



## 2009 U.S. Treasury Department and IRS Guidelines for Health Savings Accounts

The U.S. Treasury Department and Internal Revenue Service (IRS) guidelines for the maximum contribution levels for Health Savings Accounts (HSAs), the maximum out-of-pocket expenses for HSA-compatible High Deductible Health Plans (HDHPs), and the minimum annual deductibles for HDHPs are changing, effective January 1, 2009. The following amounts are indexed for cost-of-living adjustments for 2009.

- **Maximum Annual Contribution Levels for HSAs**

The maximum annual HSA contribution is \$3,000 for individuals and \$5,950 for families.

- **Maximum Annual Out-of-Pocket Expenses for HDHPs**

The maximum annual out-of-pocket expenses are \$5,800 for individuals and \$11,600 for families.

- **Minimum Annual Deductible for HDHPs**

The minimum annual deductible is \$1,150 for individuals and \$2,300 for families.

For additional information on HDHPs and HSAs, visit [www.treasury.gov](http://www.treasury.gov) or [www.irs.gov](http://www.irs.gov).