

Health Savings Account (HSA) Eligibility Requirements

Who is eligible for an HSA? Any benefit-eligible associate may enroll in a high deductible health plan (HDHP) and, therefore, open an HSA if the following criteria are met:

- Must be enrolled in an HSA-qualified high deductible health plan (HDHP).
- Cannot be covered by another health plan that is not an HDHP.
- Cannot be enrolled in any part of Medicare, Medicaid or Tricare military coverage.
- Cannot be claimed as a dependent on someone else's tax return.
- Cannot be enrolled in a healthcare flexible spending account (FSA) or covered under another person's FSA (e.g. if your legal spouse is enrolled in an FSA, you cannot enroll in an HSA).
- Cannot be retired with an active health reimbursement account (HRA).

If you do not live in the United States, you can still open an HSA under certain circumstances:

- You are a U.S. citizen and are paid in U.S. dollars.
- Or, you are employed in the U.S. and paid in U.S. dollars.

You will need a Social Security number to open an HSA. If you are eligible for national health coverage in your home country (e.g., Canada), you are not eligible to contribute to an HSA.

Can I roll over my HRA money into an HSA if I change medical plans to an HDHP? Unused HRA money cannot be rolled over to an HSA. If you enroll in the HDHP option and elect to contribute to an HSA, your unused HRA dollars convert to a limited purpose HRA. A limited purpose HRA can be used to pay for dental and vision expenses only. If you elect the HDHP and do not contribute to an HSA, then the HRA does not convert and you may use it to pay any qualified expenses, including medical expenses.

- When you contribute to an HSA, Ascension's contributions are contributed to your HSA, even if you have a limited purpose HRA.
- HRA balances, including Limited Purpose HRAs, roll forward each year until the money is used or you lose benefit eligibility or you leave Ascension.
- If you change your medical plan election back to a PPO copay in the future, unused dollars in your limited purpose HRA will convert back to a "regular" HRA and any remaining money in the account may be used to pay for qualified expenses, including medical expenses.

Can I roll over my FSA money to an HSA if I change medical plan options? Unused FSA dollars cannot be rolled over to an HSA account. If you enroll in the HDHP and contribute to an HSA, the unused dollars in your FSA account up to the annual rollover amount will be converted to a limited purpose FSA. A limited purpose FSA can be used to pay for dental and vision expenses only. If you elect the HDHP and do not contribute to an HSA, then you can keep your existing FSA and you may use it to pay any qualified expenses, including medical expenses.

Can I roll over my HSA money to an HRA if I change medical plan options? Unused HSA dollars cannot be rolled over into an HRA account. Once you are no longer enrolled in an HDHP medical plan, you may not contribute money to an HSA. However, you can use the money to pay for qualified expenses until the money is exhausted.

- HRA balances roll forward each year until the money is used or you lose benefit eligibility or you leave Ascension.
- HSA balances roll forward each year until the money is used. The money in an HSA is yours, even if you become ineligible for benefits or leave employment at Ascension.

Can I roll over my HSA money to an FSA if I change medical plan options? Unused HSA dollars cannot be rolled over into an FSA account. Once you are no longer enrolled in an HDHP medical plan, you may not contribute money to an HSA. However, you can use the money to pay for qualified expenses until the money is exhausted.