

## IRS HSA and HDHP Adjusted Limits for 2018

The IRS recently published Revenue Procedure 2017-37, which provides the inflation-adjusted amounts for health savings accounts (HSAs) for calendar year 2018. The updated limits specify the maximum annual contributions to HSAs that may be tax deductible, as well as the minimum deductibles and the maximum out-of-pocket expenses allowed under qualifying high-deductible health plans (HDHPs).

The table below reflects the 2018 and 2017 values:

	<b>Calendar Year 2018</b>		<b>Calendar Year 2017</b>	
	Self-Only Coverage	Family Coverage	Self-Only Coverage	Family Coverage
<b>Annual Contribution Limit</b>	\$3,450	\$6,900	\$3,400	\$6,750
<b>HDHP Minimum Deductibles</b>	\$1,350	\$2,700	\$1,300	\$2,600
<b>HDHP Maximum Out-of-Pocket Expenses</b>	\$6,650	\$13,300	\$6,550	\$13,100

The “catch-up” contribution amount of \$1,000 for individuals aged 55 or older was set by law and has not changed since 2009.

Annual out-of-pocket expenses include the HDHP’s deductibles, co-payments, and co-insurance, but not premiums paid by plan participants.