

HSA Maximum Amounts

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>
Minimum Deductible Amount									
- Individual	\$1,200	\$1,200	\$1,200	\$1,150	\$1,100	\$1,100	\$1,050	\$1,000	\$1,000
- Family	\$2,400	\$2,400	\$2,400	\$2,300	\$2,200	\$2,200	\$2,100	\$2,000	\$2,000
- Individual "Embedded" Deductible*	\$2,400*	\$2,400*	\$2,400*	\$2,300*	\$2,200*	\$2,200*	\$2,100*	\$2,000*	\$2,000*
Maximum Out-Of-Pocket Amount									
- Individual	\$6,050	\$5,950	\$5,950	\$5,800	\$5,600	\$5,500	\$5,250	\$5,100	\$5,000
- Family	\$12,100	\$11,900	\$11,900	\$11,600	\$11,200	\$11,000	\$10,500	\$10,200	\$10,000
HSA Statutory Contribution Maximum									
- Individual	\$3,100	\$3,050	\$3,050	\$3,000	\$2,900	\$2,850	\$2,700**	\$2,650**	\$2,600**
- Family	\$6,250	\$6,150	\$6,150	\$5,950	\$5,800	\$5,650	\$5,450**	\$5,250**	\$5,150**
Catch-Up Contributions (For individuals 55 or older until enrolled in Medicare)	\$1,000	\$1,000	\$1,000	\$1,000	\$900	\$800	\$700	\$600	\$500

* If offering a Traditional/Embedded style deductible- For an HDHP to be HSA compliant, IRS regulations require that the "embedded" individual deductible amount must be **equal to or greater** than the minimum family deductible limit defined by IRS each year.

**For tax years prior to 2007, annual contribution maximum was limited to the lesser of the HDHP deductible and the statutory contribution amount.