

2010 HSA CONTRIBUTION LIMITS

The 2010 cost-of-living adjustments for HSA contribution limits and for HDHP deductibles and out-of-pocket maximums as defined by the IRS are as follows:

HSA Contribution Limits

The 2010 annual HSA contribution limit for individuals with self-only HDHP coverage is \$3,050 (up \$50 from 2009) and for individuals with family HDHP coverage is \$6,150 (up \$200 from 2009).

- Individuals: \$3,050
- Families: \$6,150

HDHP Minimum Required Deductible

The 2010 minimum annual deductible for self-only HDHP coverage is \$1,200 (up \$50 from 2009) and for family HDHP coverage is \$2,400 (up \$100 from 2009).

- Individuals: \$1,200
- Families: \$2,400

HDHP Out-of-Pocket Maximum

The 2010 maximum limit on out-of-pocket expenses (including items such as deductibles, copayments, and coinsurance, but not premiums) for self-only HDHP coverage is \$5,950 (up \$150 from 2009) and for family HDHP coverage is \$11,900 (up \$400 from 2009).

- Individuals:\$5,950
- Families:\$11,900