HSA Contribution Limits & IRS Regulations

The IRS sets the maximum dollar amount you can elect and contribute to a Health Savings Account (HSA). The 2025 annual contribution limit is:

> Single coverage - **$4,300** (**$4,400** in 2026)
> Family coverage - **$8,550** (**$8,750** in 2026)

Please note: If you're 55 years of age or older, you are eligible to make an annual catch-up contribution, which lets you contribute an additional $1,000 on top of the above annual contribution limits.

HSA IRS REGULATIONS

Save on taxes 3 ways

The HSA is unique because it allows you to save on taxes in three ways.

- The money you contribute
- Your earnings from investments[1]
- Withdrawals for eligible expenses

These are all tax-free[2], making it a powerful savings and retirement tool.



Funds availability and changing your election

HSA funds are available to spend, save or invest after they've been deducted from your paycheck and contributed to your HSA. You can adjust your payroll deductions or contributions at any time, no questions asked.

Privately owned savings

The HSA is your privately owned savings account. Funds roll over year to year. And if you change employers, your HSA stays with you. There is also no requirement to submit receipts or substantiation for your qualified purchases.

www.FirstAmBank.com/HSA

1-A custodial management fee applies to the balances in your Investment Account. Funds in the Investment Account, as well as the Charles Schwab HSBA are Not FDIC Insured, May Lose Value, and are Not Bank Guaranteed.
2-Consult with your tax advisor for guidance specific to your tax situation.

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