



May 27, 2011

2012 HSA/HDHP Limits Released

The Internal Revenue Service (IRS) has released the inflation-adjusted amounts for Health Savings Accounts (HSAs) effective for calendar year 2012. These amounts are updated annually to reflect cost-of-living adjustments. The IRS has slightly revised the figures from 2011 due to inflation.

2012 HSA Contribution Limits - the maximum allowable annual contribution employees may make to their HSAs:

- HSA participants with self-only coverage under a high deductible health plan (HDHP) may contribute \$3,100 to their HSA (for calendar years 2010 and 2011, the limit was \$3,050).
- HSA participants with family coverage under HDHP may contribute \$6,250 (for calendar years 2010 and 2011, the limit was \$6,150.)

NOTE: Individuals age 55 and older are allowed to make additional “catch-up contributions” to their HSAs. The catch-up contribution amount remains at an additional \$1,000 per year.

2012 Minimum HDHP Annual Deductibles - the minimum annual deductible required for a plan to qualify as a HDHP:

- Self-only coverage is \$1,200 (unchanged from 2011).
- Family coverage is \$2,400 (unchanged from 2011).

2012 Out-of-Pocket Spending Maximums for HDHPs - the maximum annual out-of-pocket limits allowable under an HDHP:

- The maximum annual out-of-pocket amount for HDHP self-only coverage is \$6,050 (for calendar years 2010 and 2011, the limit was \$5,950).
- The maximum annual out-of-pocket amount for HDHP family coverage is \$12,100 (for calendar years 2010 and 2011, the limit was \$11,900).

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