



HSA Contribution Limit Worksheet

The Health Savings Account (HSA) allows you to contribute pre-tax dollars to pay for health care expenses, such as deductibles, co-pays and co-insurance. However, you are only eligible to participate in an HSA if you enroll in the High Deductible Health Plan (HDHP). Annual contribution limits are set by the IRS. For 2024, they are \$4,150 for individual coverage and \$8,300 for family coverage. If you are age 55 or over, you can contribute an additional \$1,000 per year. See the tables below to find out your max payroll contribution limit.

| Single Contribution (Under 55 yrs old) | | |
|--|----------|----------------|
| 2024 IRS Limit | | \$4,150 |
| 2024 Washoe County Contribution | - | \$2,250 |
| Your Max Contribution for 2024 | = | \$1,900 |

| Family Contribution (Under 55 yrs old) | | |
|--|----------|----------------|
| 2024 IRS Limit | | \$8,300 |
| 2024 Washoe County Contribution | - | \$2,500 |
| Your Max Contribution for 2024 | = | \$5,800 |

| Single Contribution (55 yrs or older) | | |
|---------------------------------------|----------|----------------|
| 2024 IRS Limit | | \$4,150 |
| Catch-up Contribution | + | \$1,000 |
| 2024 Washoe County Contribution | - | \$2,250 |
| Your Max Contribution for 2024 | = | \$2,900 |

| Family Contribution (55 yrs or older) | | |
|---------------------------------------|----------|----------------|
| 2024 IRS Limit | | \$8,300 |
| Catch-up Contribution | + | \$1,000 |
| 2024 Washoe County Contribution | - | \$2,500 |
| Your Max Contribution for 2024 | = | \$6,800 |

*Washoe County contribution amounts are for those enrolled as of 1/1/2024. A pro-rated contribution shall be provided for those enrolled after this date.

For more information, visit www.americanfidelity.com/support/hsa

Contact the HR Benefits Team
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