



Treasury Department Limits for High Deductible Health Plans & Health Savings Accounts

Updated 5/26/10

Category	2011	2010	2009
HDHP Minimum Deductible			
Individual	\$1,200	\$1,200	\$1,150
Family	\$2,400	\$2,400	\$2,300
HDHP Out-of-Pocket Maximums			
Individual	\$5,950	\$5,950	\$5,800
Family	\$11,900	\$11,900	\$11,600
HSA Maximum Contributions			
Individual	\$3,050	\$3,050	\$3,000
Family	\$6,150	\$6,150	\$5,950
HSA Catch Up Contribution 55+	\$1000	\$1000	\$1000

Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end); regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.