

## IRS Announces 2018 HSA/HDHP Limits

The IRS has released the health savings account and high-deductible health plan limits for 2018. The 2018 HSA annual contribution limits and the HDHP deductible and out-of-pocket amounts for self-only and family coverage all increased over the 2017 limits.

### Background

In Revenue Procedure [2017-37](#), the IRS issued calendar year 2018 inflation-adjusted contribution limits for health savings accounts (HSAs) along with minimum deductible and maximum out-of-pocket (OOP) limits for high-deductible health plans (HDHPs). The limits are determined under Code Section 223's cost-of-living adjustment and rounding rules.

The following table sets out the limits for 2018 as compared to 2017, and includes the catch-up contribution limit, which is prescribed by statute and not indexed for inflation.

	2018	2017	Change
<b>HSA Statutory Contribution Amount</b>			
Self-only	\$ 3,450	\$ 3,400	\$ +50
Family	6,900	6,750	+150
<b>Catch-up Contribution (age 55 or older)</b>	\$ 1,000	\$ 1,000	No change
<b>HDHP Minimum Deductible Amount</b>			
Self-only	\$ 1,350	\$ 1,300	\$ +50
Family	2,700	2,600	+100
<b>HDHP Maximum Out-of-Pocket Amount</b>			
Self-only	\$ 6,650	\$ 6,550	\$ +100
Family	13,300	13,100	+200

**Authors**

Jerry Geisel, MS

Richard Stover, FSA, MAAA

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