

## Matrix of HSA Contribution Limits

This Matrix of HSA Contribution Limits shows how the HSA eligibility and contribution limits are determined for married individuals, taking into account the Special Rule for married individuals. The matrix refers to the statutory HSA contribution limits that apply for 2017 (\$3,400 for self-only HDHP coverage, and \$6,750 for family HDHP coverage).

	<b>Spouse 2: No coverage of any kind</b>	<b>Spouse 2: Self-only non-HDHP coverage</b>	<b>Spouse 2: Self-only HDHP coverage</b>	<b>Spouse 2: Family non-HDHP coverage*</b>	<b>Spouse 2: Family HDHP coverage*</b>
<b>Spouse 1: No coverage of any kind</b>	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017. S1 is not eligible to contribute to an HSA.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017. S1 is not eligible to contribute to an HSA.
<b>Spouse 1: Self-only non-HDHP coverage</b>	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017. S1 is not eligible to contribute to an HSA.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	S2 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017. S1 is not eligible to contribute to an HSA.
<b>Spouse 1: Self-only HDHP coverage</b>	S1 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017. S2 is not eligible to contribute to an HSA.	S1 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017. S2 is not eligible to contribute to an HSA.	Both S1 and S2 are eligible to contribute to an HSA; maximum contribution for each is \$3,400 for 2017.	Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S1 is not covered by S2's family non-HDHP. In that case, S1 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017.	Both S1 and S2 are eligible and treated as having only family coverage. Their maximum contribution (to be divided between them) is \$6,750 for 2017. (Special Rule for married individuals applies.)

	<b>Spouse 2: No coverage of any kind</b>	<b>Spouse 2: Self- only non-HDHP coverage</b>	<b>Spouse 2: Self- only HDHP coverage</b>	<b>Spouse 2: Family non- HDHP coverage*</b>	<b>Spouse 2: Family HDHP coverage*</b>
<b>Spouse 1: Family non- HDHP coverage*</b>	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S2 is not covered by S1's family non- HDHP. In that case, S2 is eligible to contribute to an HSA; maximum contribution is \$3,400 for 2017.	No HSA! Neither S1 nor S2 is eligible to contribute to an HSA.	Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S2 is not covered by S1's family non- HDHP. In that case, S2 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017.
<b>Spouse 1: Family HDHP coverage*</b>	S1 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017. S2 is not eligible to contribute to an HSA.	S1 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017. S2 is not eligible to contribute to an HSA.	Both S1 and S2 are eligible and treated as having only family coverage. Their maximum contribution (to be divided between them) is \$6,750 for 2017. (Special Rule for married individuals applies.)	Neither S1 nor S2 is eligible to contribute to an HSA, <i>unless</i> S1 is not covered by S2's family non- HDHP. In that case, S1 is eligible to contribute to an HSA; maximum contribution is \$6,750 for 2017.	Both S1 and S2 are eligible. Their maximum contribution (to be divided between them) is \$6,750 for 2017. (Special Rule for married individuals applies.)

\* Family coverage is any coverage other than self-only coverage. Family coverage does not necessarily cover the other spouse. For example, it might cover only one parent and children.