



2026 CONTRIBUTION LIMITS HEALTH SAVINGS ACCOUNT

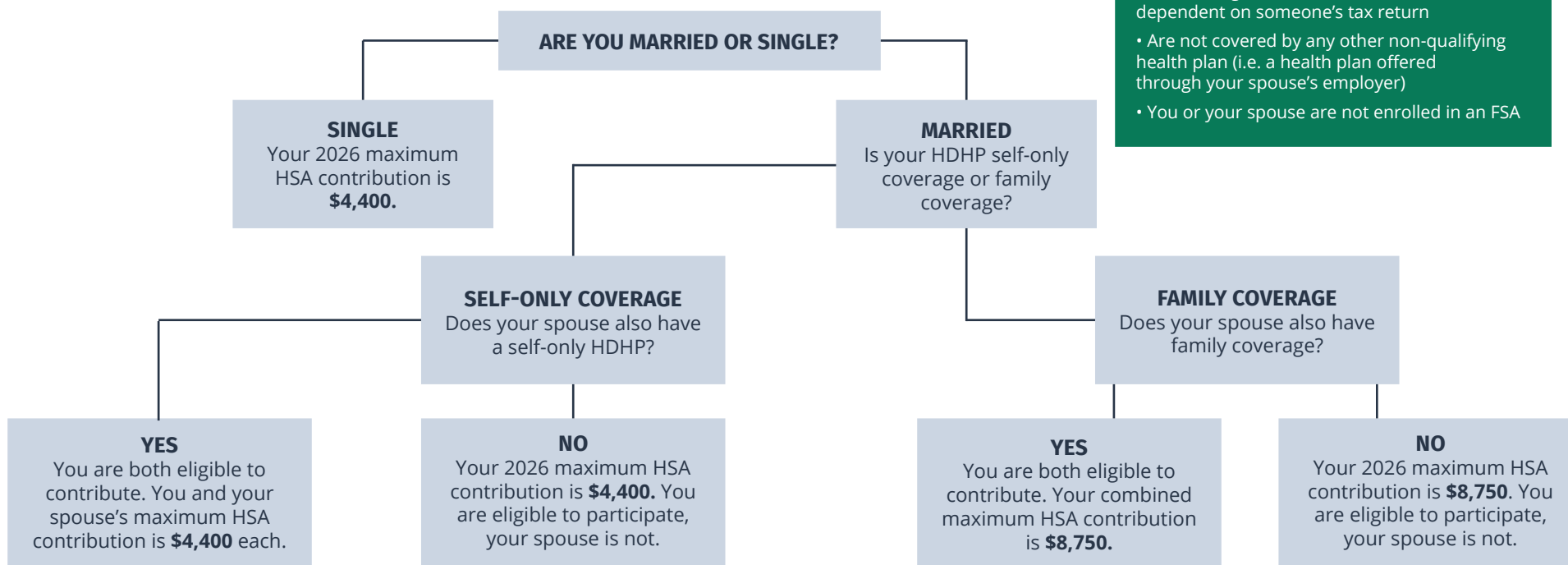
Health Savings Accounts (HSAs) have two contribution limits: **self-only and family**. It can be confusing to know which limit applies to you, so use the information below to help determine the correct contribution level.

Not sure if you're eligible to contribute to an HSA? Check the green box on the right for details.

HSA REQUIREMENTS

You're eligible to participate in a Health Savings Account if you:

- Have health coverage under a qualifying High Deductible Health Plan (HDHP)
- Are not eligible for Medicare
- Are not eligible to be claimed as a dependent on someone's tax return
- Are not covered by any other non-qualifying health plan (i.e. a health plan offered through your spouse's employer)
- You or your spouse are not enrolled in an FSA



CATCH-UP CONTRIBUTIONS

If you are age 55 or older, you may contribute up to an additional \$1,000 each year to your own HSA as a catch-up contribution. If married, both spouses may make catch-up contributions if they both: 1) are age 55 or older; 2) are eligible for HSAs; and 3) have their own separate HSAs. You can only make a catch-up contribution into your own HSA, but cannot make a catch-up contribution into anyone else's HSA.

A HDHP is a qualifying high deductible health plan that meets IRS requirements. HDHPs have higher deductibles, but compared to other health plans, the premiums are often lower. This information applies to the 2026 Plan Year. The IRS sets the contribution limits. To find out what the current contribution limits are, visit [IRS.gov](https://www.irs.gov).

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