HSA Contribution Timeline, 2026 Tax Year

Key dates and an eligibility check for Health Savings Account contributions

DATE	WHAT HAPPENS	DONE
Dec. 31, 2026	Thursday. Last day of the 2026 coverage year. Eligible on Dec. 1? The last-month rule can apply.	☐
Jan. 1, 2027	Friday. 2027 limits begin: $4,500 self-only, $9,000 family	☐
Apr. 15, 2027	Thursday. Last day to contribute for 2026; file Form 8889 with your return	☐
Check	Covered by a qualifying high-deductible plan (2026 deductible at least $1,700 self, $3,400 family)	☐
Check	Not enrolled in Medicare (limit is zero from the first month of enrollment)	☐
Check	No general-purpose health FSA coverage (limited-purpose exception)	☐
Check	Add employer contributions to yours: they count toward the limit	☐
Check	Age 55 or older at year end? Add the $1,000 catch-up	☐
Check	Tell the custodian a late deposit is for tax year 2026	☐

My notes

Source: IRS Rev. Proc. 2025-19; IRS Publication 969; IRS Pay taxes on time page; IRS Rev. Proc. 2026-24.