Examples: How Your HSA Plan Will Work

Single Coverage

- The calendar year 2024 HSA limit is $4,150.
- DeKalb County contributes $750 in two installments ($375 in July 2024 and $375 in January 2025).

Sarah is currently contributing $200 per paycheck to her HSA.

Her HSA contributions during January – June 2024 were $375 (DeKalb County's contribution) + $2,400 (Sarah's contribution) = $2,775.

With the 2024 max of $4,150 and the first installment of DeKalb County's contribution of $375, she can contribute only $83.33 per pay period from July 2024 through June 2025 to max out her HSA. She's able to take advantage of the 2024 limit starting in July 2024.

Note that she will have the same biweekly contribution of $83.33 during the first half of 2025 as she will in the second half of 2024, since she cannot change the election outside of Open Enrollment.

Family Coverage

- The calendar year 2024 HSA limit is $8,300.
- DeKalb County contributes $1,500 in two installments ($750 in July 2024 and $750 in January 2025).

John is currently contributing $300 per paycheck to his HSA.

His HSA contributions during January – June 2024 were $750 (DeKalb County's contribution) + $3,600 (John's contribution) = $4,350.

With the 2024 max of $8,300 and the first installment of DeKalb County's contribution of $750, he can contribute only $266.67 per pay period from July 2024 through June 2025 to max out his HSA. He can take advantage of the 2024 limit starting in July 2024.

Note that he will have the same biweekly contribution of $266.67 during the first half of 2025 as he will in the second half of 2024, since he cannot change the election outside of Open Enrollment.

Note: These examples are based on employees who continue the same elections throughout the plan year. Any changes will affect the total dollars contributed toward the calendar year HSA limit. If an employee changes from single coverage to family coverage effective July 1, 2024, he or she will use the $8,300 to calculate the limit. Refer to the Family Coverage example above to calculate the limit.