

Line 3 Limitation Worksheet

Keep for Your Records



January	.....	_____
February	.....	_____
March	.....	_____
April	.....	_____
May	.....	_____
June	.....	_____
July	.....	_____
August	.....	_____
September	.....	_____
October	.....	_____
November	.....	_____
December	.....	_____
Total for all months	.....	_____
Limitation. Divide the total by 12. Enter here and on line 3.	.....	_____

DRAFT AS
August 8, 2012

Completing the Line 3 Worksheet (Review these rules for each month.)

If	Then
You were enrolled in Medicare for this month	Enter -0- on the line above for the month.
You were an "eligible individual*" on the first day of the month.	See the type of coverage, next, you had for that month.
You had " Self-only coverage " for the month	Enter \$3,100 on the line above for that month. If you were age 55 or older at the end of 2012, enter \$4,100 for the month.
You had " Family Coverage " for the month	Enter \$6,250 on the line above for that month. If you were age 55 or older at the end of 2012, enter \$7,250 for the month.

*See *Eligible Individual* and *Line 3*, earlier, for more information.



If you must complete the line 3 worksheet, and your eligibility and coverage did not change from one month to the next, enter the same number you entered for the previous month.

Line 6

Spouses who have separate HSAs and had family coverage under an HDHP at any time during 2012, use the following rules to figure the amount on line 6.

- If you are treated as having family coverage for each month, divide the amount on line 5 equally between you and your spouse, unless you both agree on a different allocation (such as allocating nothing to one spouse). Enter your allocable share on line 6.

Example. In 2012, you are an eligible individual and have self-only HDHP coverage. In March you marry and as of April 1 you have family HDHP coverage. Neither you nor your spouse qualify for the additional contribution amount. Your spouse has a separate HSA and is an eligible individual from April 1 to December 31, 2012. Because

you and your spouse are considered to have family coverage on December 1, your contribution limit is \$6,250 (the family coverage maximum). You and your spouse can divide this amount in any allocation to which you agree (such as allocating nothing to one spouse).

- If you are not treated as having family coverage for each month, use the following steps to determine the amount to enter on line 6.

Step 1. Refigure the contribution limit that would have been entered on line 5 if you had entered on line 3 the total of the worksheet amounts only for the months you were treated as having family coverage. When refiguring line 5, use the same amount you previously entered on line 4.

Step 2. Divide the refigured contribution limit from *Step 1* equally between you and your spouse, unless you both agree on a different allocation (such as allocating nothing to one spouse).

Step 3. Subtract the part of the contribution limit allocated to your

spouse in *Step 2* from the amount determined in *Step 1*.

Step 4. Determine any other contribution limits that apply for the tax year and add that amount to the result in *Step 3*. Enter the total on line 6.

Example. In 2012, you are an eligible individual and have family HDHP coverage. In March you divorce and change your coverage as of April 1 to self-only. Neither you nor your ex-spouse qualify for the additional contribution amount. Your ex-spouse continued to have family HDHP coverage and was an eligible individual for the entire year. The contribution limit for the 3 months you both were considered to have family coverage is \$1,562.50 ($\$6,250 \times 3 \div 12$). You and your ex-spouse decide to divide the family coverage contribution in the following manner: 75% to your ex-spouse and 25% to you. Your contribution limit for 9 months of self-only coverage is \$2,325.00 ($\$3,100 \times 9 \div 12$). This amount is not divided between you and your spouse.