

# 2018 HSA Information



## EMPLOYEE BENEFITS: Compliance FYI

On May 4, 2017 the IRS issued the limits for 2018 on health savings accounts (HSAs) and the associated high deductible health plans (HDHPs) in [Revenue Procedure 2017-37](#).

### Health Savings Accounts

Minimum HDHP Deductible	\$1,350/single	\$2,700/family
Maximum Contributions	\$3,450/single	\$6,900/family
Out-of-Pocket Maximum	\$6,650/single	\$13,300/family

It is important to note that the Affordable Care Act (ACA) out of pocket limits differ from the Internal Revenue Service (IRS) out-of-pocket limits for HSA qualified HDHPs.

### Affordable Care Act – Out of Pocket Maximums

Out-of-Pocket Maximum 2018	\$7,350/single	\$14,700/family
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With the ACA limits, plans must apply the annual individual Out-of-Pocket (OOP) maximum for each individual in a family plan. Employers offering HSAs, however, must make sure they satisfy the lower OOP maximums and not these higher ACA limits.

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