

# BluePrints for Brokers Update

May 16, 2012

## 2013 IRS Limits for Qualifying High-Deductible Health Plans and Health Savings Accounts

Blue Cross Blue Shield of Delaware (BCBSD) is committed to providing timely information to our customers. As a result, we want to let you know that the 2013 inflation-adjusted amounts for qualifying high-deductible health plans (HDHPs) and corresponding health savings accounts (HSAs), as determined under Section 223(g) of the Internal Revenue Code (IRC), have some changes as compared to 2012. The following information summarizes the 2012 and 2013 amounts.

### Qualifying HDHPs

**Minimum Annual Deductible Amounts:** For calendar years 2012 and 2013, a qualifying HDHP is required to have the following minimum annual deductible amounts:

	2012	2013
Individual Coverage	\$1,200	\$1,250
Family Coverage	\$2,400	\$2,500

**Maximum Out-of-Pocket Amounts:** For calendar years 2012 and 2013, a qualifying HDHP may have out-of-pocket maximum amounts that do not exceed:

	2012	2013
Individual Coverage	\$6,050	\$6,250
Family Coverage	\$12,100	\$12,500

### HSAs

**Contribution Limits:** For calendar years 2012 and 2013, the annual HSA contribution limits are:

	2012	2013
Individual Coverage	\$3,100	\$3,250
Family Coverage	\$6,250	\$6,450

**Catch-up Contribution Limits:** For individuals who are age 55 or older, the annual catch-up contribution limits are:

	2012	2013
Individual Coverage	\$1,000	\$1,000

I hope this information is helpful. For more information, please contact your BCBSD Broker Representative.

Sincerely,



Kari M. Jarmuz, CEBS  
Manager, Small Group Broker Sales



**BlueCross BlueShield  
of Delaware**

Working well together.

[bcbdsde.com](http://bcbdsde.com)

Blue Cross Blue Shield of Delaware is an independent licensee of the Blue Cross and Blue Shield Association.