2026 · CAN I MAKE A DEDUCTIBLE CONTRIBUTION TO MY HSA?

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Do you have a High Deductible Health Plan (HDHP) with a deductible of at least $1,700 for individuals ($3,400 for families) for in-network coverage, and is it your only health plan coverage?

- No → Is it an HSA-eligible plan with a maximum out-of-pocket expense for individuals of $8,500 or less ($17,000 for families) for in-network coverage?
- Yes → Is it an HSA-eligible plan with a maximum out-of-pocket expense for individuals of $8,500 or less ($17,000 for families) for in-network coverage?

Is it an HSA-eligible plan with a maximum out-of-pocket expense for individuals of $8,500 or less ($17,000 for families) for in-network coverage?

- No → Can you be claimed as a dependent on another person's tax return?
- Yes → Can you be claimed as a dependent on another person's tax return?

Can you be claimed as a dependent on another person's tax return?

- Yes → Did you (or will you) contribute to a healthcare FSA (excluding limited purpose or post-deductible FSAs) this tax year?
- No → Did you (or will you) contribute to a healthcare FSA (excluding limited purpose or post-deductible FSAs) this tax year?

Did you (or will you) contribute to a healthcare FSA (excluding limited purpose or post-deductible FSAs) this tax year?

- Yes → Will you be covered by an HDHP on December 1st of this year?
- No → You are eligible to contribute to an HSA.

You are eligible to contribute to an HSA.

→ Including employer contributions, you may be able to contribute as much as $4,400 for individuals ($8,750 for families).

→ If you will be age 55 or older at year-end, you can contribute an extra $1,000.

→ Did you start or change HDHP coverage this year?

Will you be covered by an HDHP on December 1st of this year?

- Yes → Will you remain HSA-eligible for the following calendar year?
- No → Did you start or change HDHP coverage this year?

Will you remain HSA-eligible for the following calendar year?

- No → You can contribute a pro-rata amount for the months you are HSA-eligible.
- Yes → You can contribute the greater of the pro-rata amount for the months you were eligible based on your pre-December 1st HDHP coverage OR select the "Last-Month Rule" to make a full annual contribution based on the plan you had as of December 1st.

You can contribute a pro-rata amount for the months you are HSA-eligible.

→ Do not elect the "Last-Month Rule," as part of your contribution could be subject to income taxation and a 10% penalty.

You can contribute the greater of the pro-rata amount for the months you were eligible based on your pre-December 1st HDHP coverage OR select the "Last-Month Rule" to make a full annual contribution based on the plan you had as of December 1st.

→ Continue on to see if you are subject to other limits.

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→ Are you 65 or older and are you applying for Medicare this year or during the first 6 months of the following year?

Are you 65 or older and are you applying for Medicare this year or during the first 6 months of the following year?

- Yes → You can only make a pro-rata contribution to your HSA for the months prior to becoming retroactively covered by Medicare Part A.
- No → Will you lose your HSA eligibility this year (i.e. not covered by an HDHP)?

You can only make a pro-rata contribution to your HSA for the months prior to becoming retroactively covered by Medicare Part A.

→ Retroactive coverage begins in the month you turn age 65 or six months prior to your application for Medicare Part A, whichever occurs later.

Will you lose your HSA eligibility this year (i.e. not covered by an HDHP)?

- No → You can make a full contribution to your HSA (as long as you are not subject to a pro-rata reduction as discussed earlier).
- Yes → You can contribute a pro-rata amount for the months you are HSA-eligible.

Sorry, you are not eligible to contribute to your HSA.

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