



2009 HSA/HDHP Limits Released

The IRS has released the 2009 limits for health savings accounts and high-deductible health plans.

Background

Among other things, the Tax Relief and Health Care Act of 2006 changed the time for computing cost-of-living adjustments to health savings account (HSA) and high-deductible health plan (HDHP) limits so as to assure their release by June 1 prior to the calendar year in which they become effective. The IRS has now released these numbers for 2009.

Revenue Procedure 2008-29

In [Revenue Procedure 2008-29](#), the IRS provides the statutory HSA contribution and HDHP minimum deductible and out-of-pocket limits for 2009. These amounts for 2009 as compared to 2008 are shown below. The catch-up contribution limit prescribed by statute is also included.

	2008	2009
HDHP Minimum Deductible Amount		
Individual	\$ 1,100	\$ 1,150
Family	2,200	2,300
HDHP Maximum Out-of-Pocket Amount		
Individual	\$ 5,600	\$ 5,800
Family	11,200	11,600
HSA Statutory Contribution Amount		
Individual	\$ 2,900	3,000
Family	5,800	5,950
Catch-Up Contributions (age 55 or older)	\$ 900	\$ 1,000

Conclusion

Buck's Consultants would be pleased to discuss the impact of these numbers on your current or proposed HSA/HDHP arrangements.

This FYI is intended to provide general information. It does not offer legal advice or purport to treat all the issues surrounding any one topic.