



Treasury Department Limits for High Deductible Health Plans & Health Savings Accounts

Updated 5/18/09

Category	2010	2009	2008
HDHP Minimum Deductible			
Individual	\$1,200	\$1,150	\$1,100
Family	\$2,400	\$2,300	\$2,200
HDHP Out-of-Pocket Maximums			
Individual	\$5,950	\$5,800	\$5,600
Family	\$11,900	\$11,600	\$11,200
HSA Maximum Contributions			
Individual	\$3,050	\$3,000	\$2,900
Family	\$6,150	\$5,950	\$5,800
HSA Catch Up Contribution 55+	\$1000	\$1000	\$900

Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end); regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.