

HSA Matrix of Eligibility and Contributions

How eligibility and contributions limits are determined for married individuals

	Husband: No coverage of any kind	Husband: Self-only non-HDHP coverage	Husband: Self-only HDHP coverage	Husband: Family non-HDHP coverage	Husband: Family HDHP coverage (does not include wife in coverage)
Wife: No coverage of any kind	No HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Wife cannot establish an HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Wife cannot establish an HSA.
Wife: Self-only non-HDHP coverage	No HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Wife cannot establish an HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Wife cannot establish an HSA.
Wife: Self-only HDHP coverage	Wife is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Husband cannot establish an HSA.	Wife is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Husband cannot establish an HSA.	Husband and Wife are both eligible individuals and each may establish an HSA. The maximum contribution for each is the self only contribution amount.	No HSA unless Wife is not covered by Husband's "family" non- HDHP. Then Wife is eligible to establish an HSA. The maximum contribution is the self-only contribution amount.	Husband and Wife are both eligible individuals and are treated as having only family coverage. The maximum contribution is the family contribution amount, to be divided between them by agreement.
Wife: Family non-HDHP coverage	No HSA.	No HSA.	No HSA unless Husband is not covered by Wife's "family" non- HDHP. Then Husband is eligible to establish an HSA. The maximum contribution is the self-only contribution amount.	No HSA.	No HSA unless Husband is not covered by Wife's "family" non- HDHP. Then Husband is eligible to establish an HSA. The maximum contribution is the "family" contribution amount.
Wife: Family HDHP coverage (does not include husband in coverage)	Wife is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Husband cannot establish an HSA.	Wife is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Husband cannot establish an HSA.	Husband and Wife are both eligible individuals and are treated as having only family coverage. The maximum combined contribution by Husband and Wife is the family contribution amount, to be divided between them by agreement.	No HSA unless Wife is not covered by Husband's "family" non- HDHP. Then Wife is eligible to establish an HSA. The maximum contribution is the family contribution amount.	Husband and Wife are both eligible individuals and are treated as having the family coverage. The maximum combined contribution by Husband and Wife is the family contribution amount, to be divided between them by agreement.