

How does my medical savings account work with my spouse's medical savings account?

	Spouse 1: Single Medical VEBA	Spouse 1: Family Medical VEBA	Spouse 1: Single Medical HSA	Spouse 1: Family Medical HSA
Spouse 2: Single Medical VEBA	Both Spouses are eligible and compliant, however each Spouse may only use their Medical VEBA funds on themselves and not each other or any medical dependents.	Both Spouses are eligible and compliant, however Spouse 2 can only use their VEBA funds on themselves. Spouse 1 can use their funds on all members covered by their medical plan (including Spouse 2).	Both Spouses are eligible and compliant. Spouse 2 can only use their VEBA funds on themselves. Spouse 1 can use their HSA funds on any of their tax-dependents (including Spouse 2).	Both Spouses are eligible and compliant. Spouse 2 can only use their VEBA funds on themselves. Spouse 1 can use their HSA funds on any of their tax-dependents (including Spouse 2).
Spouse 2: Family Medical VEBA	Both Spouses are eligible and compliant, however Spouse 1 can only use their VEBA funds on themselves. Spouse 2 can use their funds on all members covered by their medical plan (including Spouse 1).	Both Spouses are eligible and compliant. Spouse 1 and 2 can spend their VEBA on all covered by their medical plans (including each other).	Spouse 2 can use their VEBA funds on all dependents covered by their medical plan. Spouse 1 can use their HSA funds on all tax-dependents (including Spouse 2). If Spouse 1 is covered by Spouse 2 medical plan, then Spouse 1 cannot contribute to an HSA unless the VEBA of Spouse 2 is limited or frozen status.	Spouse 1 can use HSA funds on all medical dependents (including Spouse 2 and all of their medical dependents). Spouse 2 can use VEBA funds on all covered on their medical plan. If Spouse 2 covers Spouse 1 on their medical plan, the VEBA must be frozen or limited.
Spouse 2: Single Medical HSA	Both Spouses are eligible and compliant. Spouse 1 can only use their VEBA funds on themselves. Spouse 2 can use their HSA funds on any of their tax-dependents (including Spouse 1).	Spouse 1 can use their VEBA funds on all dependents covered by their medical plan. Spouse 2 can use their HSA funds on all tax-dependents (including Spouse 1). If Spouse 2 is covered by Spouse 1 medical plan, then Spouse 2 cannot contribute to an HSA unless the VEBA of Spouse 1 is limited or frozen status.	Both Spouses are eligible and compliant and can contribute up to the single limits. Spouse 1 and 2 can both use their HSA funds on all tax dependents (including each other).	Both Spouses are eligible and compliant and can contribute up to the single or family limit respectfully. Spouse 1 and 2 may not exceed the annual family contribution limit with their combined contributions. Spouse 1 and 2 can both use their HSA funds on all tax dependents (including each other).
Spouse 2: Family Medical HSA	Both Spouses are eligible and compliant. Spouse 1 can only use their VEBA funds on themselves. Spouse 2 can use their HSA funds on any of their tax-dependents (including Spouse 1).	Spouse 2 can use HSA funds on all tax dependents (including Spouse 1). Spouse 1 can use VEBA funds on all covered on their medical plan. If Spouse 1 covers Spouse 2 on their medical plan, the VEBA must be frozen or limited if Spouse 2 would like to contribute to their HSA.	Both Spouses are eligible and compliant and can contribute up to the single or family limit respectfully. Spouse 1 and 2 may not exceed the annual family contribution limit with their combined contributions. Spouse 1 and 2 can both use their HSA funds on all tax dependents (including each other).	Both Spouses are eligible and compliant and can contribute up to family limit. Spouse 1 and 2 may not exceed the annual family contribution limit with their combined contributions. Spouse 1 and 2 can both use their HSA funds on all tax dependents (including each other).