

BENEFITS

2023 NAU BCBSAZ HDHP\HSA Frequently Asked Questions

How does the NAU BCBSAZ HDHP\HSA differ from the NAU PPO?

- Lower Premiums:** The premiums for the NAU HDHP/HSA are lower than the NAU PPO. If you switch from the NAU PPO, you can save between \$1,100 and \$3,900 each year in premium cost.
- Higher out-of-pocket expenses:** The deductible and out-of-pocket maximums for the NAU HDHP/HSA are higher than those for the NAU PPO.
 - NAU HDHP/HSA Deductible: Individual \$1,500\Family \$3,000
 - NAU HDHP/HSA Out-of-Pocket Maximum: Individual \$2,000\Family \$4,000
- Health Care Saving 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 maximum. You can use the funds in the account to help pay for your out-of-pocket expenses.

What are the benefits under the High Deductible Health Plan?

Here is an overview of the benefits under the HDHP for more details. Review the [Summary of Benefits and Coverage](#).

		In-Network	Out-of-Network
Deductible	<i>Individual</i>	\$1,500	\$3,000
	<i>Family</i>	\$3,000	\$6,000
Out of Pocket Maximum	<i>Individual</i>	\$2,000	\$5,000
	<i>Family</i>	\$4,000	\$10,000
Lifetime Maximum		None	None
Your Cost for Care			
Coinsurance		10% ¹	50%
Office Visits	Preventive Care	\$0 per visit	
	Primary Care	10% ¹	50%
	Specialist	10% ¹	
	Mental Health	10% ¹	
Emergency	Urgent Care	10% ¹	50%
	Emergency Room	10% ¹	10%
Facility	Inpatient or Out Patient	10% ¹	50% ¹
Prescriptions	Retail (30 days)	<u>Preventive:</u>	<u>Preventive</u> ¹
		Tier 1 - \$15 Tier 2 - \$25 Tier 3 - \$45 Tier 4 - \$85	Tier 1 - \$10 Tier 2 - \$25 Tier 3 - \$135 Tier 4 - \$255
		<u>Non-Preventive:</u> 100% ¹	<u>Non-Preventive:</u> 100% ¹

¹ Members must first meet deductible

How much will I save in premiums if I switch from the NAU BCBSAZ PPO to the NAU BCBSAZ HDHP/HSA?

It will depend on the number of dependents you cover on your medical plan. Remember the NAU contributions to your HSA account are made each pay period.

Premium Difference

Coverage Level	BCBSAZ HDHP/HSA	NAU BCBSAZ PPO	Premium Difference ¹		Annual NAU HSA Contributions	Total Increased Cash Flow
			Per Pay Period	Annual		
Employee	\$5.54	\$49.41	\$43.87	\$1,141	\$720	\$1,861
Employee + Adult	\$21.23	\$134.49	\$113.26	\$2,945	\$1,440	\$4,385
Employee + Child	\$16.66	\$96.06	\$79.40	\$2,064	\$1,440	\$3,504
Family	\$47.12	\$199.59	\$152.47	\$3,964	\$1,440	\$5,404

¹Pre-tax

It is a good idea to contribute some of your premium savings to your HSA to help cover your increased out-of-pocket expenses.

Out of Pocket Difference

Coverage Level	Deductible			Out-of-Pocket Maximum		
	NAU BCBSAZ HDHP/HSA	NAU BCBSAZ PPO	Difference	NAU BCBSAZ PPO	NAU BCBSAZ HDHP/HSA	Difference
Employee	\$1,500	\$300	\$1,200	\$1,000	\$2,000	\$1,000
Employee + Adult	\$3,000	\$600	\$2,400	\$2,000	\$4,000	\$2,000
Employee + Child	\$3,000	\$600	\$2,400	\$2,000	\$4,000	\$2,000
Family	\$3,000	\$600	\$2,400	\$2,000	\$4,000	\$2,000

¹ Members must first meet all deductibles, and they are responsible for any balance billing amounts for out-of-network services.

Can I still participate in the wellness program?

Absolutely! Effective January 1, 2023, all employees can participate in the [State of AZ Health Impact Program\(HIP\)](#).

Is there any limitation on who can enroll in the NAU HDHP/HSA?

- **HDHP:** Anyone can enroll in the HDHP but there are limitations about who can participate in the Health Care Savings Account.
- **HSA:** You must be enrolled in Qualified HDHP and you cannot have access to other coverage with a lower deductible. You cannot:
 - have Health Coverage that is not Qualified (includes spousal FSA)
 - be enrolled in Medicare
 - use the VA for a non-service related injury
 - use IHS

You also cannot be a dependent on someone else's tax return.

Since you are the account holder these limitations apply to you not your dependents.

I have never used a HSA, how do I find out more about how they work?

Health Equity is the administrator of your NAU Health Savings Account, you can find information on their website at <https://learn.healthequity.com/hsalearn/hsa/>.

Where can I find a list of eligible expenses?

Health Equity has a list on their website at <https://learn.healthequity.com/qme/>.

Can I use Campus Health Services (CHS) with the NAU BCBSAZ HDHP\HSA?

With the NAU HDHP/HSA, you can still see Campus Health Services (CHS) providers, but you will need to meet your deductible before eligible expenses are paid. As CHS charges are generally lower than those of community providers, this can help reduce your out-of-pocket expenses.

Can funds be used prior to being deposited in an HSA account (like the FSA where I can use the funds I have committed to, even if they have not yet been withdrawn from my paycheck)?

No, unfortunately you can only request to be reimbursed, or to pay medical expenses with the funds available in the current balance. The other thing to keep in mind is that there is no time limit with an HSA to reimburse yourself for qualified medical expenses that you pay out-of-pocket. You can accumulate the reimbursable amount until you reach a determined goal while building tax-free earnings.

Can I enroll in both the Health Care Flexible Spending Account (FSA) and the Health Care Savings Account?

Yes, but there are limitations. If you are enrolled in an HSA, you can also make contributions to a 'Limited Purpose FSA.' You can only pay for Dental and Vision expenses with a 'Limited Purpose FSA.' Medical expenses would need to be paid out of your HSA.

What is the difference between the NAU Health Care Flexible Spending Account (FSA) that I have contributed to for years and the Health Care Savings Account (HSA).

There are several differences.

Health Care Flexible Spending Account (FSA)

- Can be enrolled in any type of health care plan
- You contribute pre-tax dollars to an account up to the plan maximum of \$2,850 for 2023
- Funds are used to cover eligible health care expenses
- Unused funds up to \$570 can be rolled over to the next plan year.
- Funds up to your annual contribution amount are available on the first day of the plan (before they are deposited)

Health Care Savings Account (HSA)

- Must only be enrolled in a High Deductible Health Plan
- You and NAU contribute pre-tax dollars to an account up to the IRS maximum (\$3,850 for employee or \$7,750 family)
- Unused funds rollover from year to year and you take the account with you if you leave NAU
- Funds are used to cover eligible health care expenses
- Funds are not available for use until they are deposited in your account

What is the difference between the NAU HDHP\HSA and the State of Arizona HDHP\HSA

The two plans operate similarly but have several differences.

NAU HDHP\HSA

- BCBSAZ is the network for the HDHP
- The employee premiums are lower and NAU contributes the same to the HSA
- The deductibles are the same, but the out-of-pocket maximum is lower
- HSA administered by Health Equity

State of Arizona HDHP\HSA

- Employees can choose between BCBSAZ and UHC as the network of the HDHP.
- The employee premiums are higher and NAU contributes the same to the HSA
- The deductibles are the same, but the out-of-pocket maximum is higher
- HSA administered by Optum

Review the [2023 Benefit Plan Comparison](#) for more details.