Matrix of Eligibility for and Contribution Limits to an HSA

	Husband: No coverage of any kind	**Husband: Self-only non-HDHP coverage**	**Husband: Self-only HDHP coverage**	**Husband: Family non-HDHP coverage**	**Husband: Family HDHP coverage**
Wife: No coverage of any kind	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Wife is not eligible to contribute to an HSA.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Wife is not eligible to contribute to an HSA.
Wife: Self-only non-HDHP coverage	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Wife is not eligible to contribute to an HSA.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Wife is not eligible to contribute to an HSA.
Wife: Self-only HDHP coverage	Wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Husband is not eligible to contribute to an HSA.	Wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage. Husband is not eligible to contribute to an HSA.	Both husband and wife are eligible to contribute to an HSA; maximum contribution for each is the annually indexed amount for single coverage.	Neither husband nor wife is eligible to contribute to an HSA, unless wife is not covered by husband's family non-HDHP. In that case, wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage.	Both husband and wife are eligible and treated as having only family coverage. Their maximum contribution is the annually indexed amount for family coverage (to be divided between them).
Wife: "Family" non-HDHP coverage	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Neither husband nor wife is eligible to contribute to an HSA, unless husband is not covered by wife's family non-HDHP. In that case, husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for single coverage.	No HSA! Neither husband nor wife is eligible to contribute to an HSA.	Neither husband nor wife is eligible to contribute to an HSA, unless husband is not covered by wife's family non-HDHP. In that case, husband is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage.
Wife: "Family" HDHP coverage	Wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Husband is not eligible to contribute to an HSA.	Wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage. Husband is not eligible to contribute to an HSA.	Both husband and wife are eligible and treated as having only family coverage. Their maximum contribution is the annually indexed amount for family coverage (to be divided between them).	Neither husband nor wife is eligible to contribute to an HSA, unless wife is not covered by husband's family non-HDHP. In that case, wife is eligible to contribute to an HSA; maximum contribution is the annually indexed amount for family coverage.	Both husband and wife are eligible. The combined maximum contribution is the annually indexed amount for family coverage (to be divided between them).

Refer to www.FlexBank.net for HSA Indexed Contribution Limits.

Rev. 3rd Qtr 2008 Future changes by the IRS may void part or all of this table.