

2020 HSA Contribution Limits (compared to 2019)

Under age 55 limits

	2019	2020
Single Coverage	\$3,500	\$3,550
Family Coverage	\$7,000	\$7,100

Over age 55 limits

	2019	2020
Single Coverage	\$4,500	\$4,550
Family Coverage	\$8,000	\$8,100

- If both spouses are over 55 the spouse not listed as primary can contribute \$1000 into a spousal HSA – this needs to be put into a separate account
- Client must be enrolled into a HDHP (High deductible health plan) that is HSA qualified



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