

BENEFITS

OPEN ENROLLMENT CENTRAL

Is the NAU High Deductible Plan (HDHP) with Health Care Savings Account (HSA) Right for You?

Balance your premium savings & NAU's HSA contributions against your potential increase out-of-pocket expenses (deductible & out of pocket maximum) resulting from enrolling in a high deductible plan.



| | Employee | Employee + Adult | Employee + Child | Family |
|-------------------------------|----------------|------------------|------------------|----------------|
| Increased Cash Flow | | | | |
| Annual Premium Savings | \$1,307 | \$3,399 | \$2,389 | \$4,638 |
| Annual NAU HSA Contribution | \$820 | \$1,640 | \$1,640 | \$1,640 |
| | \$2,127 | \$5,039 | \$4,029 | \$6,278 |
| Out-of-Pocket Expenses | | | | |
| Deductible | \$1,600 | \$3,200 | \$3,200 | \$3,200 |
| Maximum Out-of-Pocket | \$2,000 | \$4,000 | \$4,000 | \$4,000 |

SHOULD YOU ALSO CONTRIBUTE TO YOUR HSA?

While NAU contributes to your HSA, it is a good idea to contribute some of your premium savings to your HSA to help cover your increased out-of-pocket expenses.

| | Employee | Employee + Adult | Employee + Child | Family |
|-----------------------------|----------------|------------------|------------------|----------------|
| IRS Annual Maximum | \$4,150 | \$8,300 | \$8,300 | \$8,300 |
| Annual NAU HSA Contribution | \$820 | \$1,640 | \$1,640 | \$1,640 |
| Maximum You Can Contribute | \$3,300 | \$6,660 | \$6,660 | \$6,660 |

Questions? nauhrbenefits@nau.edu