



RTR SCHOOL DISTRICT #2902

Russell – Tyler - Ruthton

PO Box 659 ♦ Tyler, MN 56178-0659

507-247-5913 ♦ Fax: 507-579-0994 ♦ www.rtrschoools.org

2026 HSA contribution limits

The HSA contribution limits for 2026 are \$4,400 for self-only coverage and \$8,750 for family coverage. Those 55 and older who are not enrolled in Medicare can contribute an additional \$1,000 as a catch-up contribution.

Spousal catch-up contributions

If you and your spouse are both age 55 or over, not enrolled in Medicare, and otherwise eligible, you each can make \$1,000 HSA catch-up contributions, but you must do so in separate HSAs. These contributions can be taken as a tax deduction on your personal taxes assuming they're not done through payroll deductions.

HSA eligibility

To contribute to an HSA, you must be enrolled in an HSA-eligible health plan. For 2025, this means:

- It has an annual deductible of at least \$1,650 for self-only coverage and \$3,300 for family coverage
- Its out-of-pocket maximum including annual deductible does not exceed \$8,300 for self-only coverage and \$16,600 for family coverage

And for 2026, this means:

- It has an annual deductible of at least \$1,700 for self-only coverage and \$3,400 for family coverage
- Its out-of-pocket maximum including annual deductible does not exceed \$8,500 for self-only coverage and \$17,000 for family coverage

And to contribute to an HSA you must:

- Not be enrolled in a health plan that is not an HSA-eligible plan, nor can you have a general-purpose health care flexible spending account (FSA)
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

HSA contribution deadline

You generally have until the federal income tax filing deadline to contribute to an HSA. In most tax years, this is on or around April 15.