

Individual: Lesser of annual deductible or \$2,650
Family: Lesser of annual deductible or \$5,250

Pro Rata Contributions

If the HSA is opened after the first of the year, the maximum annual HSA contribution for that year is 1/12 the maximum allowed times the number of full months the high deductible coverage is in place. The employee must be covered for the entire month in order to make a contribution for that month. The charts below display the maximum amount that may be contributed for the year based on the first full month in which the plan was in force. Individuals 55 and older will be allowed to make an additional contribution. The additional contribution amount is \$600 for 2005 and increases by \$100 annually up to \$1,000 in 2009 and thereafter.

To use the charts:

1. Select either the Single or Family coverage chart.
2. Locate the annual deductible.
3. Identify the first full month in which the HSA qualified health plan was in force.
4. The figure listed in the intersecting cell is the maximum allowable contribution to the HSA this tax year.

HSA Single Contribution Limits

Annual Deductible	First Full Month Coverage In Force											
	January	February	March	April	May	June	July	August	September	October	November	December
\$1,200	\$1,200	\$1,100	\$1,000	\$900	\$800	\$700	\$600	\$500	\$400	\$300	\$200	\$100
\$2,000	\$2,000	\$1,833	\$1,666	\$1,500	\$1,333	\$1,166	\$1,000	\$833	\$666	\$500	\$333	\$166
\$2,500	\$2,500	\$2,291	\$2,083	\$1,875	\$1,666	\$1,458	\$1,250	\$1,041	\$833	\$625	\$416	\$208
\$3,000	\$2,650	\$2,429	\$2,208	\$1,987	\$1,766	\$1,545	\$1,325	\$1,104	\$883	\$662	\$441	\$220
\$3,500	\$2,650	\$2,429	\$2,208	\$1,987	\$1,766	\$1,545	\$1,325	\$1,104	\$883	\$662	\$441	\$220
\$4,000	\$2,650	\$2,429	\$2,208	\$1,987	\$1,766	\$1,545	\$1,325	\$1,104	\$883	\$662	\$441	\$220
\$5,000	\$2,650	\$2,429	\$2,208	\$1,987	\$1,766	\$1,545	\$1,325	\$1,104	\$883	\$662	\$441	\$220

HSA Family Contribution Limits

Annual Deductible	First Full Month Coverage In Force											
	January	February	March	April	May	June	July	August	September	October	November	December
\$2,400	\$2,400	\$2,200	\$2,000	\$1,800	\$1,600	\$1,400	\$1,200	\$1,000	\$800	\$600	\$400	\$200
\$4,000	\$4,000	\$3,666	\$3,333	\$3,000	\$2,666	\$2,333	\$2,000	\$1,666	\$1,333	\$1,000	\$666	\$333
\$5,000	\$5,000	\$4,583	\$4,166	\$3,750	\$3,333	\$2,916	\$2,500	\$2,083	\$1,666	\$1,250	\$833	\$416
\$6,000	\$5,250	\$4,812	\$4,375	\$3,937	\$3,500	\$3,062	\$2,625	\$2,187	\$1,750	\$1,312	\$875	\$437
\$7,000	\$5,250	\$4,812	\$4,375	\$3,937	\$3,500	\$3,062	\$2,625	\$2,187	\$1,750	\$1,312	\$875	\$437
\$8,000	\$5,250	\$4,812	\$4,375	\$3,937	\$3,500	\$3,062	\$2,625	\$2,187	\$1,750	\$1,312	\$875	\$437
\$10,000	\$5,250	\$4,812	\$4,375	\$3,937	\$3,500	\$3,062	\$2,625	\$2,187	\$1,750	\$1,312	\$875	\$437