

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 2026, they are \$4,400 for individual coverage and \$8,750 for family coverage. If you are age 55 or over, you can contribute an additional \$1,000 per year. If you make direct contributions outside of payroll deductions, you will need to take those into account for your max contribution. Use the below table to figure out your max payroll contribution limit.

Contribution Types		Amount
IRS 2026 Limit: Single \$4,400 / Family \$8,750	+	
Vanderbilt Seed: Single \$750 / Family \$1,500	-	
Catch-up Contribution: If you are age 55 or over, you can contribute an additional \$1,000 per year.	+	
Your max contribution for 2026:	=	

For more information, visit vu.edu/oe. Contact Benefits at 615.343.HRVU or email us at open.enrollment@vanderbilt.edu.



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