

## How to max out your Health Savings account - BU

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.

### Hired Prior to- 01/2010

| Health Savings Account Annual Contributions |                                                   |                                                     |                                                    |
|---------------------------------------------|---------------------------------------------------|-----------------------------------------------------|----------------------------------------------------|
| Coverage Tier                               | Annual HSA Employer Contribution Simply Blue 1700 | Maximum Annual Employee Contribution (under age 55) | Maximum Annual Employee Contribution (over age 55) |
| Employee Only                               | \$1,950.10                                        | \$2,450                                             | \$3,450                                            |
| Employee + Child(ren)                       | \$2,899.94                                        | \$5,850                                             | \$6,850                                            |
| Employee + Spouse                           | \$2,899.94                                        | \$5,850                                             | \$6,850                                            |
| Family                                      | \$3,650.04                                        | \$5,100                                             | \$6,100                                            |

### Hired After 01/2010

| Health Savings Account Annual Contributions |                                                   |                                                     |                                                    |
|---------------------------------------------|---------------------------------------------------|-----------------------------------------------------|----------------------------------------------------|
| Coverage Tier                               | Annual HSA Employer Contribution Simply Blue 1700 | Maximum Annual Employee Contribution (under age 55) | Maximum Annual Employee Contribution (over age 55) |
| Employee Only                               | \$2,450.10                                        | \$1,950                                             | \$2,950                                            |
| Employee + Child(ren)                       | \$3,399.94                                        | \$5,350                                             | \$6,350                                            |
| Employee + Spouse                           | \$3,399.94                                        | \$5,350                                             | \$6,350                                            |
| Family                                      | \$4,150.04                                        | \$4,600                                             | \$5,600                                            |

### First Time Enrollee Hires after 01/2010

| Health Savings Account Annual Contributions |                                                   |                                                     |                                                    |
|---------------------------------------------|---------------------------------------------------|-----------------------------------------------------|----------------------------------------------------|
| Coverage Tier                               | Annual HSA Employer Contribution Simply Blue 1700 | Maximum Annual Employee Contribution (under age 55) | Maximum Annual Employee Contribution (over age 55) |
| Employee Only                               | \$3,200.10                                        | \$1,200                                             | \$2,200                                            |
| Employee + Child(ren)                       | \$4,149.94                                        | \$4,600                                             | \$5,600                                            |
| Employee + Spouse                           | \$4,149.94                                        | \$4,600                                             | \$5,600                                            |
| Family                                      | \$4,900.04                                        | \$3,850                                             | \$4,850                                            |