

LEGISLATIVE BRIEF

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HSA Limits Increase for 2015

On April 23, 2014, the Internal Revenue Service (IRS) issued [Revenue Procedure 2014-30](#), which increases limits for health savings accounts (HSAs) effective for **calendar year 2015**. The following HSA limits increase for 2015:

- Annual contribution limits for single and family coverage;
- Maximum out-of-pocket expense limits for coverage under a high deductible health plan (HDHP); and
- Minimum annual deductibles for coverage under an HDHP.

HSA CONTRIBUTION LIMITS

For 2015, the annual HSA contribution limit for an individual with self-only coverage under an HDHP is **\$3,350** (up from \$3,300 for 2014).

For 2015, the annual HSA contribution limit for an individual with family coverage under an HDHP is **\$6,650** (up from \$6,550 for 2014).

HDHP OUT-OF-POCKET EXPENSE LIMITS

The maximum out-of-pocket expense (deductibles, copayments and other amounts, but not premiums) limit for self-only HDHP coverage for 2015 is **\$6,450**, which is up from \$6,350 for 2014.

For family HDHP coverage, the maximum out-of-pocket expense limit for 2015 is **\$12,900**, which is up from \$12,700 for 2014.

HDHP MINIMUM DEDUCTIBLES

For 2015, the deductibles under an HDHP must be at least **\$1,300** for self-only coverage (up from \$1,250 for 2014) and **\$2,600** for family coverage (up from \$2,500 for 2014).

EFFECTIVE DATE

These limits are effective for **calendar year 2015**.

MORE INFORMATION

For a copy of IRS Revenue Procedure 2014-30, see www.irs.gov/pub/irs-drop/rp-14-30.pdf.

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