



What You Need to Know about HSA Eligibility

You are ELIGIBLE for an HSA if:

- You are currently enrolled in a High Deductible Health Plan.
- You are not enrolled in any other non-HDHP health coverage, except for accident, disability, dental or vision, or long-term care coverage.
- You do not have a general purpose flexible spending account (FSA) through your own or your spouse's benefit plan. Limited purpose FSAs, which cover dental and vision expenses only, are allowed.

You are NOT ELIGIBLE for an HSA if:

- You are enrolled in Medicare, Medicaid or Tricare, or if you are someone else's tax dependent.

What about using your HSA for your dependents?

- You can use your HSA to pay for eligible healthcare expenses **for yourself, your spouse, and your legal tax dependents** (people listed on your federal income tax return).
- **You don't need to cover your spouse or tax dependents on your medical plan** in order to use your HSA to pay for their eligible healthcare expenses.
- **While you can cover dependent children on your health plan up to age 26, this does not apply to HSA spending.** When your adult child is no longer a tax dependent, any HSA distributions for the child are taxable and subject to a 20% IRS penalty.
- **If your spouse is enrolled in Medicare,** you are still eligible to contribute to an HSA. Your spouse's Medicare enrollment does not prevent you from using your HSA to reimburse his or her eligible out-of-pocket costs.
- **If both you and your Domestic Partner are enrolled in the HDHP,** you may each set up an HSA and contribute the full family amount (assuming you are each HSA-eligible). However, you may not use your HSA for your partner's expenses (and vice versa). If your DP is your tax dependent, only you can open an HSA which you can use for your partner's (and other tax dependents') eligible healthcare expenses.

