**Looking back and thinking ahead**

# How much should you be saving?

Choosing how much to put in your health savings account (HSA) is a personal decision. Here’s some help to find the right amount for you.

## 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.

1. Your 2022 yearly contribution = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Your employer’s 2022 yearly contribution, if offered = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Total yearly contribution (B + C) = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. 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 with triple tax savings.
2. **Costs were a lot higher than contributions** – That’s ok. You might want to think about putting more money in your HSA next year if your costs will be similar. Just keep in mind you can’t go over the limit (A).
3. **Contributions were a lot higher than costs** – Great news! Money you’ve put in your HSA is yours to keep. So even though you didn’t spend it this year, you have a cushion for the future. You can save it all the way to retirement. Or even invest it.

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