



Benefit Trends

Health Savings Accounts – 2012 Dollar Amounts

LEGISLATIVE BRIEF

June 10, 2011

IRS Rev. Proc 2011-32 (May 16, 2011) provides the 2012 inflation adjusted amounts for Health Savings Accounts (HSAs) as determined under Internal Revenue Code section 223, and for “high deductible health plans” (HDHPs) as defined under IRC section 223(c)(2)(A). The amounts for 2011 and 2012 are shown below, separately for individual coverage and for family coverage.

Type of Dollar Limit	2011 Limit	2012 Limit
H.S.A. Maximum annual contribution, individual coverage	\$ 3,050	\$ 3,100
H.S.A. Maximum annual contribution, family coverage	\$ 6,150	\$ 6,250
HDHP Minimum deductible, individual coverage	\$ 1,200	\$ 1,200
HDHP Minimum deductible, family coverage	\$ 2,400	\$ 2,400
HDHP Maximum out-of-pocket amount, individual coverage	\$ 5,950	\$ 6,050
HDHP Maximum out-of-pocket amount, family coverage	\$11,900	\$12,100

Additionally, individuals who have an HSA, will be at least age 55 by December 31st, and who are not enrolled in Medicare may contribute an additional \$1,000 annually to their HSA, as a “catch-up” contribution.

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