

COMPLIANCE ALERT

IRS Announces 2018 HAS and HDHP Limits

May 9, 2017

The Internal Revenue Service has released [Revenue Procedure 2017-37](#) which includes the 2018 minimum deductible and maximum out-of-pocket limits for high deductible health plans (HDHPs) and the maximum contribution levels for health savings accounts (HSAs). The following provides a summary of the new annual limits along with a comparison to the 2017 limits included within the table below. Effective for calendar year 2018:

- The minimum annual deductibles for a plan to qualify as an HDHP will increase to \$1,350 for self-only coverage and \$2,700 for family coverage;
- The maximum annual out-of-pocket limits allowable under an HDHP will increase to \$6,650 for self-only coverage and \$13,300 for family coverage; and
- The maximum allowable annual contribution to the HSAs will increase to \$3,450 for an individual with self-only coverage and to \$6,900 for an individual with family coverage.

The HSA catch-up contribution limit for participants who are 55 or older on December 31, 2018, remains at an additional \$1,000 per year.

If you have any questions or need further details about the HSA and HDHP limits and how they will impact your employee benefit programs please contact your Trion account team.

Health Savings Accounts		
	2017	2018
Maximum HSA Contribution	Self-Only: \$3,400 Family: \$6,750	Self-Only: \$3,450 Family: \$6,900
Catch-Up Contribution Limit	\$1,000	\$1,000
High Deductible Health Plan Limitations		
	2017	2018
Minimum HDHP Deductible	Self-Only: \$1,300 Family: \$2,600	Self-Only: \$1,350 Family: \$2,700
HDHP Out-of-Pocket Max	Self-Only: \$6,550 Family: \$13,100	Self-Only: \$6,650 Family: \$13,300

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