



For your information

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## 2013 HSA/HDHP Limits Released

The IRS has announced the 2013 limits for health savings accounts (HSAs) and high-deductible health plans (HDHPs).

### 2013 Limits

In [Revenue Procedure 2012-26](#), the IRS provides the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits for 2013. The limits are determined under the cost-of-living adjustment and rounding rules of Internal Revenue Code Section 223.

The following chart sets out the limits for 2013 as compared to 2012 limits. The catch-up contribution limit prescribed by statute is also included.

	2013	2012
<b>HDHP Minimum Deductible Amount</b>		
Individual	\$ 1,250	\$ 1,200
Family	2,500	2,400
<b>HDHP Maximum Out-of-Pocket Amount</b>		
Individual	\$ 6,250	\$ 6,050
Family	12,500	12,100
<b>HSA Statutory Contribution Amount</b>		
Individual	\$ 3,250	\$ 3,100
Family	6,450	6,250
<b>Catch-Up Contribution (age 55 or older)</b>	\$ 1,000	\$ 1,000

## Conclusion

As a result of a cost-of-living adjustment, the 2013 HSA and HDHP limits reflect an increase over the 2012 limits. Because the additional contribution amount for individuals 55 or older is not subject to the adjustment, it remains unchanged.

### Buck Can Help

- Review the impact of the 2013 limits on your current or proposed HSA/HDHP arrangements
- Review strategies for HDHPs linked with HSAs and/or HRAs
- Update plan documents, summary plan descriptions, and enrollment materials

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.  
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