

IRS 2012 HSA Limits

The IRS has released guidance (available here: <http://www.irs.gov/pub/irs-drop/rp-11-32.pdf>) regarding the inflation adjusted amounts applicable to health savings accounts (HSA) for the 2012 calendar year.

The annual contribution limits and out of pocket maximums have increased. The minimum deductible for a qualifying high deductible health plan (HDHP) has not changed from 2011.

The 2012 amounts will be as follows:

HSAs

- Annual limit of \$3,100 on contributions/deductions for an individual with self-only coverage under an HDHP
- Annual limit of \$6,250 on contributions/deductions for an individual with family coverage under an HDHP

HDHPs

- Minimum annual deductible of \$1,200 for self-only coverage
- Minimum annual deductible of \$2,400 for family coverage
- Annual out-of-pocket maximum cannot exceed \$6,050 for self-only coverage
- Annual out-of-pocket maximum cannot exceed \$12,100 for family coverage

2012 HSA & HDHP	Minimum Deductible	Maximum Out-of-Pocket	Contribution Limits	55+ Contribution
Single	\$1,200	\$6,050	\$3,100	\$1,000
Family	\$2,400	\$12,100	\$6,250	\$1,000