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|  | **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 eligible to contribute to an HSA. | No HSA! Neither H nor W is eligible to contribute to an HSA. | H is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. W is not eligible to contribute to an HSA. | No HSA! Neither H nor W is eligible to contribute to an HSA. | H is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. W is not eligible to contribute to an HSA. |
| **Wife: Self-only non-HDHP coverage** | No HSA! Neither H nor W is eligible to contribute to an HSA. | No HSA! Neither H nor W is eligible to contribute to an HSA. | H is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. W is not eligible to contribute to an HSA. | No HSA! Neither H nor W is eligible to contribute to an HSA. | H is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. W is not eligible to contribute to an HSA. |
| **Wife: Self-only HDHP coverage** | W is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. H is not eligible to contribute to an HSA. | W is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. H is not eligible to contribute to an HSA. | Both H and W are eligible to contribute to an HSA; maximum contribution for each is $3,300 for 2014, $3,350 for 2015. | Neither H nor W is eligible to contribute to an HSA, *unless* W is not covered by H's family non-HDHP. In that case, W is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. | Both H and W are eligible and treated as having only family coverage. Their maximum contribution (to be divided between them) is $6,550 for 2014, $6,650 for 2015. |

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| **Wife: Family non-HDHP coverage** | No HSA! Neither H nor W is eligible to contribute to an HSA. | No HSA! Neither H nor W is eligible to contribute to an HSA. | Neither H nor W is eligible to contribute to an HSA, *unless* H is not covered by W's family non-HDHP. In that case, H is eligible to contribute to an HSA; maximum contribution is $3,300 for 2014, $3,350 for 2015. | No HSA! Neither H nor W is eligible to contribute to an HSA. | Neither H nor W is eligible to contribute to an HSA, *unless* H is not covered by W's family non-HDHP. In that case, H is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. |
| **Wife: Family HDHP coverage** | W is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. H is not eligible to contribute to an HSA. | W is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. H is not eligible to contribute to an HSA. | Both H and W are eligible and treated as having only family coverage. Their maximum contribution (to be divided between them) is $6,550 for 2014, $6,650 for 2015. | Neither H nor W is eligible to contribute to an HSA, *unless* W is not covered by H's family non-HDHP. In that case, W is eligible to contribute to an HSA; maximum contribution is $6,550 for 2014, $6,650 for 2015. | Both H and W are eligible. Their maximum contribution (to be divided between them) is $6,550 for 2014, $6,650 for 2015. |