



## HIGHLIGHTS

### GENERAL RULES

- Eligibility for HSA contributions is determined monthly as of the first day of the month.
- Employees, and not employers, are primarily responsible for determining whether they are HSA-eligible.

### ELIGIBILITY CRITERIA

To be HSA-eligible, an individual must:

- Be covered by an HDHP;

## GENERAL RULE

An individual's eligibility for HSA contributions is generally **determined monthly as of the first day of the month**. The HSA contribution limit is calculated each month, and a contribution can only be made for months in which the individual meets all of the HSA eligibility requirements.

The **full-contribution rule** that applies to individuals who are HSA-







