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 legislativeUPDATE

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IRS Releases 2015 Indexed Amounts for HSAs and HDHPs

Recently, the U.S. Treasury Department and Internal Revenue Service (IRS) released [Revenue Procedure 2014-30](#), announcing the 2015 maximum contribution levels for health savings accounts (HSAs) and the minimum deductible and maximum out-of-pocket (OOP) limits for HSA-qualified high deductible health plans (HDHPs). The IRS releases these numbers annually on or before June 1st for the upcoming calendar year. The following table lists the current 2014 amounts and the new 2015 amounts:

	CALENDAR YEAR 2014		CALENDAR YEAR 2015	
	Self-Only	Family	Self-Only	Family
Annual Contribution Limit	\$3,300	\$6,550	\$3,350	\$6,650
HDHP Minimum Deductible	\$1,250	\$2,500	\$1,300	\$2,600
HDHP OOP Limits (includes deductibles, co-payments and other amounts but not premiums)	\$6,350	\$12,700	\$6,450	\$12,900

The limit on catch-up contributions, allowed for those with HSAs who are age 55 and older, remains at an additional \$1,000 per year.

For plan years beginning on or after January 1, 2014 (or upon loss of grandfathered status, if later), the healthcare reform law applies an overall cost-sharing limit to all non-grandfathered group health plans, regardless of the plan's size or funding (fully-insured or self-insured) arrangement. This overall OOP maximum cost-sharing limit on coinsurance, deductibles, copayments, and similar charges applies to all types of plans (including plans that are not HSA-qualified HDHPs). In 2014, the OOP limit was the same as the HDHP OOP limit (\$6,350 and \$12,700). In regulations published in March, HHS proposed 2015 OOP limits of \$6,600 for self-only coverage and \$13,200 for other than self-only. (Note that after 2014, these OOP limits are different than those for HSA-qualified HDHPs.)

If you have any questions related to HSAs or HDHPs, please contact your Conner Strong & Buckelew account representative.


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