Adobe

How much you can contribute to your HSA



The amount you can set aside in your Health Savings Account (HSA) depends on a few factors, and it can change during the year if your family situation changes. Let's look at the facts.

Fact: The 2027 IRS limits are **$4,500** for individual coverage and **$9,000** for family coverage for the calendar year.

An additional $1,000 is allowed for employees aged 55 or older. These examples do not include this catch-up contribution.

Fact: The annual IRS limits include HSA contributions from all sources.

Your own contributions, as well as contributions from Adobe or any other employer, count toward your IRS limit.

You can make payroll contributions through the first 24 pay periods of the year. Also, if you're an eligible Aetna HealthSave participant, Adobe contributes to your HSA each pay period from January (or from when you join the plan, if later) through the 24th pay period of the year. You'll receive $35.42 each pay period, up to $850 per year, for individual coverage, or $70.84 each pay period, up to $1,700 per year, if you have family coverage.

There's no Adobe contribution if you're in the Aetna HealthSave Basic plan.

Example



Sean enrolls himself in the Aetna HealthSave plan for the full year.

What is the maximum amount Sean can add to his HSA?

Let's do the math

	$4,500	The IRS HSA contribution limit
–	850	Adobe's HSA contribution
	$3,650	**Sean can add this much to his HSA**

Fact: If your spouse also makes contributions to their own HSA, your combined contributions should not exceed the IRS family limit.

Example



Darnell and Dora are married. Darnell has individual coverage, and Dora has family coverage for herself and their daughter. Their combined contributions to both HSAs cannot exceed the $9,000 maximum family contribution.

Fact: The amount you can contribute may change during the year because of certain circumstances, such as:

- You change from individual to family coverage, or vice versa.
- You end your participation in an eligible medical plan.
- You enroll midyear.

Example



Enrolling midyear

In August 2027, Kai joins Adobe as a new hire and enrolls in the Aetna HealthSave plan for himself only. He has two choices when deciding how much to contribute to an HSA.

Choice 1

Kai isn't sure how long he'll be enrolled in the plan, so he contributes a prorated amount for each remaining month in the current year.

Let's do the math

Since Kai is eligible for four months (September–December), the IRS maximum contribution is $1,500.

$4,500 annual limit ÷ 12 = $375 per month
$375 per month x 4 months = $1,500

After Adobe's individual contribution of $247.94 (7 remaining funding pay periods), **Kai can contribute up to $1,252.06**.

$1,500 – $247.94 = $1,252.06

Choice 2

If he doesn't anticipate changing his medical plan anytime soon, he can contribute up to the full annual amount. (Kai will have to pay taxes plus a penalty on any excess contributions if he drops the plan before December 31, 2028.)

After Adobe's individual contribution of $247.94 (covering 7 remaining funding pay periods), **Kai can contribute up to $4,252.06**.

$4,500 – $247.94 = $4,252.06

If Kai already contributed to an HSA this year with his former employer, his contributions at Adobe must be reduced by that amount so that he does not exceed the IRS limit for the entire year.

Example



Changing to family coverage

As of January 1, Kristen covers only herself on the Aetna HealthSave plan. After the birth of her baby, she enrolls in family coverage at the end of July.

What is Kristen's 2027 IRS HSA contribution limit?

Step 1

Kristen calculates the amount she can contribute for the months she had individual coverage (January–July).

Let's do the math

$2,093.70 is her total allowable contribution for January–July.

$4,500 annual limit ÷ 12 = $375 per month
$375 per month x 7 months = $2,625

After Adobe's individual contribution of $531.30 (covering 15 pay periods at $35.42), **Kristen can contribute up to $2,093.70**.

$2,625.00 – $531.30 = $2,093.70

Step 2

Kristen calculates the amount she can contribute for the months she had family coverage (August–December).

$3,112.44 is her total allowable contribution for August–December.

$9,000 annual limit ÷ 12 = $750 per month
$750 per month x 5 months = $3,750

After Adobe's family contribution of $637.56 (covering 9 remaining pay periods at $70.84), **Kristen can contribute up to $3,112.44**.

$3,750 – $637.56 = $3,112.44

Kristen's total 2027 contribution

$2,093.70 + $3,112.44 = $5,206.14

Pro tip
Like Kai above, Kristen also has the option to contribute the full annual family amount (minus Adobe's contributions) if she expects to be in the plan through at least December 2028. See IRS Form 8889 for details.

Frequently asked questions

Q: Are all contributions capped at the IRS maximum?

A: It depends. Contributions are capped at the IRS maximums for the single and family medical plan coverage tiers. However, your contribution limit can be lower than the annual maximum, based on how long you've been in the plan or in your coverage tier. Review your contributions whenever you make plan changes, so you don't overcontribute. HealthEquity is here to help: Call 866-346-5800.

Q: When will Adobe HSA contributions begin if I enroll in the plan midyear?

A: If you first enroll in the Aetna HealthSave plan or change coverage levels during the year, Adobe's contributions begin with the next possible pay period after you submit your enrollment election. The date you submit your election (not the coverage effective date) will also be used to calculate the amount due to you. If you enroll in the plan after the 24th pay period of the year, Adobe's contributions will begin in January.

Q: Are both my HSA contributions and Adobe's HSA contributions limited to the first 24 pay periods of the year?

A: Yes, beginning January 1, 2027, your HSA contributions and Adobe's contributions (if applicable) will be made during the first 24 pay periods. This schedule allows time for year-end administrative activities, including audits and W-2 tax reporting. You may make any additional contributions (subject to IRS limits) directly through HealthEquity (post-tax, but tax-deductible) before filing your taxes for the 2027 tax year.

Q: What if I overcontribute?

A: As soon as you notice the excess contribution, contact HealthEquity for instructions on how you can reverse the contribution. If you don't correct the excess contribution, tax penalties will apply to the amount that is over the IRS maximum.

Q: Where can I go for more examples and information?

A: Visit healthequity.com/adobe to see tools and resources on HSAs and to log in to the member portal. You can also read HealthEquity's The Complete HSA Guidebook.