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The limits for Health Savings Accounts (HSA) and High Deductible Health Plans (HDHP) have increased for 2010.

HSAs are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. An HDHP is a consumer-driven health plan that typically offers lower premiums in exchange for higher annual deductibles compared to traditional health plans.

HSA Contribution Limits

The 2010 annual HSA contribution limit for individuals with self-only HDHP coverage is \$3,050 (up \$50 from 2009) and for individuals with family HDHP coverage is \$6,150 (up \$200 from 2009).

HDHP Minimum Required Deductibles

The 2010 minimum annual deductible for self-only HDHP coverage is \$1,200 (up \$50 from 2009) and for family HDHP coverage is \$2,400 (up \$100 from 2009).

HDHP Out-of-Pocket Maximum

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