

# High-deductible health plan (HDHP) and your health savings account (HSA)

Contributions information if you make mid-year changes



The maximum contribution amount you can make each year is determined by the IRS. The values they provide are based on a full year. If you make mid-year changes to your health plan or have other events that prevent you from having an HSA, you will want to adjust your contributions as needed. Optum Financial suggests that you ask for guidance from a tax advisor for any detailed questions. That means figuring out how much you can contribute based on how long you had an HDHP during the year.

## Covered by an HDHP for the whole year?

If you were eligible to contribute to an HSA on the first day of the last month of your tax year (e.g., December 1, 2023), you are considered eligible for the entire year (e.g., through December 31, 2024). This last-month rule is true only if you stayed enrolled in an HSA-qualifying HDHP during that time.

## Covered by an HDHP for part of the year?

The IRS determines [HSA contribution limits](#) each year based on a calendar year. If you didn't have an HDHP for a full year, use the chart at right to determine your prorated contribution limit for the time you had an HSA.

Prorated contribution limits for 2025

Number of months	Individuals	Family
12	\$4,300	\$8,550
11	\$3,942	\$7,838
10	\$3,583	\$7,125
9	\$3,225	\$6,413
8	\$2,867	\$5,700
7	\$2,508	\$4,988
6	\$2,150	\$4,275
5	\$1,792	\$3,563
4	\$1,433	\$2,850
3	\$1,075	\$2,138
2	\$717	\$1,425
1	\$358	\$713



## Do these rules apply to catch-up (55+) contributions?

The IRS allows those who are age 55+ to contribute an additional \$1,000, also known as “catch-up contributions”. Catch-up contributions are also subject to being prorated, if you have mid-year changes or other circumstances that change your HSA eligibility.



## Contributed too much?

- 1 Sign in to your account.
- 2 View your contributions.
- 3 If you've overcontributed, contact the number on the back of your payment card for assistance.

**Important note:** You need to take action by the tax deadline, generally **April 15**, to avoid paying tax on the excess contribution amount as well as a 6% excise penalty.



## Curious about HSAs?

Enrolling in an HSA to pair alongside your HDHP is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

## Looking to consolidate your HSA accounts?



Scan the QR code, or go to [optum.com/ConsolidateYourHSA](https://optum.com/ConsolidateYourHSA), to learn more.



Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details. This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.