

HSA and HDHP Limits for 2010

This BeneFlash applies to employers with Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs).

The 2010 contribution limits for Health Savings Accounts (HSAs) and deductible limits for High Deductible Health Plans (HDHPs) have been announced by the IRS. The new limits are effective for the 2010 calendar year and have been adjusted for inflation. The IRS issues the limits by June so employers and plan administrators can prepare and make adjustments for the coming year and share this information with their employees.

HSA Contribution Limits

The 2010 maximum annual contribution for an individual with self-only coverage under an HDHP is \$3,050 – a \$50 increase from the 2009 limit. The maximum annual contribution for an individual with family coverage under an HDHP is \$6,150 – a \$200 increase from the 2009 limit.

HDHP Minimum Required Deductibles

The 2010 minimum annual deductible for self-only coverage under an HDHP is \$1,200 – \$50 more than the 2009 limit. The minimum annual deductible for family coverage under an HDHP is \$2,400 – \$100 more than the 2009 limit.

HDHP Out-of-Pocket Maximum

The 2010 limit on out-of-pocket expenses (deductibles, co-payments, co-insurance, but not premiums) for self-only HDHP coverage is \$5,950 – up \$150 from 2009. The limit on out-of-pocket expenses for family HDHP coverage is \$11,900 – up \$300 from 2009.



2260 Spring Rd—Suite 1, Carlisle, PA 17013-8761
Phone: 717.258.5599, Fax: 717.258.4599
Email: info@benefit-connections.com
Website: www.benefit-connections.com

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