



HSA eligibility for veterans using VA medical services

A BenefitWallet® Health Savings Account (HSA) is the perfect complement to your High Deductible Health Plan (HDHP) and a powerful tool to help you save money on health care expenses. Veterans using the Veteran's Administration (VA) for hospital care or medical services must meet special eligibility rules to determine if they are qualified to contribute to an HSA.

Veterans and their employers are eligible to contribute to an HSA if:

- The veteran is covered by an HSA-qualified medical plan.
- The veteran meets other eligibility requirements like not being covered by another health plan or they can't be claimed as someone else's tax dependent.
- The veteran received VA medical services at a VA facility only for service-connected injuries, or for preventive dental or vision care.

Veterans and employers are not eligible to contribute to an HSA if:

- The veteran is no longer in an HSA-qualified health plan.
- The veteran doesn't meet other HSA eligibility requirements.
- The veteran received VA medical benefits in the prior three months for a non-service-connected injury or disability, or for non-preventative care, such as general medical care. This means the veteran's annual HSA contribution limit would be reduced by the number of months they were ineligible.

VA contribution eligibility

- 1 If a veteran receives **service-connected care only** at a VA facility, it does not affect HSA eligibility.
- 2 If a veteran sees a doctor at a VA facility for a **non-service-connected injury or illness**, the HSA contribution-eligibility ceases for three months. This means no money can be put in into the HSA until the three-month period is over. (Example: Illness treated at the VA in June; no employee or employer contributions are allowed for July – September; contributions can resume October 1.)
- 3 If a veteran receives **ongoing non-service-connected treatment** at a VA facility, HSA contribution eligibility would cease until a three-month period has passed without treatment.

We're here to help

For more information visit our website at mybenefitwallet.com or call us at 877.472.4200.