



All group business

## 2018 IRS HSA limits

The Internal Revenue Service (IRS) has issued changes to spending limits for health savings accounts (HSA) for 2018.

### 2018 HSA deductible and contribution limits

The IRS has set up Revenue Procedure 2017-37, which determines the inflation-adjusted contribution, deductible, and out-of-pocket spending limits for HSAs for 2018. The limits are as follows:

- **Annual Contribution Limits.** Annual contributions to an HSA may not exceed \$3,450 for individual coverage (self only) and \$6,900 for family coverage. The annual "catch-up" contribution amount for individuals age 55 or older remains at \$1,000.
- **Annual Minimum Deductibles.** The high deductible health plan (HDHP) offered with an HSA must have a minimum deductible of \$1,350 for individual coverage (self only) and \$2,700 for family coverage.
- **Annual Maximum Out-of-Pocket Limits.** Out-of-pocket expenses under the HDHP cannot exceed \$6,650 for individual coverage (self only) and \$13,300 for family coverage.

The chart below shows compared the 2017 and 2018 HSA limits.

Individual coverage	2017		2018	
	Family coverage	Individual coverage	Family coverage	Individual coverage
Annual HSA contribution limitation	\$3,400	\$6,750	\$3,450	\$6,900
Annual HDHP minimum deductibles amounts	\$1,300	\$2,600	\$1,350	\$2,700
Annual HDHP maximum out-of-pocket amounts*	\$6,550	\$13,100	\$6,650	\$13,300
HSA catch-up contributions	\$1,000		\$1,000	

\*Deductibles, copayments, and other amounts, but not premiums.

The out-of-pocket maximum for a non-single policy is embedded. Once an individual meets their out-of-pocket maximum, all further medical claims for that individual will be paid at 100 percent for in-network covered expenses incurred during the benefit period. The embedded individual out-of-pocket maximum is not applicable to grand-mothered plans.

In addition, the 2018 ACA maximum out of pocket limits for non-HSA plans will be \$7,350 for self-only coverage and \$14,700 for family coverage.

If you have any further questions, please contact your AmeriHealth New Jersey broker representative.

