

# HSA Eligibility & Contribution Worksheet

This is an extra resource to go along with the original article:  
*Why You Should Consider Using HSAs*

## Eligibility

You are eligible for an HSA account if you check any of the boxes below.

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- Your individual health plan has a minimum annual deductible of \$1,300 and a maximum out of pocket of at least \$6,550.
- Your family health plan has a minimum annual deductible of \$2,600 and a maximum out of pocket of at least \$13,100.

## Contribution Guidelines

Check any situations that apply to you and consider your options.

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- You have a traditional IRA.**  
You may want to consider contributing to an HSA in lieu of a traditional IRA up to the maximum contribution amount. HSAs offer many of the same benefits with the exception of a later withdrawal date of 65 compared to 59.5 years of age.
- You have an FSA account.**  
You may want to consider terminating your FSA and switching to an HSA account, especially if your employer will make contributions on your behalf either way. HSA accounts may offer greater advantages over the long-term.
- You have maxed out other retirement accounts.**  
You may want to consider an HSA if you have already maxed out other retirement contributions and would like to expand retirement savings.

