

# 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 \$3,300 for individuals and \$6,550 for families.

- **Maximum Annual Out-of-Pocket Expenses for HDHPs.** The maximum annual out-of-pocket expenses are \$6,350 for individuals and \$12,700 for families.

- **Minimum Annual Deductible for HDHPs.** The minimum annual deductible is \$1,250 for individuals and \$2,500 for families.

These amounts are effective January 1, 2014. For additional information on HDHPs and HSAs, visit [www.treasury.gov](http://www.treasury.gov) or [www.irs.gov](http://www.irs.gov).

