

2025 H.S.A. Eligibility Scenarios

Contribution Limits for Married Couples

		Employee Coverage				
		No coverage of any kind	Self only, non-HDHP coverage	Self only, HDHP coverage	Family, non-HDHP coverage	Family, HDHP coverage
S p o u s e	No coverage of any kind	Neither person is eligible, nor may either contribute to an H.S.A.	Neither person is eligible, nor may either contribute to an H.S.A.	Employee is eligible and may contribute to an H.S.A. EE maximum contribution in 2025 can be \$4,300. Spouse is not eligible and may not contribute to an H.S.A.	Neither person is eligible, nor may either contribute to an H.S.A.	EE is eligible and may contribute the maximum 2025 limit of \$8,550. Spouse is not eligible and may not contribute to an H.S.A.
	Self only, non-HDHP coverage	Neither person is eligible, nor may either contribute to an H.S.A.	Neither person is eligible, nor may either contribute to an H.S.A.	Employee is eligible and may contribute to an H.S.A. EE maximum contribution in 2025 can be \$4,300. Spouse is not eligible and may not contribute to an H.S.A.	Neither person is eligible, nor may either contribute to an H.S.A.	EE is eligible and may contribute the maximum 2025 limit of \$8,550. Spouse is not eligible and may not contribute to an H.S.A.
	Self only, HDHP coverage	Spouse is eligible and may contribute to an H.S.A. Her maximum contribution in 2025 can be \$4,300. Employee is not eligible and may not contribute to an H.S.A.	Spouse is eligible and may contribute to an H.S.A. Her maximum contribution in 2025 can be \$4,300. Employee is not eligible and may not contribute to an H.S.A.	Both are eligible and each may contribute to an H.S.A.; maximum contribution for each for 2025 would be \$4,300.	Neither is eligible, nor may either contribute to an H.S.A. unless the spouse is not covered by spouse's non-eligible plan. In that case, the spouse is eligible to contribute up to \$4,300 in 2025.	Both are eligible and are treated as having only family coverage - able to contribute the maximum 2025 family amount of \$8,550, to be divided between them by agreement.
	Family, non-HDHP coverage	Neither person is eligible, nor may either contribute to an H.S.A.	Neither person is eligible, nor may either contribute to an H.S.A.	Neither is eligible, nor may either contribute to an H.S.A. unless the EE is not covered by spouse's non-eligible plan. In that case, the EE is eligible to contribute up to \$4,300 in 2025.	Neither person is eligible, nor may either contribute to an H.S.A.	Neither is eligible, nor may either contribute to an H.S.A. unless the EE is not covered by spouse's non-eligible plan. In that case, the EE is eligible to contribute up to \$8,550 in 2025.
	Family, HDHP coverage	Spouse is eligible and may contribute to an H.S.A. Spouse's maximum contribution in 2025 can be \$8,550. Employee is not eligible and may not contribute to an H.S.A.	Spouse is eligible and may contribute to an H.S.A. Spouse's maximum contribution in 2025 can be \$8,550. Employee is not eligible and may not contribute to an H.S.A.	Both are eligible and are treated as having only family coverage - able to contribute the maximum 2025 family amount of \$8,550, to be divided between them by agreement.	Neither is eligible, nor may either contribute to an H.S.A. unless the spouse is not covered by spouse's non-eligible plan. In that case, the spouse is eligible to contribute up to \$4,300 in 2025.	Both are eligible and are treated as having only family coverage - able to contribute the maximum 2025 family amount of \$8,550, to be divided between them by agreement.
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