

# BENEFITS

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

Balance your premium savings and NAU's HSA contributions against the potential increase in out-of-pocket costs associated with a high-deductible health plan.



	Employee	Employee + Adult	Employee + Child	Family
<b>Increased Cash Flow</b>				
Annual Premium Savings	\$1,808.64	\$4,514.40	\$3,185.76	\$6,172.92
Annual NAU HSA Contribution	\$820.00	\$1,640.00	\$1,640.00	\$1,640.00
	<b>\$2,628.64</b>	<b>\$6,154.40</b>	<b>\$4,825.76</b>	<b>\$7,767.92</b>
<b>Out-of-Pocket Expenses</b>				
Deductible	\$1,700	\$3,400	\$3,400	\$3,400
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	\$4,400	\$8,750	\$8,750	\$8,750
Annual NAU HSA Contribution	\$820	\$1,640	\$1,640	\$1,640
Maximum You Can Contribute	<b>\$3,580</b>	<b>\$7,110</b>	<b>\$7,110</b>	<b>\$7,110</b>

**Questions?** [nauhrbenefits@nau.edu](mailto:nauhrbenefits@nau.edu)