

Guide to HSA Contributions: Marital Status Considerations

		Wife's (W) Coverage				
		No coverage	Self-only non-HDHP coverage	Family non-HDHP coverage	Self-only HDHP coverage	Family HDHP coverage
Husband's (H) Coverage	No coverage	No HSA	No HSA	No HSA	W is HSA eligible. W may contribute up to \$3,450 to W's HSA. H may not contribute to an HSA.	W is HSA eligible. W may contribute up to \$6,900 to W's HSA. H may not contribute to an HSA.
	Self-only non-HDHP coverage	No HSA	No HSA	No HSA	W is HSA eligible. W may contribute up to \$3,450 to W's HSA. H may not contribute to an HSA.	W is HSA eligible. W may contribute up to \$6,900 to W's HSA. H may not contribute to an HSA.
	Family non-HDHP coverage	No HSA	No HSA	No HSA	If H's plan covers W, then W is not eligible to contribute to an HSA. If W is not covered by H's plan, W may contribute up to \$3,450 to W's HSA. H may not contribute to an HSA.	If H's plan covers W, then W is not eligible to contribute to an HSA. If W is not covered by H's plan, W may contribute up to \$6,900 to W's HSA. H may not contribute to an HSA.
	Self-only HDHP coverage	H is HSA eligible. H may contribute up to \$3,450 to H's HSA. W may not contribute to an HSA.	H is HSA eligible. H may contribute up to \$3,450 to H's HSA. W may not contribute to an HSA.	If W's plan covers H, then H is not eligible to contribute to an HSA. If H is not covered by W's plan, H may contribute up to \$3,450 to an HSA. W is not eligible to contribute to an HSA.	Both H & W are eligible to contribute to an HSA. The maximum HSA contribution is \$3,450 for each. (In other words, H may contribute \$3,450 to H's HSA; W may contribute \$3,450 to W's HSA).	Both H & W are treated as having family HDHP coverage. The maximum HSA contribution between H&W is \$6,900.
	Family HDHP-coverage	H is HSA eligible. H may contribute up to \$6,900 to H's HSA. W may not contribute to a HSA.	H is HSA eligible. H may contribute up to \$6,900 to H's HSA. W may not contribute to a HSA.	If W's plan covers H, then H is not eligible to contribute to an HSA. If H is not covered by W's plan, H may contribute up to \$6,900 to H's HSA. W may not contribute to an HSA.	Both H & W are treated as having family HDHP coverage. The maximum HSA contribution between H&W is \$6,900.	Both H & W are treated as having family HDHP coverage. The maximum HSA contribution between H&W is \$6,900.

- 1) This summary is intended for illustrative purposes only. It does not take into account any particular facts and circumstances. It should not be construed as legal or tax advice. Consult with a legal or tax professional for advice.
- 2) This illustration assumes **legally married couples of the same or opposite sex**. It is shown here with opposite-sex spouses for clarity but applies equally to same-sex spouses. As always, individuals should carefully review these rules with their tax advisors.
- 3) This illustration does not take into account any catch-up contributions that may be available. Married couples who both are over age 55 may each make an additional catch-up contribution (\$1,000 for 2009 and subsequent years), but they will each need to open a separate HSA to allow them both to fund a catch-up contribution. *IRS Notice 2008-59; I.R.B. 123, Q/A-22.*
- 4) All numbers reflected in this illustration are **2018 contribution limits**. These limits are adjusted annually.
- 5) Rules illustrated above are taken from IRS guidance. See *IRS Notice 2004-50, IRS Notice 2008-59 and Rev. Rule 2005-25* for further explanation.