



{%FIRST_NAME% {%LAST_NAME%
{%CLIENT_PLAN_NAME%}

Secure Email



You may be approaching the HSA annual contribution limit

You're making great progress saving in your Fidelity Health Saving Account (HSA). But, you may be close to hitting the yearly contribution limit. In **<current year>**, the total of all contributions may not exceed:

- **<Under age 55><IRS limit for current year>** (Age 55+)<IRS limit for current year> for individual coverage
- or **<Under age 55><IRS limit for current year>** (Age 55+)<IRS limit for current year> for family coverage

Keep in mind that total contributions include any of your pre-tax and after-tax contributions, as well as any contributions made by your employer. If your coverage tier has changed during the year, reach out to a tax advisor to determine your limit.

Take time now to adjust your contribution amount, if needed. Any contributions exceeding the IRS limit may result in tax penalties unless they are corrected by your tax filing deadline.

Review contribution amount

[Non-Investors]

<Make your HSA work harder for you!

Once you've saved enough in cash to cover near-term qualified medical expenses, you may want to consider investing the remainder for potential growth. Whether you like to research your investments on your own or prefer to select from a short list of options, we're here to help you. [Learn more.](#)

[Investors; Non-Automatic]

<You're off to a great start investing in your HSA!

You can set up automatic investing so your future payroll contributions go directly into the funds of your choice. [Learn more.](#)

Investing includes risk, including risk of loss.

Keep in mind, you're responsible for ensuring total contributions made by you, your employer, or any other individual do not exceed your maximum annual contribution limit.

Fidelity does not provide legal, tax, or investment advice. The information herein is general in nature and should not be considered legal, tax, or investment advice. Consult an attorney, tax, or investment professional regarding your specific situation.

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