

2020 HSA annual contribution and catch-up limits

	2019	2020
HSA employee only contribution limit	\$ 3,500	\$ 3,550
Applies to individuals who elect employee only coverage		
HSA employee + family contribution limit Applies to individuals who elect employee + family coverage	\$ 7,000	\$ 7,100
HSA catch-up contribution limit Additional contribution that can be made by workers age 55+	\$ 1,000	\$ 1,000

Did you know?

Only **13**%

of HSA account holders contributed the fully allowable amount in 2018¹ \$280k

average cost of healthcare in retirement for a 65 year old couple retiring today²

Source:



 $^{{\}tt 1. \ EBRI\ HSA\ Balances, Contributions, Distributions\ and\ Other\ Vital\ Statistics}$

^{2.} Fidelity: How to plan for rising healthcare costs