Save or spend

# Tips to prepare for your future

You already know your health savings account (HSA) is a great way to save for future health care costs. But did you know all the other ways it can help you save all year? Make sure you’re getting the most from your HSA.

## Triple tax savingsYour HSA can save you money in three big ways:

1. **Lower taxes:** When you put pre-tax money into your HSA, you lower your taxable income. That means you pay less in taxes all year.
2. **Tax-free spending:** When you use the money in your HSA to pay for eligible expenses, it’s tax-free.
3. **Tax-free earnings:** Not only does your HSA money earn interest, but earnings are also tax-free. Cha-ching!

To learn more about your HSA, talk to Fidelity or Optum Bank. Or call HealthPartners Member Services at **952-883-7000** or **866-443-9352**, Monday through Friday from 7 a.m. to 6 p.m. CT.