**Triple tax savings**

Your HSA can save you money in three big ways:

**Lower taxes:** When you put pre-tax money into your HSA, you lower your taxable income. So you pay less in taxes all year.

**Tax-free spending:** When you use the money in your HSA to pay for eligible expenses, it’s tax-free.

**Tax-free earnings:** Your HSA money earns interest. Plus your earnings are tax-free.

Talk to your employer and Fidelity/Optum Bank to learn about your savings options. Not sure where to start? Call HealthPartners Member Services at **952-883-7000** or   
**866-443-9352**, Monday through Friday from 7 a.m. to 6 p.m. CT.

## Plan ahead when you can

Use what you spent on health care last year to decide how much money to put in your HSA this year. Planning to have a baby? Don’t need another knee surgery? Tweak it based on any changes you think might happen this year.

## Make changes when things come up

As soon as an unexpected health care expense comes up, try to jump ahead of it and put more money into your HSA before you need it. Your employer lets you change how much you want taken out of your paycheck each month. Just be sure to stay below the monthly and yearly IRS limits.

## Spend it when you need to

Keep your non-HSA money in your checking account for your electric and cell phone bills. When you have an eligible health care expense, use the money you’ve been stashing in your HSA to pay for it. You can even use your HSA dollars to help pay for your spouse’s and children’s medical expenses (if your child is your tax dependent), even if they’re not covered by your health plan.

## Save it when you don’t

The money in your HSA is yours to keep. You can roll over your account balance year after year. And you can take your HSA with you, even if you switch jobs. There’s no lifetime limit to how much you can stash away. You may even have investment options. Or you can save it all the way to retirement to pay for health care expenses later in life. Check with Fidelity/Optum Bank to learn more.

Health Savings Account (HSA)

**Save or spend?**

Wouldn’t it be great if we had a crystal ball to predict our future health care needs? Sadly, that’s not possible, but you can use these tips to help you get the most from your HSA.