

EXAMPLE: SWITCH FROM ENHANCED FAMILY TO HIGH DEDUCTIBLE PPO WITH HSA

- If you select the High Deductible PPO with HSA for a family (\$90.10/week) rather than the Enhanced Plan for a family, (\$150.01/week), you will save \$59.91/week
- Consider contributing some-or all-of your premium savings, pre-tax, to your HSA. (See table below)
- Northeastern front-loads your HSA with a \$1,000 contribution in January
- As a reminder, you can increase or decrease your HSA contribution at any time during the year. This provides you with substantial resources to pay for deductibles and out-of-pocket costs.

HSA SAVINGS	\$59.91/week	\$25.00/week
Northeastern Contribution to HSA	\$1,000.00	\$1,000.00
Pre-tax contribution of \$59.91/week	\$3,115.12	
Pre-tax contribution of \$25.00/week		\$1,300.00
Annual Contribution to HSA	\$4,115.12	\$2,300.00

- The HSA is yours to keep, even if you leave Northeastern. It can be used for qualified medical expenses in subsequent years.
- Please use Benefits Navigator to help determine which medical plan is best for you.