

HSA Contribution Limits & IRS Regulations

Understand the rules to maximize the benefits of your Health Savings Account

Annual contribution limits

The IRS sets the maximum dollar amount you can elect and contribute to a Health Savings Account (HSA).

Maximum contribution levels	2025	2026
Individual coverage	\$4,300	\$4,400
Family coverage	\$8,550	\$8,750

Please note: If you're 55 years of age or older, you are eligible to make an annual catch-up contribution, which lets you contribute an additional \$1,000 on top of the above annual contribution limits.

HSA IRS regulations

The HSA is unique because it allows you to save on taxes in three ways.

1. The money you contribute.
2. Your earnings from investments.
3. Withdrawals for eligible expenses.

These are all tax-free, making it a powerful savings and retirement tool.

Funds availability and changing your election

HSA funds are available to spend, save or invest after they've been deducted from your paycheck and contributed to your HSA. You can adjust your payroll deductions or contributions at any time, no questions asked.

Privately owned savings

The HSA is your privately owned savings account. Funds roll over year to year. And if you change employers, your HSA stays with you. There is also no requirement to submit receipts or substantiation for your qualified purchases.

We're here to help! Call 800-270-7719 or email ParticipantServices@AssociatedBank.com.



HSA cash balances are **FDIC insured** up to the Standard Maximum Deposit Insurance Amount (SMDIA). Deposit products are offered by Associated Bank, N.A. **Member FDIC**.

Investment, Securities, and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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