Looking back and thinking ahead

**How much should you be saving?**

Choosing how much to put in your health savings account (HSA) doesn’t have to be hard. This tool will make it easier to find the right amount for you.

## 2023 Planning

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

1. Your employer’s 2023 yearly contribution, if offered = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Your maximum 2023 yearly contribution (A - B) = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Your estimated 2023 health care costs = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Hint: use your 2022 costs 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 (D) without going over your max (C)? Using HSA money to pay for your health care lets you get the most tax savings and lowest costs.
2. If your costs (D) will be much lower than your max (C), is it important to you to save for the future? Stashing away as much as your max allows gives you a cushion to fall back on if you need care a few years down the road. Or you can use your HSA as a way to save or invest for retirement.

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