

How do I know if I am allowed to contribute to an HSA?

An employee covered by an HDHP and a health FSA that pays or reimburses qualified medical expenses generally cannot make contributions to an HSA. Follow the guide below to learn more.

IF YOU HAVE:



A Limited Purpose Medical Flexible Spending Account or a Post-Deductible Flexible Spending Account

WITH:

A balance or zero balance on the last day of the prior year...

THEN:

...you are eligible to open and contribute to your HSA immediately in the new plan year.



A Full Purpose Medical Flexible Spending Account

WITH:

A balance at the end of the prior year **and** without a grace period at the end of the prior year, OR, A zero balance on the last day of the prior year (with or without grace period)...

THEN:

...you are eligible to open and contribute to your HSA immediately in the new plan year.

WITH:

A balance at the end of the prior year **and** a grace period...

THEN:

...you are eligible to open and contribute to your HSA the first of the month following the last day of your grace period.

WITH:

A balance **and** a carryover to a limited purpose FSA...

THEN:

...you are eligible to open and contribute to your HSA immediately in the new plan year.

WITH:

A balance **and** a carryover to a full purpose FSA...

THEN:

...you are covered by a full purpose FSA in the new plan year. **NOTE:** You are **not** eligible to open and contribute to a HSA until your FSA coverage ends.