

How to max out your Health Savings account - NBU

The health savings account IRS maximum is comprised of both employee and employer HSA contributions. To calculate the maximum amount that you can contribute annually, you need to take the IRS maximum minus any employer contributions to get your maximum annual employee contribution amount. In each chart below, the maximum employee contribution amount is listed in the Blue columns - employees over age 55 are able to contribute an additional \$1,000 annually.

Staff

Health Savings Account Annual Contributions			
Coverage Tier	Annual HSA Employer Contribution Simply Blue 2000	Maximum Annual Employee Contribution (under age 55)	Maximum Annual Employee Contribution (over age 55)
Employee Only	\$1,147.56	\$3,152.44	\$4,152.44
Employee + Child(ren)	\$1,785.00	\$6,765.00	\$7,765.00
Employee + Spouse	\$1,785.00	\$6,765.00	\$7,765.00
Family	\$2,422.56	\$6,127.44	\$7,127.44

Manager and Directors

Health Savings Account Annual Contributions			
Coverage Tier	Annual HSA Employer Contribution Simply Blue 2000	Maximum Annual Employee Contribution (under age 55)	Maximum Annual Employee Contribution (over age 55)
Employee Only	\$935.08	\$3,364.92	\$4,364.92
Employee + Child(ren)	\$1,444.84	\$7,105.16	\$8,105.16
Employee + Spouse	\$1,444.84	\$7,105.16	\$8,105.16
Family	\$1,954.96	\$6,595.04	\$7,595.04

Executives

Health Savings Account Annual Contributions			
Coverage Tier	Annual HSA Employer Contribution Simply Blue 2000	Maximum Annual Employee Contribution (under age 55)	Maximum Annual Employee Contribution (over age 55)
Employee Only	\$860.58	\$3,439.42	\$4,439.42
Employee + Child(ren)	\$1,338.78	\$7,211.22	\$8,211.22
Employee + Spouse	\$1,338.78	\$7,211.22	\$8,211.22
Family	\$1,816.86	\$6,733.14	\$7,733.14