

HSA Eligibility and Contribution Scenarios for Married Partners and Domestic Partners

Scenarios	Spouse/Domestic Partner 2 No Medical Coverage	Spouse/Domestic Partner 2 Self-only Medical Coverage: Non-HDHP Plan	Spouse/Domestic Partner 2 Self-only Medical Coverage: HDHP Plan	Spouse/Domestic Partner 2 Family Medical Coverage: Non-HDHP Plan	Spouse/Domestic Partner 2 Family Medical Coverage: HDHP Plan
Spouse/Domestic Partner 1 No Medical Coverage	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Spouse/DP 2 is eligible to establish an HSA. The maximum contribution is the self-only amount. Spouse/DP 1 is not eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Spouse/DP 2 is eligible to establish an HSA. The maximum contribution is the family amount. Spouse/DP 1 is not eligible to establish an HSA
Spouse/Domestic Partner 1 Self-only Medical Coverage: Non-HDHP Plan	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Spouse/DP 2 is eligible to establish an HSA. The maximum contribution is the self-only amount. Spouse/DP 1 is not eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Spouse/DP 2 is eligible to establish an HSA. The maximum contribution is the family amount. Spouse/DP 1 is not eligible to establish an HSA
Spouse/Domestic Partner 1 Self-only Medical Coverage: HDHP Plan	Spouse/DP 1 is eligible to establish an HSA. The maximum contribution is the self-only amount. Spouse/DP 2 is not eligible to establish an HSA	Spouse/DP 1 is eligible to establish an HSA. The maximum contribution is the self-only amount. Spouse/DP 2 is not eligible to establish an HSA	Spouse/DP 2 and Spouse/DP 1 are both eligible to establish an HSA. The maximum contribution for each is the self-only amount.	If Spouse/DP 1 is not covered by Spouse/DP 2's medical plan, Spouse/DP 1 is eligible to establish an HSA. If Spouse/DP 1 is covered by Spouse/DP 2's medical plan, Spouse/DP 1 is not eligible to establish an HSA. Spouse/DP 2 is not eligible to establish an HSA	Spouse/DP 2 and Spouse/DP 1 are both eligible to establish an HSA. If both do so, the maximum contribution is the family amount, to be divided between the two of them
Spouse/Domestic Partner 1 Family Medical Coverage: Non-HDHP Plan	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	If Spouse/DP 2 is not enrolled in Spouse/DP 1's medical plan, Spouse/DP 2 is eligible to establish an HSA. The maximum contribution each is the self-only amount. If Spouse/DP 1 is covered by Spouse/DP 1's medical plan, Spouse/DP 2 is not eligible to establish an HSA. Spouse/DP 1 is not eligible to establish an HSA	Neither Spouse/DP 1 or Spouse/DP 2 are eligible to establish an HSA	If Spouse/DP 2 is not covered by Spouse/DP 1's medical plan, Spouse/DP 2 is eligible to establish an HSA. The maximum contribution is the family amount. If Spouse/DP 2 is covered by Spouse/DP 1's medical plan, Spouse/DP 2 is not eligible to establish an HSA. Spouse/DP 1 is not eligible to establish an HSA
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Important Information on HSAs

How to Read the HSA Eligibility and Contributions Scenarios Chart on the Preceding Page

If you are married and/or in a domestic partnership, the matrix chart on the previous page shows various scenarios for you and your spouse/partner's medical enrollment for:

- HSA eligibility, and
- HSA contribution maximums

The orange column reflects your own medical enrollment selection, and the blue row at the top demonstrates your spouse/domestic partner's HSA eligibility and HSA contribution maximums.

For example:

- If you are enrolled in an HDHP medical plan with self-only coverage, your medical enrollment status is shown in the vertical orange column, third box down, and
- Your spouse/domestic partner is enrolled in a non-HDHP medical plan, their enrollment status is reflected in the horizontal blue row, second box to the right, then
- HSA eligibility and contribution limits for both you and your spouse/domestic partner are shown in the box where the two intersect.

2025 HSA Contribution Limits

- **Self Only:** \$4,300
- **Family:** \$8,550
- **Age 55+:** Additional \$1,000

Qualifying for an HSA Contribution

To be an eligible individual and qualify for an HSA contribution, you must meet the following requirements as described in [IRS Publication 969](#):

- "You are covered under a high deductible health plan (HDHP), described later, on the first day of the month."
- "You have no other health coverage except what is permitted under Other health coverage, later."
- You aren't enrolled in Medicare. You can't be claimed as a dependent on someone else's tax return for the previous year

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See the next page for important information on HSAs

Important Notes Regarding Domestic Partner Definitions By State

- The HSA Eligibility and Contributions Scenarios chart assumes your domestic partner meets the criteria required in your state.
- A few states, such as California, have a "registration" process for domestic partners in place.
- If your health plan is **fully insured**, please note the definition of domestic partner can vary from state to state.
- If your health plan is **self-insured**, or you live in a state where domestic partner registration is not required, you can find the Federal definition of domestic partnership on the [OPM Website](#).

If you have questions about whether your health plan is fully insured vs. self-insured, or if you need help finding the definition of a domestic partner for your specific state, please reach out to the Human Resources department.