

Do you have a High Deductible Health Plan (HDHP) with a deductible of at least \$1,650 for individuals (\$3,300 for families) for in-network coverage, and is it your only health plan coverage?

No		Yes
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Is it an HSA-eligible plan with a maximum out-of-pocket expense for individuals of \$8,300 or less (\$16,600 for families) for in-network coverage?

No		Yes
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Can you be claimed as a dependent on another person's tax return?

Yes No

Did you (or will you) contribute to a healthcare FSA (excluding limited purpose or post-deductible FSAs) this tax year?

Yes		No
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Will you remain
HSA-eligible for the
following calendar year?

No Yes

You can contribute a pro-rata amount for the months you are HSA-eligible.

Yes No

Will you be covered by an HDHP on December 1st of this year?

You are eligible to contribute to an HSA.

Including employer contributions, you may be able to contribute as much as \$4,300 for individuals (\$8,550 for families).

You can contribute the greater of the pro-rata amount for the months you were eligible based on your pre-December 1st HDHP coverage OR select the "Last-Month Rule" to make a full annual contribution based on the plan you had as of December 1st.

Do not elect the "Last-Month Rule," as part of your contribution could be subject to income taxation and a 10% penalty.

You can contribute a pro-rata amount for the months you are HSA-eligible.

Yes No

Did you start or change HDHP coverage this year?

▶ If you will be age 55 or older at year-end, you can contribute an extra \$1,000.

Continue on to see if you are subject to other limits.

Are you 65 or older and are you applying for Medicare this year or during the first 6 months of the following year?

Yes No

You can only make a pro-rata contribution to your HSA for the months prior to becoming retroactively covered by Medicare Part A.

Retroactive coverage begins in the month you turn age 65 or six months prior to your application for Medicare Part A, whichever occurs later.

Sorry, you are not eligible to contribute to your HSA.

Will you lose your HSA eligibility this year (i.e. not covered by an HDHP)?

No Yes

You can make a full contribution to your HSA (as long as you are not subject to a pro-rata reduction as discussed earlier).

You can contribute a pro-rata amount for the months you are HSA-eligible.

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