

2026 CONTRIBUTION LIMITS HEALTH SAVINGS ACCOUNT

Health Savings Accounts (HSAs) have two contribution limits: self-only and **HSA REOUIREMENTS** family. It can be confusing to know which limit applies to you, so use the You're eligible to participate in a Health information below to help determine the correct contribution level. Savings Account if you: • Have health coverage under a qualifying Not sure if you're eligible to contribute to an HSA? Check the green box on the High Deductible Health Plan (HDHP) right for details. • Are not eligible for Medicare • Are not eligible to be claimed as a dependent on someone's tax return ARE YOU MARRIED OR SINGLE? 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 **SINGLE MARRIED** Your 2026 maximum Is your HDHP self-only HSA contribution is coverage or family \$4,400. coverage? **SELF-ONLY COVERAGE FAMILY COVERAGE** Does your spouse also have Does your spouse also have family coverage? a self-only HDHP? NO NO YES **YES** Your 2026 maximum HSA Your 2026 maximum HSA You are both eligible to You are both eligible to contribution is \$4.400. You contribution is \$8.750. You contribute. You and your contribute. Your combined are eligible to participate, are eligible to participate, spouse's maximum HSA maximum HSA contribution contribution is \$4.400 each. your spouse is not. your spouse is not. is **\$8.750.**

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.

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