

# 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.

### Staff

| Coverage Tier         | Employer HSA Contribution | Your Maximum Contribution (under age 55) | Your Maximum Contribution (Age 55+) |
|-----------------------|---------------------------|------------------------------------------|-------------------------------------|
| Employee Only         | \$500                     | \$4,000                                  | \$5,000                             |
| Employee + Child(ren) | \$750                     | \$8,250                                  | \$9,250                             |
| Employee + Spouse     | \$1,000                   | \$8,000                                  | \$9,000                             |
| Family                | \$1,250                   | \$7,750                                  | \$8,750                             |

### Manager and Directors

| Coverage Tier         | Employer HSA Contribution | Your Maximum Contribution (under age 55) | Your Maximum Contribution (Age 55+) |
|-----------------------|---------------------------|------------------------------------------|-------------------------------------|
| Employee Only         | \$250                     | \$4,250                                  | \$5,250                             |
| Employee + Child(ren) | \$375                     | \$8,625                                  | \$9,625                             |
| Employee + Spouse     | \$500                     | \$8,500                                  | \$9,500                             |
| Family                | \$625                     | \$8,375                                  | \$9,375                             |

### Executives

| Coverage Tier         | Employer HSA Contribution | Your Maximum Contribution (under age 55) | Your Maximum Contribution (Age 55+) |
|-----------------------|---------------------------|------------------------------------------|-------------------------------------|
| Employee Only         | \$150                     | \$4,350                                  | \$5,350                             |
| Employee + Child(ren) | \$225                     | \$8,775                                  | \$9,775                             |
| Employee + Spouse     | \$300                     | \$8,700                                  | \$9,700                             |
| Family                | \$375                     | \$8,625                                  | \$9,625                             |