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| **Tips for your HSA in the New Year** |
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| With the new year comes new benefits. Some of you may be new to an HSA this year. Even if having an HSA is not new to you, it may be helpful to review the following tips so you can take full advantage of your account. |
| When it comes to making the most of health spending accounts (HSAs), it’s all about identifying what you want to do this year, knowing what can be paid from your account, and planning accordingly. |
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| 1. **Consider your deductible.** The deductible for your health plan is **$(amount)**. Payments towards your deductible started over in the new year, even if you had this plan last year. Remember you can use your spending account to pay for medical expenses as they come up. This will count as payment toward your deductible.
2. **Consider what’s covered.** Routine checkups are completely covered under any health insurance plan with an HSA. Routine check-ups, or preventative visits, are important in preventing illness and detecting conditions earlier, when they are easier to treat. You can find more information about what’s covered under your plan **here. (link to plan documentation)**
3. **Consider where to spend.** You can use your HSA dollars to pay for all sorts of everyday expenses, including band-aids and bandages, cold medicine, SPF 30 or greater sunscreen, and more. [Check out this handy list of eligible expenses](https://learn.hellofurther.com/Individuals/Spending_Your_Account/Eligible_Expenses).
4. **Make sure your HSA is activated.** Please remember that your HSA is not activated until a contribution has been made. This is important because only expenses incurred after your HSA was activated can be paid for with your HSA funds. If you’re not sure whether your account is active, [log in to your account online to check](https://member.hellofurther.com/).
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| For more information on these tips, including where to look for a contribution, see [this article](https://learn.hellofurther.com/Individuals/Getting_Started/How_to_Set_Yourself_Up_for_Success_with_your_Health_Spending_Account_in_a_New_Plan_Year). |
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