

LEGISLATIVE BRIEF

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IRS Releases HSA Limits for 2016

On May 4, 2015, the Internal Revenue Service (IRS) released [Revenue Procedure 2015-30](#) to announce the inflation-adjusted limits for health savings accounts (HSAs) for **calendar year 2016**. The IRS announced the following limits for 2016:

- The maximum HSA contribution limit;
- The minimum deductible amount for high deductible health plans (HDHPs); and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

Only some of the HSA limits will increase for 2016. The limits that will increase are the HSA contribution limit for individuals with family HDHP coverage and the maximum out-of-pocket expense limit for self-only and family HDHP coverage.

Type of Limit		2015	2016	Change
HSA Contribution Limit	Self-only	\$3,350	\$3,350	No change
	Family	\$6,650	\$6,750	Up \$100
HSA Catch-up Contributions (<i>not subject to adjustment for inflation</i>)	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,300	\$1,300	No change
	Family	\$2,600	\$2,600	No change
HDHP Maximum Out-of-pocket Expense Limit (<i>deductibles, copayments and other amounts, but not premiums</i>)	Self-only	\$6,450	\$6,550	Up \$100
	Family	\$12,900	\$13,100	Up \$200

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