

HSA/FSA Contribution Rules for Married Couples

		Spouse 2					
		No Coverage	Self-Only Non-HDHP	Self-Only HDHP	Family Non-HDHP	Family HDHP	
Spouse 1	No Coverage	HSA	Neither spouse is eligible to contribute to an HSA.	Neither spouse is eligible to contribute to an HSA.	Spouse 2 is eligible to contribute up to the individual federal limit. Spouse 1 is not eligible to contribute to an HSA.	Neither spouse is eligible to contribute to an HSA.	Spouse 2 is eligible to contribute up to the family federal limit. Spouse 1 is not eligible unless covered under Spouse 1's HDHP. The max combined contribution must be divided between them, based on agreement ¹ .
		FSA	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.
	Self-Only Non-HDHP	HSA	Neither spouse is eligible to contribute to an HSA.	Neither spouse is eligible to contribute to an HSA.	Spouse 2 is eligible to contribute up to the individual federal limit. Spouse 1 is not eligible to contribute to an HSA.	Neither spouse is eligible to contribute to an HSA.	Spouse 2 is eligible to contribute up to the family federal limit. Spouse 1 may not contribute to an HSA.
		FSA	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.
	Self-Only HDHP	HSA	Spouse 1 is eligible to contribute up to the individual federal limit. Spouse 2 is not eligible to contribute to an HSA.	Spouse 1 is eligible to contribute up to the individual federal limit. Spouse 2 is not eligible to contribute to an HSA.	Both spouses are eligible to have their own HSA and contribute to the federal limit.	Neither spouse is eligible to contribute if Spouse 1 is covered under Spouse 2's non-HDHP Plan. Spouse 1 may contribute up to the individual federal limit in an HSA if NOT covered under Spouse 2's non-HDHP Plan.	Both spouses are eligible and treated as if they have family coverage. The max combined contribution must be divided between them, based on agreement ¹ .
		FSA	Spouse 1 and Spouse 2 are eligible to contribute to a Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.
	Family Non-HDHP	HSA	Neither spouse is eligible to contribute to an HSA.	Neither spouse is eligible to contribute to an HSA.	Neither spouse is eligible to contribute if Spouse 2 is covered under Spouse 1's non-HDHP Plan. Spouse 2 may contribute to the individual federal limit in an HSA if NOT covered under Spouse 1's non-HDHP Plan.	Neither spouse is eligible to contribute to an HSA.	Spouse 2 is eligible to contribute up to the federal limit if they are NOT covered under Spouse 1's non-HDHP plan. Spouse 1 is not eligible to contribute to an HSA.
		FSA	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own full Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.
	Family HDHP	HSA	Spouse 1 is eligible to contribute up to the federal limit. Spouse 2 is not eligible unless covered under Spouse 1's HDHP. The max combined contribution must be divided between them, based on agreement ¹ .	Spouse 1 is eligible to contribute up to the individual federal limit. Spouse 2 is not eligible to contribute to an HSA.	Both spouses are eligible and treated as if they have family coverage. The max combined contribution must be divided between them, based on agreement ¹ .	Spouse 1 is eligible to contribute up to the family federal limit if they are NOT covered under Spouse 2's non-HDHP plan. Spouse 2 is not eligible to contribute to an HSA.	Both spouses are eligible and treated as if they have family coverage. The max combined contribution must be divided between them, based on agreement ¹ .
		FSA	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.	Each spouse is eligible to contribute to their own Limited Healthcare FSA.

¹ See IRS Notice 2008-59, Q&A #17

An additional catch-up contribution of \$1,000 may be made if the eligible account holder is over age 55

If both spouses are over age 55, they may each contribute an additional \$1,000 per year as long as they each have their own HSA

Definitions:

- An HDHP is an HSA-eligible high deductible health plan, with minimum annual deductibles and out-of-pocket maximums as defined and indexed annually by the US Treasury Department
- Family HDHP coverage is any level of coverage other than self-only coverage. Family coverage does not have to include both spouses
- Individuals who are eligible for a partial year and plan to contribute the annual maximum, must remain eligible for the following calendar year to avoid additional taxes and penalties
- Regardless of the applicable HSA contribution scenario (described above), HSA funds may always be spent to pay for eligible medical expenses for the account holder, spouse and federally-recognized tax dependents
- If an employer has an HRA that accompanies a High Deductible Health Plan (HDHP) and an Employer-Sponsored HSA, the HRA has to abide by the IRS-mandated minimal deductible requirements to be considered a Qualified HDHP. Otherwise the HSA plan's pre-tax status may be jeopardized.