the YMCA

YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively serving YMCAs since 1970.

STRETCHING YOUR PAY WITH AN HSA

Contribution Limits for Health Savings Accounts (HSAs) with a High Deductible Health Plan

		In 2025	For 2026	Change
HSA Contribution Limit (employer + employee)	**Individual**	$4,300	$4,400	+$100
	Family	$8,550	$8,750	+$200

PLEASE NOTE: If your YMCA is contributing to your HSA account, that YMCA annual contribution must be deducted from the maximum listed above to determine your allowed maximum contribution. See example below.

CATCH-UP CONTRIBUTION

Employees aged 55 and older can also take advantage of an HSA "Catch-Up Contribution" of an additional $1,000. If both an employee and their spouse are covered under Family Coverage, and the are both age 55 or older, they can each contribute an additional $1,000 (but only if they have each opened a separate HSA).

	In 2025	For 2026	Change
HSA Catch-up Contribution (age 55 or older)	$1,000*	$1,000*	No Change

*per account holder aged 55 or older

EXAMPLE:
Your YMCA contributes **$1000** annually to your HSA.
Employee is under the age of 55 with Individual Coverage.
Employee annual contribution maximum: **$3,400**.

Revised 05/25 in accordance with IRS Revenue Procedure 2025-19