

2025 HSA Contribution Limits

HSA Contribution Limit Matrix 2025	Spouse #1 No coverage of any kind	Spouse #1 Self-only non-HDHP coverage	Spouse #1 Self-only HDHP coverage	Spouse #1 Non-individual non-HDHP coverage	Spouse #1 Non-individual HDHP coverage
Spouse #2 No coverage of any kind	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$4,300 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$8,550 Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Self-only non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$4,300 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Max HSA contribution is \$8,550 Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Self-only HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$4,300	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$4,300	Spouse #1: Max HSA contribution is \$4,300 Spouse #2: Max HSA contribution is \$4,300	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is \$4,300	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$8,550
Spouse #2 Non-individual non-HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA unless they are not covered by their spouse's non-HDHP coverage, in which case their max HSA contribution is \$4,300 Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Not eligible to contribute to an HSA	Spouse #1: Eligible to contribute max HSA contribution of \$8,550 provided they are not covered by spouse's non-HDHP Spouse #2: Not eligible to contribute to an HSA
Spouse #2 Non-individual HDHP coverage	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max contribution is \$8,550	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Max HSA contribution is \$8,550	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$8,550	Spouse #1: Not eligible to contribute to an HSA Spouse #2: Eligible to contribute max HSA contribution of \$8,550 provided they are not covered by spouse's non-HDHP	Spouse #1 & Spouse #2: Max HSA contribution to be divided between them is \$8,550

Note: If the HSA account holder is age 55 or older an additional \$1,000 may be contributed.