Empower℠ HSA plan

A health savings account (HSA) can help cover your medical costs throughout the year using pretax money.

No-cost preventive care

For preventive health checkups, some cancer screenings and vaccines, you pay $0 when your provider is in network. Learn what services are covered and recommended at **healthpartners.com/preventive**.

Get started

- **Learn how health insurance works**, plus get tips and support at **healthpartners.com/insurance101**
- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Sign in or create your account** to explore your personalized plan resources at **healthpartners.com/members**

What you'll pay

Deductible, then coinsurance

You'll pay for your care until you reach a set amount called a deductible. After you reach your deductible, you may pay coinsurance, which is a percent of the bill.

Out-of-pocket maximum

An out-of-pocket maximum puts a limit on what you pay during the year. Once you reach the max, your plan pays for all in-network care the rest of the year.

What your plan pays for

This plan fully pays for in-network preventive care, even before you've paid your deductible.

When you hit your deductible, your plan helps cover (pay for) things like:

- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions
- Emergency care (in-network, no matter where you go)
- Hospital stays

Plan highlights

This plan allows you to contribute money to an HSA – on your own or through direct deposit. Add up what you spent on health care expenses last year to get an idea of how much to put in next year.

Use your HSA to pay for things like:

- Doctor and lab visit fees
- Prescription and select over-the-counter medicines
- Dental care and braces
- Vision care and LASIK surgery

HSA money can:

- Earn interest or be invested
- Pay for medical expenses before or after you reach your deductible
- Stay with you year after year, even if you switch jobs – you own the account

TIP: Know before you go. You'll get the most value with in-network care. Your doctor's office may not be able to confirm your specific coverage, so it's best to check your plan first. Create or sign in to your account on our website, or call the number on your ID card.