

## HSA Eligibility and Contribution Limits Table

This table illustrates how HSA eligibility and contribution limits are determined for married individuals for 2018. The IRS indexes the HSA contribution limits for both self-only HDHP coverage and family HDHP coverage annually. For a complete list of the Eligibility Rules, see our website at [theHSAauthority.com](http://theHSAauthority.com) or IRS Publication 502.

**Catch-up Contributions:** Individuals 55 and older can make an additional catch-up contribution of \$1000.00. A married couple can make two catch-up contributions if both spouses are eligible. The spouses must deposit the catch-up contributions into separate accounts in their own names.

	<b>Husband: No coverage of any kind</b>	<b>Husband: Self-only non-HDHP coverage</b>	<b>Husband: Self-only HDHP coverage</b>	<b>Husband: Family non-HDHP coverage</b>	<b>Husband: Family HDHP coverage</b>
<b>Wife: No coverage of any kind</b>	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	H is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> . W is not eligible to contribute to an HSA.	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	H is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> . W is not eligible to contribute to an HSA.
<b>Wife: Self-only non-HDHP coverage</b>	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	H is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> . W is not eligible to contribute to an HSA.	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	H is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> . W is not eligible to contribute to an HSA.
<b>Wife: Self-only HDHP coverage</b>	W is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> . H is not eligible to contribute to an HSA.	W is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> . H is not eligible to contribute to an HSA.	Both H and W are eligible. H may contribute a maximum of <b>\$3,450.00</b> to his HSA and W may contribute a maximum of <b>\$3,450.00</b> to her HSA.	Neither H nor W is eligible to contribute to an HSA, unless W is not covered by H's family non-HDHP. In that case, W is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> .	Both H and W are eligible and treated as having family coverage. Their maximum contribution is <b>\$6,900.00</b> (in one account or to be divided between them).
<b>Wife: Family non-HDHP coverage</b>	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	Neither H nor W is eligible to contribute to an HSA, unless H is not covered by W's family non-HDHP. In that case, H is eligible to contribute to an HSA; maximum contribution is <b>\$3,450.00</b> .	<b>No HSA!</b> Neither H nor W is eligible to contribute to an HSA.	Neither H nor W is eligible to contribute to an HSA, unless H is not covered by W's family non-HDHP. In that case, H is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> .
<b>Wife: Family HDHP coverage</b>	W is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> . H is not eligible to contribute to an HSA.	W is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> . H is not eligible to contribute to an HSA.	Both H and W are eligible and treated as having family coverage. Their maximum contribution is <b>\$6,900.00</b> (in one account or to be divided between them).	Neither H nor W is eligible to contribute to an HSA, unless W is not covered by H's family non-HDHP. In that case, W is eligible to contribute to an HSA; maximum contribution is <b>\$6,900.00</b> .	Both H and W are eligible and treated as having family coverage. Their maximum contribution is <b>\$6,900.00</b> (in one account or to be divided between them).