

BB&T Health Savings Account Eligibility Worksheet

It is your responsibility to ensure that you are eligible for a Health Savings Account. To be eligible to make Health Savings Account contributions, you must satisfy the following conditions:

Question	If Yes...	If No...
1. Can you be claimed as a dependent on another person's tax return?	Stop. You are not eligible for an HSA.	Proceed to question #2.
2. Are you enrolled in Medicare?	Stop. You are not eligible for an HSA.	Proceed to question #3.
3. Are you enrolled in a qualified high deductible health plan (HDHP) with a minimum annual deductible amount of \$1,100 for single coverage or \$2,200 for family coverage?	Proceed to question #4.	Stop. You are not eligible for an HSA.
4. Do you have additional health coverage under another plan, including a plan maintained by your spouse's or dependent's employer?	Proceed to question #5.	Proceed to question #6.
5. If you answered Yes to question #4, is this other plan coverage an HDHP?	Proceed to question #6.	Depending on the type of other health coverage*, you may or may not be eligible for an HSA. Please consult your tax advisor.
6. Do you have coverage under a health flexible spending account (FSA), including an FSA maintained by your spouse's or dependent's employer?	Depending on the type of FSA**, you may or may not be eligible for an HSA. Please consult your tax advisor.	Based on the information you provided, you are eligible for an HSA.

To complete this BB&T Health Savings Account Eligibility Worksheet online, visit BBT.com/hsa.

*Generally, permissible health coverage includes coverage for accidents, disability, dental care, vision care or long-term care. Consult your tax advisor regarding whether your other health coverage is permissible health coverage.

**Generally, a limited purpose Flexible Spending Account (FSA) that provides coverage for "permitted coverage" such as accidents, disability, dental care, vision care or certain post-deductible FSAs are permissible. Consult your tax advisor regarding whether your FSA is a limited purpose FSA.

Disclaimer: This Eligibility Worksheet is written to support the promotion and marketing by BB&T of health savings accounts and is not intended to be used, and cannot be used, for the purpose of avoiding U.S. federal tax-related penalties. Each taxpayer is responsible for determining eligibility and should seek advice, based on the individual taxpayer's circumstances, from an independent tax advisor.

BB&T. Member FDIC.

There's opportunity here

