

Health Savings Accounts

Employee Contribution Limit

2026: \$4,400

2025: \$4,300

2025 and 2026 Limit Comparison

Type of Limit		2025	2026	Change
HSA Contribution Limit	Self-only	\$4,300	\$4,400	Up \$100
	Family	\$8,550	\$8,750	Up \$200
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,650	\$1,700	Up \$50
	Family	\$3,300	\$3,400	Up \$100
HDHP Maximum Out-of-Pocket Expense Limit <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$8,300	\$8,500	Up \$200
	Family	\$16,600	\$17,000	Up \$400

An employer's contribution (including an employee's contributions through a cafeteria plan) to an employee's HSA is not subject to federal income tax withholding or social security, Medicare, (or FUTA tax) if it is reasonable to believe at the time of the payment that the contribution will be excludable from the employee's income. However, if it is not reasonable to believe at the time of payment that the contribution will be excludable from the employee's income, employer contributions are subject to federal income tax withholding, social security and Medicare taxes and FUTA tax, and must be reported in boxes 1, 3, and 5

You must report all employer contributions (including an employee's contributions through a cafeteria plan) to an HSA in box 12 of Form W-2 with code W.

Employer contributions to an HSA that are not excludable from the income of the employee also must be reported in boxes 1, 3, and 5.

An employee's contributions to an HSA (unless made through a cafeteria plan) are includible in income as wages and are subject to federal income tax withholding and social security and Medicare taxes. Employee contributions are deductible, within limits, on the employee's Form 1040.

Currently there are **6 districts** with HSAs setup through the benefits administration module. If the district has an eligible HSA plan that needs to be reported in box 12 code W, please submit a Service Now Ticket and inform Payroll Services no later than **December 1st 2026** to ensure proper reporting on the Form W2.

Deductions set up through Ben Admin currently:

- | | | |
|---------|---------|---------|
| • 09HSA | • 14HSA | • 41HSA |
| • 11HSA | • 32HSA | • 49HSA |

Helpful Links:

[IRS Publication 969 \(2025\)](#) *(as of this document creation, the 2026 version has not been published)*

[Notice 2004-50](#)

[Notice 2025-19](#)