

## ACTION NEEDED:

# HSA Contribution Eligibility and Your HRA



## Are you or your spouse making or receiving contributions to an HSA?

You should consider limiting your **health reimbursement arrangement (HRA)** coverage if you or anyone covered under your HRA are making or receiving contributions to a **health savings account (HSA)**. To be eligible for **HSA** contributions, an individual must have no other first-dollar coverage. This includes full **HRA** coverage (sorry...IRS rules). Other requirements apply. Contact your HSA provider if you need to know more about **HSA** contribution eligibility.

## Elect “limited HRA coverage” today!

You can avoid potential problems by electing “limited HRA coverage.” Just complete and submit a **Limited HRA Coverage Election** form. Forms are available online after logging in at [HRAveba.org](http://HRAveba.org) and clicking **Resources**. If you prefer, you can call us at the number below and limit your HRA coverage over the phone.

- Your **HRA** coverage should be limited for all covered individuals if your or your spouse’s **HSA** is receiving the maximum **family coverage** contribution amount.
- Your **HRA** coverage should be limited for just you or your spouse, as applicable, if the **HSA** is receiving only the maximum **individual coverage** amount.



- Your limited **HRA** coverage election will remain in force one calendar year to the next until you make a change. Changes are generally allowed once per calendar year.
- You may be able to switch back to full **HRA** coverage mid-year if: (1) you have met the statutory deductible for your **HSA**-qualified high-deductible health plan (HDHP); or (2) a qualifying life event has occurred that impacts **HSA** contributions (termination of employment, divorce, legal separation, etc.).

## What is limited HRA coverage?

While your HRA is limited, you can still use it to reimburse any of the following out-of-pocket costs:

- HDHP premiums
- Dental expenses and premiums
- Vision expenses and premiums
- Orthodontia
- Related transportation

All other medical expenses incurred while HRA coverage is limited cannot be reimbursed. Also, premiums deducted from your or your spouse's paycheck before taxes are not eligible.

For more details, read our **Limited HRA Coverage Election** form.

### More Information

[HRAveba.org](http://HRAveba.org)

### Ask Questions

1-888-659-8828

