

# Employee Benefits & HR Update

## IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
- [Department of Labor](#)
- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
- [Tax Credits & Deductions](#) (IRS)

## FIND A PROVIDER

- [Aetna](#)
- [Amerihealth New Jersey](#)
- [Horizon Blue Cross Blue Shield](#)
- [Independence Blue Cross](#)
- [Oxford Health Plans](#)
- [United Healthcare](#)

## FIND A DENTIST

- [Aetna](#)
- [Delta Dental](#)
- [Guardian](#)
- [Metlife](#)
- [United Concordia](#)
- [United Healthcare](#)

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## HSA Contribution Limits and Minimum Deductibles Adjusted for Inflation

Effective for plan years beginning on or after January 1, 2014, the Affordable Care Act ("ACA") imposes annual out-of-pocket maximums on the amount that an enrollee in a non-grandfathered health plan, including self-insured and large group health plans, must pay for essential health benefits through cost-sharing.

The IRS has released the [2016 inflation adjusted amounts](#) for health savings accounts (HSAs). To be eligible to contribute to an HSA, an individual must be covered under a high deductible health plan (HDHP) and meet certain other [eligibility requirements](#).

### Annual Contribution Limitation

For calendar year 2016, the annual limitation on HSA deductions for an individual with self-only coverage under an HDHP is **\$3,350**. The annual limitation on HSA deductions for an individual with family coverage under an HDHP is **\$6,750**.

### High Deductible Health Plan

For calendar year 2016, a "high deductible health plan" is defined as a health plan with an annual deductible that is not less than **\$1,300** for self-only coverage or **\$2,600** for family coverage, and the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed **\$6,550** for self-only coverage or **\$13,100** for family coverage. To view the IRS announcement, please see [Revenue Procedure 2015-30](#).

ITEM	2015	2016
Annual Contribution Limit – Individual	\$3,350	\$3,350
Annual Contribution Limit – Family	\$6,650	\$6,750
Annual Catch-Up Contribution Limit (Age 55 to 65)	\$1,000	\$1,000
Minimum Deductible for HDHP – Individual	\$1,300	\$1,300
Minimum Deductible for HDHP – Family	\$2,600	\$2,600
Maximum Out-Of-Pocket for HDHP – Individual	\$6,450	\$6,550
Maximum Out-Of-Pocket for HDHP - Family	\$12,900	\$13,100

