**How to use your HSA**

# You’ve chosen the HSA plan. Now what?

A health savings account (HSA) plan is a great way to take control of your health care costs. But where do you start? The first step is understanding your costs.

## Your HSA plan has two parts:

**a high-deductible health plan to help cover most of your health care needs**

**+**

**a tax-free savings account to help pay for costs your plan doesn’t cover**

When you get care, you pay costs up to a certain amount – your deductible. After that, your plan will help cover all or some of the costs – called coinsurance. Since you pay less for your monthly premium, the idea is to stash away some of the cash you save into your HSA. You can use the money in your HSA to pay for care until you reach your deductible, or for coinsurance after that.

### Put money into your HSA

You may have already chosen to have money taken out of your paycheck for your HSA. But did you know you can also deposit or transfer money into your account at any time? After-tax deposits and transfers are tax deductible, so you still get the tax savings. Just be sure to stay below the IRS limits ($3,850 for individuals or $7,750 for families in 2023).

Questions? No worries, HealthPartners Member Services can help. Call **952-883-7000** or **866-443-9352**,   
Monday through Friday from 7 a.m. to 6 p.m. CT.