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## IRS Announces 2010 HSA Limits

The U.S. Treasury Department and IRS issued new guidance on the maximum contribution levels for Health Savings Accounts (HSAs) and out-of-pocket spending limits for high-deductible health plans (HDHPs) that must be used in conjunction with HSAs. These amounts have been indexed for cost-of-living adjustments for 2010.

Employers may need to adjust the HDHP they offer to ensure it meets the requirements for qualified HSA allowances under Treasury Department guidelines.

### **Annual HSA Contribution Limit: Self-only: \$3,050 Family: \$6,150**

For 2010, the limit on HSA contributions for an individual with self-only coverage under a HDHP increased to \$3,050, from \$3,000 in 2009. The 2010 limit for an individual with family HDHP coverage is \$6,150, up from \$5,950 in 2009.

### **Annual Catch-Up Contribution:**

For 2010 and future years, individuals who are age 55 or older may make additional contributions up to \$1,000 in 2010. This was the same amount in 2009.

### **HDHP Limits: Minimum Deductible: Self-only \$1,200 Family: \$2,400 Maximum Out-of-Pocket: Self-only \$5,950 Family: \$11,900**

For 2010, a HDHP is a health plan that must have an annual deductible not less than \$1,200 for self-only and \$2,400 for family coverage. The 2009 limits were \$1,150 and \$2,300, respectively.

For 2010, the annual out-of-pocket expense limit under the HDHP may not exceed \$5,950 for self-only and \$11,900 for family coverage. The 2009 limits were \$5,800 and \$11,600 respectively.

These new limits are provided in Revenue Procedure 2009-29, which amends and supersedes Revenue Procedure 2008-29.

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