

BENEFITS

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 in 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	\$1,409	\$3,682	\$2,588	\$5,052
Annual NAU HSA Contribution	\$820	\$1,640	\$1,640	\$1,640
	\$2,229	\$5,322	\$4,228	\$6,692
Out-of-Pocket Expenses				
Deductible	\$1,650	\$3,300	\$3,300	\$3,300
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	\$4,300	\$8,550	\$8,550	\$8,550
Annual NAU HSA Contribution	\$820	\$1,640	\$1,640	\$1,640
Maximum You Can Contribute	\$3,480	\$6,910	\$6,910	\$6,910

Questions? nauhrbenefits@nau.edu