

## How eligibility and contributions limits are determined for married individuals

\* This Matrix assumes that all other HSA eligibility requirements have been established and neither spouse has any other accident and health type coverage.

	<b>Husband: No coverage of any kind</b>	<b>Husband: Self-only non-HDHP coverage</b>	<b>Husband: Self-only HDHP coverage</b>	<b>Husband: Family non-HDHP coverage</b>	<b>Husband: Family HDHP coverage</b>
<b>Wife: No coverage of any kind</b>	No HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Wife may not establish an HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Wife may not establish an HSA.
<b>Wife: Self-only non-HDHP coverage</b>	No HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Wife may not establish an HSA.	No HSA.	Husband is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Wife may not establish an HSA.
<b>Wife: Self-only HDHP coverage</b>	Wife is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Husband may not establish an HSA.	Wife is an eligible individual and may establish an HSA. The maximum contribution is the self-only contribution amount. Husband may not establish an HSA.	Husband and Wife are both eligible individuals and each may establish an HSA. The maximum contribution for each is the self-only contribution amount.	If Wife is not covered by Husband's coverage, Wife is eligible to establish an HSA. The maximum contribution is the self-only contribution amount. If Wife is covered by Husband's coverage she may not establish an HSA. Husband may not establish an HSA.	Husband and Wife are both eligible individuals and may establish HSAs. They are treated as having only family coverage. The maximum contribution is the family contribution amount, to be divided between them by agreement.
<b>Wife: Family non-HDHP coverage</b>	No HSA.	No HSA.	If Husband is not covered by Wife's coverage, Husband is eligible to establish an HSA. The maximum contribution is the self-only contribution amount. If Husband is covered by Wife's coverage he may not establish an HSA. Wife may not establish an HSA.	No HSA.	If Husband is not covered by Wife's coverage, Husband is eligible to establish an HSA. The maximum contribution is the family contribution amount. If Husband is covered by Wife's coverage he may not establish an HSA. Wife may not establish an HSA.
<b>Wife: Family HDHP coverage</b>	Wife is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Husband may not establish an HSA.	Wife is an eligible individual and may establish an HSA. The maximum contribution is the family contribution amount. Husband may not establish an HSA.	Husband and Wife are both eligible individuals and may establish HSAs. They are treated as having only family coverage. The maximum contribution is the family contribution amount, to be divided between them by agreement.	If Wife is not covered by Husband's coverage, Wife is eligible to establish an HSA. The maximum contribution is the family contribution amount. If Wife is covered by Husband's coverage she may not establish an HSA. Husband may not establish an HSA.	Husband and Wife are both eligible individuals and may establish HSAs. The maximum combined contribution by Husband and Wife is the family contribution amount, to be divided between them by agreement.