



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.

You are only eligible to participate in an HSA if you enroll in the High Deductible Health Plan (HDHP). 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. See the table below to find out your max payroll contribution limit.

Single Contribution (Under 55 yrs old)		
2026 IRS Limit		\$4,400
2026 Washoe County Contribution	-	\$2,250
Your Max Contribution for 2026	=	\$2,150

Family Contribution (Under 55 yrs old)		
2026 IRS Limit		\$8,750
2026 Washoe County Contribution	-	\$2,500
Your Max Contribution for 2026	=	\$6,250

Single Contribution (55 yrs or older)		
2026 IRS Limit		\$4,400
Catch-up Contribution	+	\$1,000
2026 Washoe County Contribution	-	\$2,250
Your Max Contribution for 2026	=	\$3,150

Family Contribution (55 yrs or older)		
2026 IRS Limit		\$8,750
Catch-up Contribution	+	\$1,000
2026 Washoe County Contribution	-	\$2,500
Your Max Contribution for 2026	=	\$7,250

*Washoe County contribution amounts are for those enrolled as of 1/1/2026. A pro-rated contribution shall be provided for those enrolled after this date.

For more information, visit www.americanfidelity.com/support/hsa

Contact the HR Benefits Team

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