



BENEFITS

## HSA Eligibility Information



### What Qualifications Must I Meet to be Eligible to Contribute to an HSA?

To contribute to an HSA, you must meet the following requirements:

- You must be enrolled in a high deductible health plan (“HDHP”) that meets the IRS requirements (such as one of CNO’s HSA options).
- You cannot be covered by another health plan that is not an HDHP (e.g. you cannot be a dependent on anyone else’s health plan unless that plan is also a qualifying HDHP, with the exception of plans that provide only preventive care, vision or dental coverage on a first-dollar basis).
- You cannot be enrolled in Medicare or Medicaid.
- You may not be claimed as a dependent on another person’s tax return.
- Your health claims may not be eligible for reimbursement under any “general purpose” Health Care FSA (including your spouse’s FSA).
- You cannot be enrolled in TRICARE coverage.
- You cannot have received VA Medical coverage within three months from the time of your HSA enrollment, unless covered services were only for dental, vision or preventive care coverage.
- You may not be enrolled in any "Mini-Med" or Supplemental Health Insurance Policies if significant medical benefits are provided under the policy, as in providing general benefits for specified medical services such as organ transplant services, ER, hospitalization, outpatient treatment, or ambulance services. NOTE: Specified disease policies (such as cancer policies), and hospital indemnity policies that are limited to a fixed amount per day, will not disqualify you from HSA coverage. (Coverage under Bankers Life and Washington National Supplement Products offered to associates don't disqualify you from HSA coverage.)

### If I'm not Eligible to Contribute to an HSA, Can I Still Enroll in a Medical Plan Option?

Yes. If you are not eligible to contribute to an HSA, you may still enroll in one of CNO’s Medical Options to utilize the comprehensive medical coverage provided through the CNO Care Options Plan. Please note that Medical Option 1 and Medical Option 2 are still available to you even if you do not contribute to an HSA. Additionally, if you are ineligible to contribute to an HSA, you may want to open a Health Care FSA to set aside pre-tax money for your healthcare expenses as you use the medical plan. Refer to the 2014 Benefits Guide for information on how to earn wellness incentives if you are not eligible to contribute to an HSA.

