



VA Benefits & Your HSA

As a Veteran, you are eligible to open and fund a Health Savings Account (HSA). However, use of your VA Benefits can have an effect on what you are allowed to deposit into your HSA each year.

VA Benefits can be used for the following expenses without affecting what you can deposit into your HSA:

- Dental
- Vision
- Preventive Care

Use of VA Benefits for any other expense will cause a reduction in the amount you can deposit into your HSA for the year. In order to receive deposits into your HSA, you cannot have used your VA Benefits at any time during the previous three months (except for the three areas listed above). For example:

- You open your HSA on January 1 and did not use any VA Benefits in the previous 3 months.
- On March 15 you use VA Benefits for a medical expense that was not preventive care, dental, or vision related.
- You do not use your VA Benefits for the rest of the year (except for some dental work in October).
- You can make deposits into your HSA for the months of January-March and July-December (a total of 9 months).

The chart below shows you the maximum annual allowed deposit should you not use your VA Benefits during the year, as well as the monthly deposit amount should you need to adjust your deposits based on use of your VA Benefits.

2015 Contribution Limits		
Insurance Coverage Type	Annual Maximum	Monthly Amount
Single	\$3,350.00	\$279.16
Dependent	\$6,650.00	\$554.16
Catch-up Contribution (If you're 55+)	\$1,000.00	\$83.30

