

How much should I contribute to my Health Savings Account (HSA) or Flexible Savings Account (FSA)?

Use this Cost Estimator Worksheet to calculate your out-of-pocket costs for health care to determine the amount you should contribute to an HSA or FSA.

Services	Actual expenses last year	Projected expenses this year
Office visits (primary care or specialist)		
Eye exams		
Physical, occupational and speech therapy		
Lab, X-ray, EKG, and other diagnostic tests		
Injections		
Chiropractic care		
Outpatient day surgery		
Prescriptions		
Inpatient hospital services (including maternity)		
Emergency room services		
Substance abuse treatment		
Mental health treatment		
Prosthetic devices and durable medical equipment		
Eyewear (glasses, contact lenses)		
Over-the-counter medications* (i.e., cold medications, antacid, pain relievers, bandages, etc.)		
Hearing aids		
Dental (fillings, crowns, dentures)		
Deductible		
Other		
Total for services	\$	\$

*Must be prescribed by provider.