



# 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 Choice CDHP. Annual contribution limits are set by the IRS. For 2021, they are \$3,600 for individual coverage, and \$7,200 for family coverage. If you are age 55 or over, you can contribute an additional \$1,000 per year. Use the below table to figure out your max payroll contribution limit.

Contribution Types		Amount
Go for the Gold: Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240		
Vanderbilt Seed: Single \$750 / Family \$1,500	+	
Go for the Gold (GFTG) Rollover: If you are currently in the Select PPO and decide to elect the CHDP in 2020 the remaining GFTG balance* will be deposited into your HSA (this will count toward your annual contribution limit). To view your Health Plan Account, visit Aetna.	+	
<b>Subtotal (a):</b>	=	
IRS 2021 Limit: Single \$3,600 / Family \$7,200	—	
Catch-up Contribution: If you are age 55 or over, you can contribute an additional \$1,000 per year.	+	
<b>Subtotal (b):</b>	=	
<b>Your max contribution for the 2021:</b> <i>subtotal (b) - subtotal (a)</i>	=	

For more information, visit [vu.edu/oe](http://vu.edu/oe). Contact Human Resources at 615.343.HRVU or email us at [human.resources@vanderbilt.edu](mailto:human.resources@vanderbilt.edu).

*\*This is not the Limited Purpose HRA for Dental and Vision; this is only GFTG dollars earned. You may rollover up to a maximum of \$1,000.*



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