



HSA Contribution Limits for 2025

Save Smart. Spend Strategically. Grow Tax-Free.
Updated by White Wolf CPA | Last reviewed May 2025

What Is a Health Savings Account (HSA)?

An HSA is a **tax-advantaged account** that helps you save and pay for qualified medical expenses. You must be enrolled in a **High-Deductible Health Plan (HDHP)** to qualify.

2025 HSA Contribution Limits

Coverage Type	Contribution Limit
Individual	\$4,150
Family	\$8,300
Catch-Up (Age 55+)	Additional \$1,000

Tip: Contributions can be made until **April 15, 2026** for the 2025 tax year.

Who Is Eligible for an HSA?

To qualify for an HSA in 2025, you must:

- Be covered by an **HSA-qualified HDHP**
 - Not have other health coverage (like Medicare or non-HDHP plans)
 - Not be claimed as a dependent on someone else's return
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Benefits of an HSA

- **Triple Tax Advantage**
 - Pre-tax or deductible contributions
 - Tax-free growth on earnings
 - Tax-free withdrawals for qualified expenses
 - **Funds Rollover:** Unused funds carry forward year after year
 - **Portability:** Your HSA stays with you, even if you change jobs
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Strategic Tips from White Wolf CPA

- Contribute regularly—monthly deposits reduce last-minute burden
- Treat your HSA like a retirement tool: let funds grow, only use when needed
- Once you hit your provider's investment threshold (e.g., \$1,000+), consider investing the balance for compound growth