

Eligibility for an HSA

These circumstances may impact your eligibility for an HSA:

- If you are enrolled in Medicare or Medicaid, you are not eligible for an HSA.
- You cannot have both an HSA and a health care flexible spending account (FSA).
- If you have an HSA, your spouse can not be enrolled in a health care FSA or health reimbursement account (HRA) with his or her employer.
- If you have other medical coverage through TriCare or have received VA benefits within the past three months and do not have a disability rating, you cannot contribute to an HSA.
- If you have coverage under your spouse's medical plan, you cannot have an HSA.

Other IRS Rules

The IRS sets the rules for HSAs. Here's what you should know:

- You may cover a domestic partner under your healthcare plan, but his or her qualified healthcare expenses may not be reimbursed from an HSA unless he or she is a qualified dependent for federal income tax purposes. You may still contribute the IRS maximum for family coverage if you cover a domestic partner.
- While you may cover adult dependent children for healthcare up to age 26 (regardless of student or marital status), using an HSA to pay for qualified health expenses of dependent children requires he or she be a qualified dependent for federal income tax purposes.

– A qualifying Dependent Child includes:

- Dependent children up to age 19, or age 24 if full-time students.
 - Dependent children up to the age of 26 that you will be providing more than 50% of this person's support for the calendar year and can claim them on your federal income tax return.
- You cannot use your HSA to pay the qualified expenses of adult dependent children who you do not claim on your taxes. However, if you have an adult child and are unable to claim him or her on your taxes, and he or she is enrolled in your family HSA medical plan, the adult child may open his or her own HSA to pay those expenses.
 - If an adult child opens his or her own HSA, he or she can contribute up to the full family IRS maximum amount into their HSA for the calendar year. The adult child's contributions to his or her HSA will not reduce the amount you can deposit into your HSA.