



Memo

Subject: 2018 adjustments applicable to Health Savings Accounts

In [Revenue Procedure 2017-37](#), the IRS released the 2018 cost of living adjustments relating to health savings accounts (HSA). For 2018, the individual and family contribution limits, annual high deductible health plan (HDHP) deductible limits, and out-of-pocket (OOP) limits will increase.

As a reminder, the \$1,000 catch up contribution available to accountholders aged 55 and over is not tied to a cost of living adjustment and thus, remains at \$1,000.

	<i>Individual/Self Only</i>		<i>Family</i>	
	2018	2017	2018	2017
HDHP Annual Deductible	\$1,350	\$1,300	\$2,700	\$2,600
HDHP Annual Out-of-Pocket Limit*	\$6,650	\$6,550	\$13,300	\$13,100
Contribution Limit	\$3,450	\$3,400	\$6,900	\$6,750

**Note:* The out-of-pocket (OOP) limits applicable to high deductible health plans used in conjunction with HSAs differ slightly from the ACA-imposed OOP limits, which for 2017, the OOP is \$7,150 for self-only; \$14,300 for other than self-only coverage. In 2018, the proposed OOP limits are \$7,350 for self-only, \$14,700 for other than self-only coverage. As a reminder, for a family plan, no individual can be subject to an OOP greater than the individual OOP limit.

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