

HSA Married Couple Comparison Grid

	Husband: No coverage of any kind	Husband: Self-only non-HDHP coverage	Husband: Self-only HDHP coverage	Husband: Family non-HDHP coverage	Husband: Family HDHP coverage
Wife: No coverage of any kind	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of H's deductible or \$2,600. W is not an eligible individual and may not contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of H's deductible or \$5,150. W is not an eligible individual and may not contribute to an HSA.
Wife: Self-only non-HDHP coverage	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of H's deductible or \$2,600. W is not an eligible individual and may not contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	H is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of H's deductible or \$5,150. W is not an eligible individual and may not contribute to an HSA.
Wife: Self-only HDHP coverage	W is an eligible individual and may contribute to an HSA; the maximum contribution is the lesser of W's deductible or \$2,600. H is not an eligible individual and may not contribute to an HSA.	W is an eligible individual and may contribute to an HSA; the maximum contribution is the lesser of W's deductible or \$2,600. H is not an eligible individual and may not contribute to an HSA.	Both H and W are eligible individuals and each may contribute to an HSA; maximum contribution for each is the lesser of their deductible or \$2,600.	No HSA! Neither H nor W is an eligible individual and neither may contribute to an HSA.	Both H and W are eligible individuals and are treated as having only family coverage. The maximum combined contribution by H and W is the lesser of the family deductible or \$5,150, to be divided between them or by agreement.
Wife: Family non-HDHP coverage	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.
Wife: Family HDHP coverage	W is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of W's deductible or \$5,150. H is not an eligible individual and may not contribute to an HSA.	W is an eligible individual and may contribute to an HSA; maximum contribution is the lesser of W's deductible or \$5,150. H is not an eligible individual and may not contribute to an HSA.	Both H and W are eligible individuals and are treated as having only family coverage. The maximum combined contribution by H and W is the lesser of the family deductible or \$5,150, to be divided between them by agreement.	No HSA! Neither H nor W is an eligible individual, and neither may contribute to an HSA.	Both H and W are eligible individuals and are treated as having family coverage with the lowest annual deductible. The maximum combined contribution by H and W is the lesser of the two family deductibles or \$5,150, to be divided between them by agreement.