

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
Increased Cash Flow				
Annual Premium Savings	\$2,713	\$6,862	\$4,862	\$9,535
Annual NAU HSA Contribution	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$2,000</u>	<u>\$2,000</u>
	\$3,713	\$8,862	\$6,862	\$11,715
Out-of-Pocket Expenses				
Deductible	\$1,750	\$3,500	\$3,500	\$3,500
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	\$4,500	\$9,000	\$9,000	\$9,000
Annual NAU HSA Contribution	\$1,000	\$2,000	\$2,000	\$2,000
Maximum You Can Contribute	\$3,500	\$7,000	\$7,000	\$7,000

Questions? nauhrbenefits@nau.edu