

# HealthPartners Empower HSA Plan



## Take control. Be healthy. Save money.

HealthPartners Empower<sup>SM</sup> HSA plan helps you do all of those things by combining a tax-free health savings account (HSA) and a deductible health plan to give you the care and coverage you need.

Your per-paycheck health plan premium will be lower, and you'll have a deductible. A deductible is the amount you pay out-of-pocket for health care services before your benefits kick in. To help you pay for health care expenses, you can open a tax-free HSA. You can fund your HSA with pre-tax payroll deductions. This means every dollar you deposit into your HSA reduces your taxable income, saving you even more.

You can use your HSA to pay for current medical expenses, or you can save your HSA dollars for future health care expenses. It's up to you. You can also use your HSA for lots of different health expenses, even those not usually covered by your health plan.

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## Are you interested in the Empower HSA plan?

Watch for more information in the coming weeks. If you have questions, please feel free to contact

## Use your HSA money to pay for:

- doctor's visits
- band-aids
- contact solution, contact lenses
- prescription drugs
- vision care and LASIK eye surgery
- dental care and braces
- acupuncture and chiropractic services
- stop-smoking aids, like nicotine gum or patches

If you have a healthy year where you don't need to see the doctor very often, your HSA money will roll over to the next year and continue to grow with your contributions. It'll always be there for you to use when you need it. And if you retire or leave your current employer, your HSA stays with you.