



Health savings account (HSA)

How to use your HSA

Congrats! Choosing an HSA plan is a great way to take control of your health care costs. But where do you start? Get the ball rolling with these five easy steps.

1. Understand your costs

Your HSA plan has two parts:

- high-deductible health plan to help cover most of your health care needs
- tax-free savings account to help pay for costs your plan doesn't cover

Since you pay less on your monthly premiums, the idea is to stash away some of the cash you save into your HSA. You can use that money to pay for care until you reach your deductible, or for coinsurance after that.

2. Deposit money into your HSA

You can have money deducted from your paycheck or you can deposit money into your account. After-tax deposits are tax deductible, so you still get the tax savings. Just make sure you stay below the IRS limits.

3. Sign up for an online account

An online account lets you see where you're at with your deductible. And how much is saved in your HSA. Sign in at healthpartners.com.

4. Show your HealthPartners member ID card

To make sure you get the most from your benefits, show your ID card when you go to the doctor or pick up a prescription. Your doctor will send a claim to HealthPartners, and we'll figure out how much you owe.

5. Pay with your HSA now, or get reimbursed later

When you have an eligible expense, like a doctor's bill, prescription or glasses, you have two payment options:

- Pay with your HSA debit card. When it's time to pay, use your HSA debit card like you would any other debit card – so easy.
- Pay with your own money and get reimbursed later. Save a copy of your bill or receipt. When there's money in your account, just take out cash to cover your costs using your debit card at an ATM machine.

For more information, call HealthPartners Member Services at **952-883-7000** or **866-443-9352**, Monday through Friday from 7 a.m. to 6 p.m. CT.