



Eligibility to Contribute to a HSA

1. An eligible individual is someone covered by a High Deductible Health Plan (HDHP).
2. The owner cannot generally be covered by other health plans.
3. The owner cannot have received Veterans Administration medical benefits in the previous three months.
4. The owner may not be claimed as a dependent on another individual's federal income tax return.

Year	Single Coverage HDHP		Family Coverage HDHP	
	Min. Deductible	Max. Out-of-Pocket	Min. Deductible	Max Out-of-Pocket
2018	\$1,350	\$6,650	\$2,700	\$13,300
2019	\$1,350	\$6,750	\$2,700	\$13,500

HSA Regular Contributions

Tax Year	Single Coverage Annual Limit (Monthly Limit)	Family Coverage Annual Limit (Monthly Limit)
2018	\$3,450 (\$287.50)	\$6,850 (\$570.83)
2019	\$3,500 (\$291.66)	\$7,000 (\$583.33)

Catch-up Contributions

Tax Year	Catch-up Contribution
2018	\$1,000 (\$83.33)
2019	\$1,000 (\$83.33)

An eligible individual can make catch-up contributions if he or she is at least age 55 by the end of the year for which the contribution is made. As with regular contributions, the catch-up contribution is pro-rated based on the number of months of eligibility. The catch-up contributions are in addition to the annual limit discussed.