



HSA Eligibility Checklist

In order to make tax free contributions to an HSA, an individual must meet certain eligibility criteria established by the IRS:

- Must be enrolled in a high deductible health plan (HDHP), like GIOA's Freedom Medical Plan.
- Cannot be covered by any other medical plan that is not a HDHP. This includes a spouse's medical coverage unless it's a HDHP.
- Cannot be enrolled in a traditional health care FSA. Spouse also cannot have a traditional health care FSA.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid or Tricare.
- Cannot be claimed as a dependent on another person's tax return.
- Cannot be a veteran who has received treatment, other than preventive care, through the Department of Veterans Affairs within the past three months.

This information is designed to be general in nature and should not be considered legal or financial advice. Neither Mercer Health & Benefits, LLC or Guardian Independent Operator Association renders legal or financial advice. Please consult your tax professional regarding your personal situation.
