



## Legal Alert: 2010 HSA Contribution Limits and HDHP Deductibles and Out-of-Pocket Maximums Released

5/19/2009

The IRS has released the 2010 cost-of-living adjustments for Health Savings Account (HSA) contribution limits and for High Deductible Health Plan (HDHP) deductibles and out-of-pocket maximums.

### HSA Contribution Limits

- **Self-only:** \$3,050 (up from \$3,000 for 2009)
- **Family Coverage:** \$6,150 (up from \$5,950 for 2009)

### HDHP Deductibles and Out-of-Pocket Maximums

#### Self-only

- **annual deductible:** not less than \$1,200 (up from \$1,150 for 2009)
- **out-of-pocket expenses:** not more than \$5,950 (up from \$5,800 for 2009)

#### Family Coverage

- **annual deductible:** not less than \$2,400 (up from \$2,300 for 2009)
- **out-of-pocket expenses:** not more than \$11,900 (up from \$11,600 for 2009)

The annual catch-up contribution limit (for HSA-eligible individuals who are age 55 or older), set by statute, remains at \$1,000 for 2010.

If you have any questions regarding HSAs or HDHPs or other employee benefits related questions, please contact any member of Ford & Harrison's Employee Benefits practice group.