

How to Maximize out your Health Savings Account – 2027

Your Health Savings Account (HSA) is a great way to save for eligible healthcare expenses while taking advantage of valuable tax benefits. **The IRS annual HSA contribution limit includes both your contributions and the contributions made by your employer.**

To determine the maximum amount, you can contribute:

IRS Annual HSA Limit – Employer HSA Contribution = Your Maximum Employee Contribution
Age 55 or older? You may contribute an additional \$1,000 catch-up contribution each year.

Find Your Maximum Contribution

Locate your coverage tier below. The highlighted columns show the maximum amount you may contribute for 2027.

Hired Prior to- 01/2010

Coverage Tier	Employer HSA Contribution	Your Maximum Contribution (under age 55)	Your Maximum Contribution (Age 55+)
Employee Only	\$1,950.10	\$2,550	\$3,550
Employee + Child(ren)	\$2,900	\$6,100	\$7,100
Employee + Spouse	\$2,900	\$6,100	\$7,100
Family	\$3,650	\$5,350	\$6,350

Hired After 01/2010

Coverage Tier	Employer HSA Contribution	Your Maximum Contribution (under age 55)	Your Maximum Contribution (Age 55+)
Employee Only	\$2,450	\$2,050	\$3,050
Employee + Child(ren)	\$3,400	\$5,600	\$6,600
Employee + Spouse	\$3,400	\$5,600	\$6,600
Family	\$4,150	\$4,850	\$5,850

First Time Enrollee Hires after 01/2010

Coverage Tier	Employer HSA Contribution	Your Maximum Contribution (under age 55)	Your Maximum Contribution (Age 55+)
Employee Only	\$3,200	\$1,300	\$2,200
Employee + Child(ren)	\$4,150	\$4,850	\$5,850
Employee + Spouse	\$4,150	\$4,850	\$5,850
Family	\$4,900	\$4,100	\$5,100