

HSA and HDHP Limits Remain Unchanged for 2011

Health Savings Accounts (HSA) are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. A high deductible health plan (HDHP) is a consumer-driven health plan that typically offers lower premiums in exchange for higher annual deductibles compared to traditional health plans.

HSA Contribution Limits

The 2011 annual HSA contribution limit for individuals with self-only HDHP coverage is \$3,050 and for individuals with family HDHP coverage is \$6,150 (unchanged from 2010).

HDHP Minimum Required Deductibles

The 2011 minimum annual deductible for self-only HDHP coverage is \$1,200 and for family HDHP coverage is \$2,400 (unchanged from 2010).

HDHP Out-of-Pocket Maximum

The 2011 maximum annual limit on out-of-pocket expenses (including items such as deductibles, co-payments, and co-insurance, but not premiums) for self-only HDHP coverage is \$5,950 and for family HDHP coverage is \$11,900 (unchanged from 2010).