

# FUNDING YOUR HSA – 2026

2026 HSA CONTRIBUTION LIMITS			
	<i>Employee-only</i>	<i>Employee + 1</i>	<i>Family</i>
IRS maximum	\$4,400	\$8,750	\$8,750
IDQ will contribute	\$19.23 per pay period, up to \$500 per year	\$38.46 per pay period, up to \$1,000 per year	\$48.08 per pay period, up to \$1,250 per year
You can contribute up to	\$3,900	\$7,750	\$7,500
If you are 55 or older as of Dec. 31, 2026, and are not enrolled in any part of Medicare, you can contribute an additional \$1,000 to your HSA.			

*If you exceed the IRS maximum contribution for your enrollment tier and age, the excess contribution will be counted as taxable income and subject to a 6% excise tax.*

