

## Matrix of Eligibility for and Contribution Limits to an HSA

*(Spouse = married, same and opposite sex)*

	<b>Spouse A: No coverage of any kind</b>	<b>Spouse A: Self-only non-HDHP coverage</b>	<b>Spouse A: Self-only HDHP coverage</b>	<b>Spouse A: Family non-HDHP coverage</b>	<b>Spouse A: Family HDHP coverage</b>
<b>Spouse B: No coverage of any kind</b>	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Spouse B is not eligible to contribute to an HSA.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Spouse B is not eligible to contribute to an HSA.
<b>Spouse B: Self-only non-HDHP coverage</b>	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Spouse B is not eligible to contribute to an HSA.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Spouse B is not eligible to contribute to an HSA.
<b>Spouse B: Self-only HDHP coverage</b>	Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Spouse A is not eligible to contribute to an HSA.	Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Spouse A is not eligible to contribute to an HSA.	Both Spouse A and Spouse B are eligible to contribute to an HSA; maximum contribution for each is the annually indexed amount for single coverage.	Neither Spouse A nor Spouse B is eligible to contribute to an HSA, unless Spouse B is not covered by Spouse A's family non-HDHP. In that case, Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage.	Both Spouse A and Spouse B are eligible and treated as having only family coverage. Their maximum contribution is the annually indexed amount for family coverage (to be divided between them).
<b>Spouse B: Family non-HDHP coverage</b>	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Neither Spouse A nor Spouse B is eligible to contribute to an HSA, unless Spouse A is not covered by Spouse B's family non-HDHP. In that case, Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage.	No HSA! Neither Spouse A nor Spouse B is eligible to contribute to an HSA.	Neither Spouse A nor Spouse B is eligible to contribute to an HSA, unless Spouse A is not covered by Spouse B's family non-HDHP. In that case, Spouse A is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage.
<b>Spouse B: Family HDHP coverage</b>	Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Spouse A is not eligible to contribute to an HSA.	Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Spouse A is not eligible to contribute to an HSA.	Both Spouse A and Spouse B are eligible and treated as having only family coverage. Their maximum contribution is the annually indexed amount for family coverage (to be divided between them).	Neither Spouse A nor Spouse B is eligible to contribute to an HSA, unless Spouse B is not covered by Spouse A's family non-HDHP. In that case, Spouse B is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage.	Both Spouse A and Spouse B are eligible. The combined maximum contribution is the annually indexed amount for family coverage (to be divided between them).