Looking back and thinking ahead

# How much should you be saving?

Finding the right amount to put in your flexible spending account (FSA) or other reimbursement account is different for everyone. Here’s some help to find the right amount for you.

## 2022 Review

Fill in this simple worksheet to see how you did last year.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Health care FSA** | **Limited-use FSA** | **Dependent care reimbursement account (DCRA)** | **Transportation account** | **Parking account** |
| 1. Contribution limit
 | $2,850 in 2022 | $2,850 in 2022 | • Single or Married filing jointly= $5,000 in 2022• Married filing separately = $2,500 in 2022 | $280/month in 2022 | $280/month in 2022 |
| 1. Your contribution
 | /year | /year | /year | /month | /month |
| 1. Your employer’s contribution
 | /year | /year | /year | /month | /month |
| 1. Total contribution (B + C)
 | /year | /year | /year | /month | /month |
| 1. Your eligible costs
 | /year | /year | /year | /month | /month |

Now ask yourself: how did your costs (E) compare to your total contribution (D)?

1. **Pretty close –** Great job. Using pre-tax money to pay for eligible expenses is a great way to lower your costs.
2. **Costs were a lot higher than contributions** – That’s ok. You might want to think about putting more money in your account next year if your costs will be similar. Just keep in mind, you can’t go over the limit (A).
3. **Contributions were a lot higher than costs** – Time to take action. Are there any expenses you forgot about that you can still submit for reimbursement? Do you have options for rolling over funds or a grace period to spend money into next year? Check with your employer so you don’t lose your money.

Remember, help is available. Call HealthPartners Member Services at **952-883-7000** or **866-443-9352**,
Monday through Friday from 7 a.m. to 6 p.m. CT.