

IRS Issues New HSA Guidelines

The IRS has issued new guidelines on the maximum contributions levels for HSAs and out-of-pocket spending limits for HDHPs for 2009. They include:

- the maximum annual HAS contribution for an eligible individual with self-only coverage is \$3,000;
- for family coverage, the maximum annual HAS contribution is \$5,950;
- catch-up contribution for individuals who are 55 or older is \$1,000 for 2009 and all years going forward
- the maximum annual out-of-pocket amounts for HDHP self-coverage increase to \$5,800 and the maximum annual out-of-pocket amount for HDHP family coverage is twice that (\$11,600); and
- the minimum deductible for HDHPs increases to \$1,150 for self-only coverage and \$2,300 for family coverage.

To learn more about HSAs and HDHPs, check out the U.S. Department of the Treasury's [Health Savings Accounts \(HSAs\)](#), which contains a variety of links outlining the functions of both plans