

- 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 2013, 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 \$1,612.50 ( $\$6,450 \times 3 \div 12$ ). 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 \$2,437.50 ( $\$3,250 \times 9 \div 12$ ). This amount is not divided between you and your spouse.

Because you are covered under a self-only policy on December 1, you will show \$3,250 on line 6 (the greater of either (a) \$2,840.62 ( $\$1,612.50$  family coverage +  $\$2,437.50$  self-only coverage –  $\$1,209.38$  spousal allocation) or (b) the maximum amount that can be contributed (\$3,250 for self-only coverage). Your ex-spouse would show \$6,450 on line 6 (the greater of either (a) \$6,046.87 ( $\$1,612.50$  family coverage for the 3 months prior to the divorce +  $\$4,837.50$  family coverage maintained after the divorce –  $\$403.13$  spousal allocation) or (b) the maximum amount that can be

contributed (\$6,450 for family coverage).

**Line 7**

**Additional Contribution Amount**

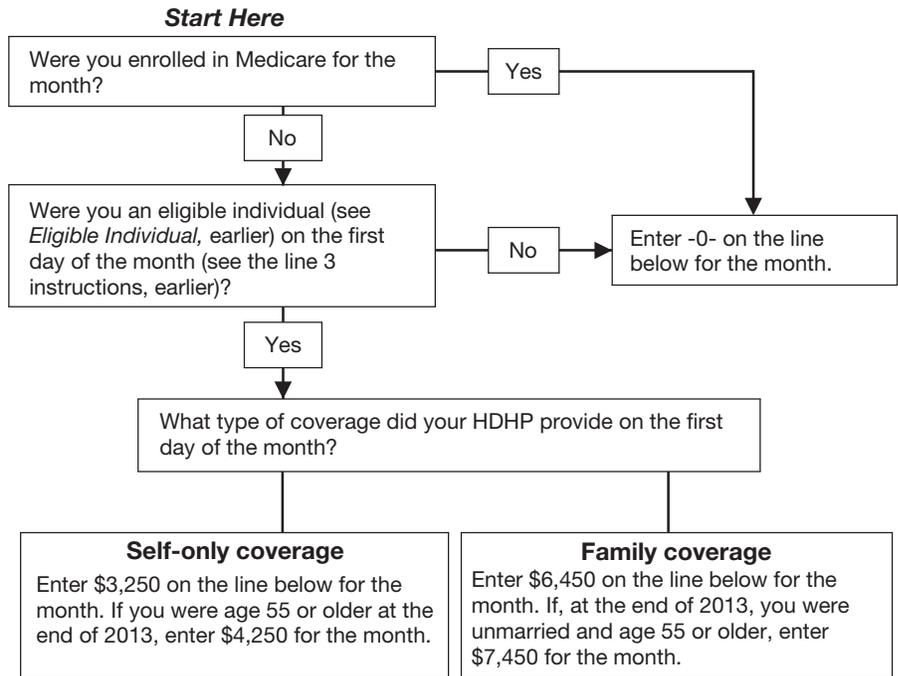
If, at the end of 2013, you were age 55 or older and married, use the [Additional](#)

[Contribution Amount Worksheet](#), later, if both of the following apply.

1. You or your spouse had family coverage under an HDHP and were, or were considered to be, an eligible individual on the first day of the month.

**Line 3 Limitation Chart and Worksheet**

Before you begin: See the instructions for line 3, earlier.  
Go through this chart for each month of 2013.  
(Keep for your records)



Month in 2013	Amount from chart above
January . . . . .	_____
February . . . . .	_____
March . . . . .	_____
April . . . . .	_____
May . . . . .	_____
June . . . . .	_____
July . . . . .	_____
August . . . . .	_____
September . . . . .	_____
October . . . . .	_____
November . . . . .	_____
December . . . . .	_____
<b>Total for all months . . . . .</b>	_____
<b>Limitation.</b> Divide the total by 12. Enter here and on line 3 . . . . .	_____