

# How much you can contribute to your HSA

The amount you can set aside in your Health Savings Account (HSA) depends on a few factors, and it can change during the year if your family situation changes. Let's look at the facts.



**Fact:** The 2025 IRS limits are **\$4,300** for individual coverage and **\$8,550** for family coverage for the calendar year.

An additional \$1,000 is allowed for those aged 55 or older. These examples do not include this catch-up contribution.

**Fact:** The annual IRS limits include HSA contributions from all sources.

Your own contributions, as well as contributions from Adobe or any other employer, count toward your IRS limit. If you are an eligible Aetna HealthSave participant, Adobe makes a contribution. There's no Adobe contribution if you're in the HealthSave Basic plan.

Adobe's contribution is prorated based on when you join the plan or increase coverage from single to family—up to \$850 per individual or \$1,700 per family each calendar year.

## Example



Sean enrolls himself in the Aetna HealthSave plan for the full year.  
**What is the maximum amount Sean can add to his HSA?**

### Let's do the math

\$4,300	The IRS HSA contribution limit
– 850	Adobe's HSA contribution
\$3,450	<b>Sean can add this much to his HSA</b>

**Fact:** If your spouse also makes contributions to their own HSA, your combined contributions should not exceed the IRS family limit.

## Example



Darnell and Dora are married. Darnell has individual coverage, and Dora has family coverage for herself and their daughter. Their combined contributions to both HSAs cannot exceed the \$8,550 maximum family contribution.

**Fact:** The amount you can contribute may change during the year because of certain circumstances, such as:

- You change from individual to family coverage, or vice versa.
- You end your participation in an eligible medical plan.
- You enroll midyear.

## Example



### Changing to family coverage

As of January 1, Kristen covers only herself on the Aetna HealthSave plan. After the birth of her baby in October, she changes to family coverage.

**What is Kristen's 2025 IRS HSA contribution limit?**

#### Step 1

Kristen calculates the amount she can contribute for the months she had individual coverage (January–October).

#### Let's do the math

\$2,875 is her total allowable contribution for January–October.

$$\$4,300 \div 12 = \$358.33 \text{ per month}$$

$$\$358.33 \times 10 \text{ months} = \$3,583.33$$

After Adobe's prorated individual annual contribution of \$708.33 (covering 10 months),

**Kristen can contribute up to \$2,875.**

$$\$3,583.33 - \$708.33 = \$2,875$$



#### Step 2

Kristen calculates the amount she can contribute for the months she had family coverage (November–December).

**\$1,141.67 is her total allowable contribution for November–December.**

$$\$8,550 \div 12 = \$712.50 \text{ per month}$$

$$\$712.50 \times 2 \text{ months} = \$1,425$$

After Adobe's prorated family annual contribution of \$283.33 (covering two months), **Kristen can contribute up to \$1,141.67.**

$$\$1,425 - \$283.33 = \$1,141.67$$



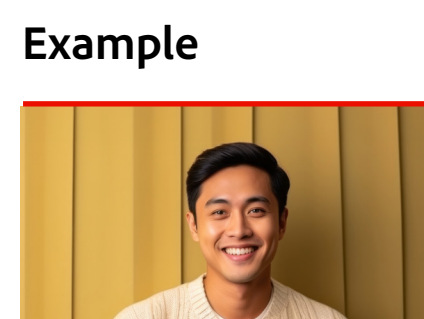
Kristen's total 2025 contribution

$$\$2,875 + \$1,141.67 = \$4,016.67$$

### Pro tip

Any time you have a life change and enroll in a different plan, check your HSA contribution limits.

## Example



### Enrolling midyear

In August 2025, Kai joins Adobe as a new hire and enrolls in the Aetna HealthSave plan for himself only. He has two choices when deciding how much to contribute to an HSA.

#### Choice 1

Kai isn't sure how long he'll be enrolled in the plan, so he contributes a prorated amount for each remaining month in the current year.

#### Let's do the math

Since Kai is eligible for four months (September–December), the IRS maximum contribution is \$1,433.32.

$$\$4,300 \div 12 = \$358.33$$

$$\$358.33 \times 4 = \$1,433.32$$

After Adobe's prorated individual annual contribution of \$283.33 (covering four months),

**Kai can contribute up to \$1,149.99.**

$$\$1,433.32 - \$283.33 = \$1,149.99$$

#### Choice 2

If he doesn't anticipate changing his medical plan anytime soon, he can contribute up to the full annual amount. (Kai will have to pay taxes plus a penalty on any excess contributions if he drops the plan before December 31, 2026.)

After Adobe's prorated individual annual contribution of \$283.33 (covering four months),

**Kai can contribute up to \$4,016.67.**

$$\$4,300 - \$283.33 = \$4,016.67$$

If Kai already contributed to an HSA this year with his former employer, his contributions at Adobe must be reduced by that amount so that he does not exceed the IRS limit for the entire year.

## Frequently asked questions

**Q: Are all contributions capped at the IRS maximum?**

**A:** It depends. Contributions are capped at the IRS maximums for the single and family medical plan coverage tiers. However, your contribution limit can be lower than the annual maximum, based on how long you've been in the plan or in your coverage tier. Review your contributions whenever you make plan changes, so you don't overcontribute. HealthEquity is here to help: Call 866-346-5800.

**Q: What if I overcontribute?**

**A:** As soon as you notice the excess contribution, contact HealthEquity for instructions on how you can reverse the contribution. If you don't correct the excess contribution, tax penalties will apply to the amount that is over the IRS maximum.

**Q: Where can I go for more examples and information?**

**A:** Visit [healthequity.com/adobe](https://healthequity.com/adobe) to see tools and resources on HSAs and to log in to the member portal. You can also read HealthEquity's [The Complete HSA Guidebook](#).