

## Health Savings Account (HSA) Limits

Health Savings Accounts (HSAs), created by the Medicare Prescription Drug, Improvement and Modernization Act of 2003, are available to individuals who participate in high-deductible health plans (HDHPs). The limits on contributions to HSAs, as well as the limits on deductibles and out-of-pocket maximums for HDHPs, are shown in the following table.

Year	HDHP Minimum Deductible Amount		HDHP Maximum Out-of-Pocket Amount		HSA Statutory Contribution Maximum		Catch-Up Contribution (age 55 and older)
	Individual	Family	Individual	Family	Individual	Family	
2012	\$ 1,200	\$ 2,400	\$ 6,050	\$ 12,100	\$ 3,100	\$ 6,250	\$ 1,000
2011	1,200	2,400	5,950	11,900	3,050	6,150	1,000
2010	1,200	2,400	5,950	11,900	3,050	6,150	1,000
2009	1,150	2,300	5,800	11,600	3,000	5,950	1,000
2008	1,100	2,200	5,600	11,200	2,900	5,800	900
2007	1,100	2,200	5,500	11,000	2,850	5,650	800
2006	1,050	2,100	5,250	10,500	2,700	5,450	700
2005	1,000	2,000	5,100	10,200	2,650	5,250	600
2004	1,000	2,000	5,000	10,000	2,600	5,150	500