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

## 2022 Review

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

1. Contribution limit = ❑ Individual plan = $3,650\* in 2022 ❑ Family plan = $7,300\* in 2022
\*If you’re over 55, add another $1,000 to your limit.
2. Your 2022 yearly contribution = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Your employer’s 2022 yearly contribution, if offered = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Total yearly contribution (B + C) = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. Your 2022 out-of-pocket health care costs = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

1. **Pretty close** – Great job. Using HSA money to pay for health care is a great way to lower your costs.
2. **Costs were a lot higher than contributions** – That’s ok. If your costs will be similar next year, you might want to think about stashing away more money. Just keep in mind you can’t go over the limit (A).
3. **Contributions were a lot higher than costs** – Great news! Your HSA money is yours to keep and spend in the future. You can save it all the way to retirement. Or even invest it.

## 2023 Planning

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

1. Contribution limit = ❑ Individual plan = $3,850\* in 2023 ❑ Family plan = $7,750\* in 2023
\*If you’re over 55, add another $1,000 to your limit.
2. Your employer’s 2023 yearly contribution, if offered = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Your maximum 2023 yearly contribution (F - G) = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Your estimated 2023 health care costs = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
(Hint: use your 2022 costs (E) and raise or lower it based on costs you think you’ll have next year.)

Things to think about

1. Can you contribute enough money to cover all or most of your costs (I) without going over your max (H)?
2. If your costs (I) will be much lower than the limit (F), is it important to you to save for the future? Saving the max gives you a cushion to fall back on if you need it. Or you can use your HSA to save or invest for retirement.
3. Not sure if you want the HSA plan next year? Use Plan for MeSM to compare your employer’s plan options.

Health Savings Account (HSA)

**How much should you be saving?**

Choosing how much to put in your HSA is a personal decision. We’re here to help with some tools and questions to find the right amount for you.