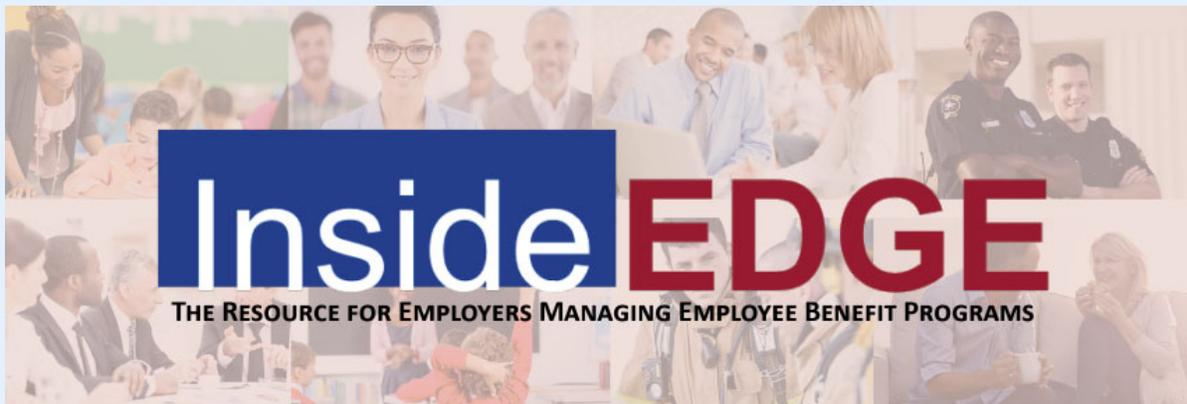


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2019 Q3: In This Issue

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HSA/HDHP Limits Increase for 2020

The IRS recently announced that limits for health savings account (HSA) contributions will increase for 2020. The high deductible health plan (HDHP) maximum out-of-pocket limits will also increase for 2020. The HSA contribution limits will increase effective Jan. 1, 2020, while the HDHP limits will increase effective for plan years beginning on or after Jan. 1, 2020.

Action Steps

Because the cost-sharing limits for HDHPs will change for 2020, employers that sponsor these plans may need to make plan design changes for plan years beginning in 2020.

Also, if an employer communicates the HSA contribution limits to employees as part of the enrollment

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

process, these enrollment materials should be updated to reflect the increased limits that apply for 2020.

The following chart shows the HSA and HDHP limits for 2020. It also includes the catch-up contribution limit that applies to HSA-eligible individuals who are age 55 or older, which is not adjusted for inflation and stays the same from year to year.

Type of Limit		2020	Change
HSA Contribution Limit	Self-only	\$3,550	Up \$50
	Family	\$7,100	Up \$100
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,400	Up \$50
	Family	\$2,800	Up \$100
HDHP Maximum Out-of-pocket Expense Limit <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$6,900	Up \$150
	Family	\$13,800	Up \$300

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