

Save your healthcare money, spend it how you want

Empower HSA Plan



HealthPartners® EmpowerSM Health Savings Account plan combines a tax-free health savings account (HSA) with a high-deductible health plan (HDHP) to give you the care and coverage you need.

You'll have lower monthly premiums and an HSA to help you pay for your healthcare costs. This plan includes an upfront deductible. Once you reach your deductible, your health plan benefits kick in. A yearly out-of-pocket maximum limits how much you pay for healthcare costs each year.

Lower monthly premiums can help you save money during the year. Plus, every dollar you put into your HSA reduces your taxable income, which means you pay less in taxes. Money in your HSA can be used to pay for current healthcare costs, or you can save it for future medical expenses.

With the Empower HSA plan, you can save money and decide how to spend it on your healthcare needs.

Your health, your choice

You can use your HSA to pay for lots of medical expenses, including those not typically covered by health plans:

- Routine healthcare — office visits, X-rays, lab work, prescription drugs
- Hospital expenses — room and board, surgery, supplies
- Dental care — cleanings, fillings, crowns
- Braces
- Vision care — eye exams, eyeglasses, contacts
- LASIK surgery
- Hearing aids
- Over-the-counter medicine — aspirin, cough syrup, band-aids
- Stop-smoking aides and programs — nicotine gum or patch
- Chiropractic care and acupuncture services

This is just a small list of eligible healthcare costs that you can pay for with your HSA. For a complete list, HealthPartners members can log on to healthpartners.com.

Your health plan package: benefits and services you deserve

With the Empower HSA plan, you'll have:

- 100 percent preventive care coverage
- More than 650,000 providers and 6,500 hospitals to choose from across the country
- Access to specialists without needing a referral
- Extensive health coverage if you reach your deductible
- Lower monthly premiums
- Tax-free savings with your HSA

- Tax-free usage of your HSA dollars to help you pay for current and future healthcare costs
- Dedicated Member Services — award-winning member support to help you with your health plan
- HealthPartners® Nurse NavigatorsSM program — specially trained nurses to be your “health coach,” helping you find and schedule the right care and providers for your healthcare needs
- Cost and quality information and tools — HealthPartners has a complete set of tools to help you make the right decisions



Take a closer look

Joanne enrolls in the family Empower HSA plan to cover herself, her husband and her two children. The plan has a \$3,000 deductible with no coinsurance. That means all medical expenses will be covered at 100 percent once the \$3,000 deductible is reached. Preventive care is also covered 100 percent before the deductible, so Joanne doesn't have to pay for preventive care.

In year one, the family has three regular office visits. In year two, there are more medical expenses. Besides a few regular doctors' visits, Joanne's son breaks his arm, and Joanne seeks treatment for her low back pain without undergoing surgery. Later that year, Joanne's husband is tested for high cholesterol and is given prescriptions to treat it. Below is a chart showing how the HSA helps Joanne and her family pay for their healthcare expenses.

Example

	Year One	Year Two
Your Plan		
Deductible	\$3,000	\$3,000
Coinsurance After Deductible	0%	0%
Your HSA		
Contributions to HSA ⁺	\$2,200	\$2,200
HSA Balance	\$2,200	\$4,040
Your Medical Expenses*	\$360	\$2,965
Your Out-of-Pocket Expense	\$360	\$2,965
End-of-Year HSA Balance/ Rollover Amount	\$1,840	\$1,075

*Your Medical Expenses

Year One

Preventive Visits - 4	\$0
Other Office Visits - 3	\$360
Total	\$360

Year Two

Preventive Visits - 4	\$0
Other Office Visits - 4	\$480
Broken arm - 1	\$1,545
Annual Treatment for High Cholesterol	\$605
Low Back Pain Treatment without Surgery	\$335
Total	\$2,965

⁺You and/or your employer may contribute to your HSA.
For illustration purposes only.

Key HSA Benefits

Tax savings — Choose to put money in your HSA through payroll deductions, and your contribution will be taken out pre-tax. Money in the HSA grows tax free and any HSA dollars that you use for eligible medical expenses are also tax free. If you're 55 or older, you can make an extra "catch-up contribution" of \$1,000 each year until age 65.

Preventive care — Most plans cover preventive care services at 100 percent, so you won't have to pay for the care you need to be healthy.

Control — You decide how much

money to put into your HSA, how to use it and where to invest it.

Options — Use your HSA to pay for current healthcare services or save for future needs.

Family friendly — Pay eligible expenses for your spouse and dependent children from your HSA — even if they're not covered by your medical plan.

Take it with you — Any money in your HSA is yours, so you can take your unused HSA dollars with you if you retire or leave your employer.

Save more — Any unused funds will roll over year to year and build over time. If you have current healthcare costs, you can pay for them with your regular savings or everyday budget, and let your HSA grow tax free for future needs — well into retirement!

For more information and help deciding which plan is best for you, check out HealthPartners cost calculators and Plan Comparison Tool on healthpartners.com/smartsopper.