

How Much Can I Contribute to the HSA?

The IRS sets annual maximums for HSA contributions. These maximums include both your contributions and Otsuka's contributions.

Health plan	Coverage level	2026 IRS contribution limit	Otsuka's contribution*	What you can contribute	Your maximum contribution if age 55 or older in 2026**
Consumer Select	Employee only	\$4,400	\$1,000	\$3,400	\$4,400
	Family	\$8,750	\$2,000	\$6,750	\$7,750
Consumer Value	Employee only	\$4,400	\$500	\$3,900	\$4,900
	Family	\$8,750	\$1,000	\$7,750	\$8,750

*Otsuka annual contributions are made in two installments, one in January and another in July. If you are hired after July 15th, you will only receive one installment for the year.

**If you will be age 55 or older in 2026, you may contribute an additional \$1,000 in catch-up contributions.