

U.S. TREASURY DEPARTMENT AND IRS GUIDELINES FOR HEALTH SAVINGS ACCOUNTS

The following U.S. Treasury Department and Internal Revenue Service (IRS) guidelines apply to Health Savings Accounts (HSAs) and HSA-compatible High-Deductible Health Plans (HDHPs):

- **Maximum Annual Contribution Levels for HSAs.**
The maximum annual HSA contribution is \$3,350 for individuals and \$6,750 for families.
- **Maximum Annual Out-of-Pocket Expenses for HDHPs.** The maximum annual out-of-pocket expenses are \$6,550 for individuals and \$13,100 for families.
- **Minimum Annual Deductible for HDHPs.**
The minimum annual deductible is \$1,300 for individuals and \$2,600 for families.

These amounts are effective January 1, 2016. For additional information on HDHPs and HSAs, visit www.treasury.gov or www.irs.gov.

