



# Treasury Department Limits for High Deductible Health Plans & Health Savings Accounts

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The 2012 index includes modest increases to both the individual and family contribution limits and maximum out-of-pocket expenses. The minimum annual deductible for both individuals and families will remain the same. The increases are the first since 2010. See the table below for details and the IRS Revenue Procedure publication (RP-11-32) for the text of the 2012 index figures.

[Link to RP-11-32](#)

Category	2012	2011	2010
HDHP Minimum Deductible			
Individual	\$1,200	\$1,200	\$1,200
Family	\$2,400	\$2,400	\$2,400
HDHP Out-of-Pocket Maximums			
Individual	\$6,050	\$5,950	\$5,950
Family	\$12,100	\$11,900	\$11,900
HSA Maximum Contributions			
Individual	\$3,100	\$3,050	\$3,050
Family	\$6,250	\$6,150	\$6,150
HSA Catch Up Contribution 55+	\$1,000	\$1,000	\$1,000

Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end); regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.