

Healthy, Wealthy And Financially Wise

Sure, you could stick with your old health plan this enrollment season. But why not consider joining the more than 3 million people who've opened health savings accounts to pay for medical expenses? Contributions to an HSA go in before taxes,

grow tax-free and can be withdrawn tax-free to pay for eligible medical expenses. Here's how to make these accounts work for you: • **PLAN ON A HEFTY DEDUCTIBLE.** To open an HSA, you first need to set up a high-deductible health plan. This is the whole point: Since you're using more of your own money to pay for expenses, you'll keep tighter control of the costs. And the higher the deductible, the more you can save. Premiums are lower than a traditional plan's, but your deductible must be at least \$1,050 (\$2,100 for a family).

• **TAKE THE LONG VIEW.** Because the money in an HSA rolls over each year—unlike the money in a flexible spending account—and

can be invested in mutual funds, treat it like any nest egg. The plans allow you to raise your deductible each year; raise it as much as you can to maximize your investment, advises Robert Hurley, vice president of eHealthInsurance.com.

• **PREPARE TO BARGAIN.** You own the money in your HSA, so you'll want to budget how you spend it. New resources on the Web

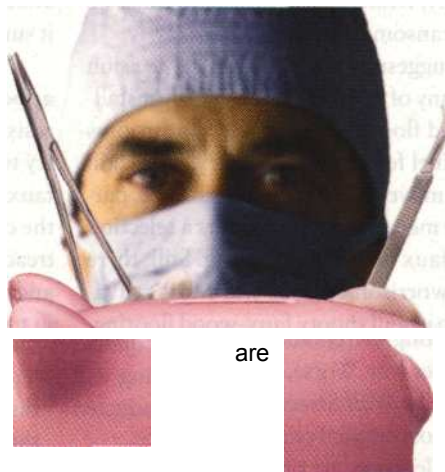
especially helpful: MyMedLab.com offers testing services for 50 to 80 percent off regular provider rates; Rxaminer.com lets you plug in medications to find cheaper alternatives. -

Jennifer Bayot

Faster Better Cheaper

JOB CONNECTIONS

Looking for a new job? Career search engine SimplyHired.com has joined up with social-networking site LinkedIn to offer a new tool: When users click on a job posting, the site scans their LinkedIn accounts to see if any of their online buddies work there. Coming soon: a similar setup with MySpace.com. But it works the other way, too—if you're not job hunting, you may start hearing from your friends who are. -Tara Conry



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YOUR MONEY'S WORTH

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Worth It

The Nikon Action Extreme 8x40 (\$150) has a "Porro" prism that refracts light for better depth, a more focused image and wider field of view—430 feet across when you're standing 1,000 yards away.



Not Worth It

Tasco World Class 8x42 (\$120) has a field of view of 360 feet at 1,000 yards. It also produces a less-focused image and can more easily get knocked out of alignment, due in part to its so-called roof prism. -Renee DeFranco

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