



# Legislative Update

July 2, 2009

## IRS Releases 2010 Limits on Deductible Contributions to HSAs

The Internal Revenue Service (IRS) has published inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for the 2010 year. The chart below compares 2009 and the new 2010 figures.

HSAs	2009	2010
Contribution Limits		
individuals with self only coverage	\$3,000	\$3,050
individuals with family coverage	\$5,950	\$6,150
HDHPs*	2009	2010
Annual Out of Pocket Expenses**		
Self only coverage	\$5,800	\$5,950
Family coverage	\$11,600	\$11,900

\*\*Out of pocket maximums apply to deductibles, copayments, and other amounts, but not premiums.

\*For the 2010 calendar year, an HDHP is defined as a health care plan with an annual deductible that is not less than \$1,200 for self-only coverage or \$2,400 for family coverage (compared to \$1,150 and \$2,300 respectively for the 2009 plan year).

The annual catch-up amount for HSA eligible individuals who are age 55 and older by definition of the statute remains at \$1,000 for 2010.

The new limits and maximums are effective January 1, 2010. To see the official release [click here](#).

**Please contact your Conner Strong representative with any questions, toll-free at 1-877-861-3220.**

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