

Have you added or dropped a high-deductible health plan (HDHP)?

Here are some questions you should consider about your HSA (health savings account)



The maximum contribution amount you can make each year is determined by the IRS. The values it has set are based on a full year. If you make midyear changes to your health plan or have other events that prevent you from having an HSA, you will want to adjust your contributions as needed. That means figuring out how much you can contribute based on how long you had an HDHP during the year. For questions, consider a tax advisor.

Covered by an HDHP for the whole year?

If you were eligible to contribute to an HSA on the first day of the last month of your tax year (e.g., Dec. 1, 2025), you are considered eligible for the entire year (e.g., through Dec. 31, 2026). This last-month rule is true only if you stayed enrolled in an HSA-qualifying HDHP during that time.

Covered by an HDHP for part of the year?

The IRS determines [HSA contribution limits](#) each year based on a calendar year. If you didn't have an HDHP for a full year, use the chart at right to determine your prorated contribution limit for the time you had an HSA

What if you change coverage midyear?

Life changes happen. You may be able to apply the last-month rule if you change coverage midyear. If you change from individual to family coverage, as an example, you can contribute the full family maximum amount for the year, as long as you maintain family coverage from Dec. 1 the current year through Dec. 31 the following year. If you switch from family to individual coverage midyear, you can contribute more than the individual maximum but less than the family maximum for that year.

Prorated contribution limits for 2026		
Number of months	Individuals	Family
12	\$4,400	\$8,750
11	\$4,033	\$8,021
10	\$3,667	\$7,292
9	\$3,300	\$6,563
8	\$2,933	\$5,833
7	\$2,567	\$5,104
6	\$2,200	\$4,375
5	\$1,833	\$3,646
4	\$1,467	\$2,917
3	\$1,100	\$2,188
2	\$733	\$1,458
1	\$367	\$729

To calculate your contribution limit, you would:

1. Use the chart on previous page to determine your prorated individual contribution limit and your prorated family contribution limit (in this example, let's say you changed coverage 6 months into the year).
2. Add those prorated limits together to get your total contribution limit for the year.

Example:

Prorated individual limit	\$2,200
Prorated family limit	+ \$4,375
Total prorated contribution	= \$6,575

(Based on changing coverage from family to individual.)

Do these rules apply to catch-up (55+) contributions?

The IRS allows those who are age 55+ to contribute an additional \$1,000, also known as “catch-up contributions.” Catch-up contributions are also subject to being prorated, if you have midyear changes or other circumstances that change your HSA eligibility.

Contributed too much?

- 1 Sign in to your account.
- 2 View your contributions.
- 3 If you've overcontributed, contact the number on the back of your payment card for assistance.

Important note: You need to take action by the tax deadline, generally **April 15**, to avoid paying tax on the excess contribution amount as well as a 6% excise penalty.



Curious about HSAs?

Enrolling in an HSA to pair alongside your HDHP is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

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