

NAU BCBSAZ High Deductible Health Plan and Health Savings Account

This option has two parts:

High Deductible Medical Plan: You must meet a large deductible before most benefits are paid, but the premium is much lower. The NAU HDHP uses the same BCBSAZ network of healthcare providers as the NAU BCBSAZ PPO.

Health Savings Account: If you select the NAU HDHP/HSA option, each pay period NAU will contribute to your HSA account. You can also contribute to the account up to the IRS limit. You can use the funds in the account to help pay for your increased out-of-pocket expenses.

- **Employer:** NAU contributes \$23.08 per pay period for employee only coverage and \$46.15 for all other coverage levels.
- **Employee:** You can also make contributions to your HSA account up to the IRS annual maximum. Including the employer contribution, the individual contribution maximum is \$3,550 and the family contribution maximum is \$7,100. Employees age 55+ may make an additional \$1,000 Catch Up Contribution.

		In-Network	Out-of-Network ²		
<i>Deductible</i>		\$1,400	\$2,700		
		\$2,800	\$5,400		
<i>Out of Pocket Maximum</i>		\$2,000	\$5,000		
		\$4,000	\$10,000		
<i>Life Time Maximum</i>		None	None		
Your Cost for Care					
<i>Coinsurance</i>		10% ¹	50% ¹		
<i>Office Visits</i>	Preventive Care	\$0 per visit			
	Primary Care	10% ¹	50% ¹		
	Specialist	10% ¹			
	Mental Health	10% ¹			
<i>Emergency</i>	Urgent Care	10% ¹	50% ¹		
	Emergency Room	10% ¹	10% ¹		
<i>Facility</i>	Inpatient	10% ¹	50% ¹		
	Out Patient	10% ¹	50% ¹		
<i>Prescriptions</i>	Retail (30 days)	<u>Preventive</u> Level 1 - \$10 Level 2 - \$25 Level 3 - \$45 Level 4 - \$85 Non-Preventive: 100% ¹	<u>Preventive</u> Level 1 - \$10 Level 2 - \$25 Level 3 - \$45 Level 4 - \$85 Non-Preventive: 100% ¹		
	Mail Order (90 days)	<u>Preventive</u> Level 1 - \$10 Level 2 - \$25 Level 3 - \$135 Level 4 - \$255 Non-Preventive: 100% ¹	<u>Preventive</u> Level 1 - \$10 Level 2 - \$25 Level 3 - \$135 Level 4 - \$255 Non-Preventive: 100% ¹		
2020 Per Pay Period Premiums					
		<i>You Pay</i>	<i>NAU Pays</i>	<i>Total</i>	<i>NAU HSA Contribution</i>
	Employee Only	\$5.54	\$292.55	\$298.09	\$23.08
	Employee + Adult	\$21.23	\$604.76	\$625.99	\$46.15
	Employee + Child	\$16.66	\$430.48	\$447.14	\$46.15
	Family	\$47.12	\$757.72	\$804.84	\$46.15

¹ Members must first meet all deductibles. The family deductible is tracked as a whole - not individually

² Member are also responsible for all for any balance billing amounts for out of network services.