**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 doesn’t have to be hard. This tool will make it easier to find the right amount for you.

## 2023 Planning

Use this quick worksheet to plan how much to put aside next year.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Health care FSA** | **Limited-use FSA** | **Dependent care reimbursement account (DCRA)** | **Transportation account** | **Parking account** |
| 1. Contribution limit
 | $3,050 in 2023 | $3,050 in 2023 | • Single or Married filing jointly = $5,000 in 2023• Married filing separately = $2,500 in 2023 | $300/month in 2023 | $300/month in 2023 |
| 1. Your employer’s contribution
 | /year | /year | /year | /month | /month |
| 1. Your maximum contribution (A - B)
 | /year | /year | /year | /month | /month |
| 1. Your estimated costs (Hint: use last year’s costs and raise or lower it based on what you think you’ll have next year.)
 | /year | /year | /year | /month | /month |

**Things to think about:**

1. Can you contribute enough money to cover all or most of your costs (D) without going over your max (C)? Using pre-tax money to pay for your eligible expenses lets you get the most tax savings and lowest costs.
2. Will your costs (D) will be much lower than your max (C)? Be careful to set aside just enough to cover your costs. This will help make sure you don’t lose any unused money at the end of the year.

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