**Save or spend**

# Tips to prepare for your future

With a little planning, your health savings account (HSA) can help you cover costs now and in the future. Here are a couple tips to help you get the most from your account.

## Spend it when you need to

Keep the 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 money to help pay for your spouse’s and children’s medical expenses, 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. Your account balance rolls over 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 tax-free later in life. Check with Fidelity or Optum Bank to learn more.

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