



HSA Eligibility

1. You must be enrolled in a qualified high-deductible health plan (QHDHP).
2. You must not have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible, non-qualified high deductible health plan.
3. You or your spouse cannot have an active health care flexible spending account (FSA) or health reimbursement arrangement (HRA) in the same year. If you are under age 27 and covered by a parent's FSA or HRA you are not eligible.
4. If you are enrolled in Medicare or Medicaid or will be when the QHDHP starts, you are not eligible for an HSA. If you are eligible for Medicare but not yet enrolled, you can still contribute to the HSA.
5. If you are enrolled in Tricare or have had recent non-preventative VA medical benefits, you are not eligible for an HSA. (Tricare is health coverage for people in the military.)
6. You cannot be claimed as a dependent on another person's tax return.