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## 2012 HSA/HDHP Limits Released

*The IRS has released the 2012 limits for health savings accounts (HSAs) and high-deductible health plans (HDHPs).*

### 2012 Limits

In [Revenue Procedure 2011-32](#), the IRS provides the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits for 2012. No changes were made to the HDHP minimum annual deductible amounts for self-only and family coverage.

The following chart sets out the limits for 2012 as compared to the 2011 limits. The catch-up contribution limit prescribed by statute is also included.

	2012	2011
<b>HDHP Minimum Deductible Amount</b>		
Individual	\$ 1,200	\$ 1,200
Family	2,400	2,400
<b>HDHP Maximum Out-of-Pocket Amount</b>		
Individual	\$ 6,050	\$ 5,950
Family	12,100	11,900
<b>HSA Statutory Contribution Amount</b>		
Individual	\$ 3,100	3,050
Family	6,250	6,150
<b>Catch-Up Contributions (age 55 or older)</b>	\$ 1,000	\$ 1,000

### Conclusion

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

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*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.*