



## 2010 Limits for HSA and HDHP's

IRS has released its 2010 guidance on the maximum contribution levels for Health Savings Accounts (HSA's) and associated out-of-pocket spending limits for High Deductible Health Plans (HDHP's).

	<u>2008</u>	<u>2009</u>	<u>2010</u>
Minimum Deductible			
Single	\$1,100	\$1,150	\$1,200
Family	\$2,200	\$2,300	\$2,400
Maximum Out-of-Pocket			
Single	\$5,600	\$5,800	\$5,950
Family	\$11,200	\$11,600	\$11,900
Maximum Annual Contribution			
Single	\$2,900	\$3,000	\$3,050
Family	\$5,800	\$5,950	\$6,150
Catch Up Contributions (Age 55+)	\$900	\$1,000	\$1,000

Notes: Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch-up); regardless of the number of months the individual was an eligible individual in the year.

For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch-up contribution apply pro-rata based on the number of months of the year a taxpayer is an eligible individual.

In addition, a fiscal year plan that satisfies the requirement for an HDHP on the first day of the first month of its fiscal year may apply that deductible for the entire fiscal year.