get started

Go to **myRRDbenefits.com** to link to the enrollment site. When comparing medical options, it's important to look at your total costs. While the HSA Advantage and HSA Value options have higher deductibles, they also have considerably lower monthly premiums. Depending on how much health care you expect to use, you could end up spending less overall with an HSA option, even if you meet the full deductible and pay the corresponding coinsurance during the year.

For some people, the savings from the lower premiums can outweigh the additional out-of-pocket medical costs (the higher deductible and coinsurance) you pay during the year. In fact, an HSA plan may cost less overall than a Copay plan, even if you have significant medical expenses.

To determine which option may be the best financial fit for you, we encourage you to "Ask Emma." She can compare your expected medical expenses and estimate your total annual costs under each option.

Keep in mind

Choosing a medical option isn't only about cost. Some people prefer the predictability of a Copay option, with higher payroll deductions but more consistent costs throughout the year. Others may prefer the potential savings of an HSA option, even though their medical expenses can vary from month to month. The best choice depends on your health care needs, budget and comfort level with cost predictability and risk.

Let Emma do the math for you!

Review and choose your benefits for 2027 during Annual Enrollment **Oct. 28 – Nov. 11, 2026**.

myRRDbenefits.com

RRD BENEFITS
HEALTH | WEALTH | LIFE