**Save or spend**

**Tips to prepare for your future**

Wouldn’t it be great if we all had crystal balls to help 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 health savings account (HSA).

## Plan ahead when you can

How much did you spend on health care last year? Use that number to help with how much money to put in your HSA this year. Tweak the amount based on any changes you think might happen. Once you’ve decided how much to put in your HSA, make regular contributions through pre-tax payroll or direct deposits.

## 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 to have taken out of your paycheck each month. Just make sure to stay below the IRS yearly limits.

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