



## IRS ANNOUNCES 2013 AMOUNTS for HSAs and HDHPs

On April 27, the IRS issued [Revenue Procedure 2012-26](#), announcing the 2013 inflation-adjusted dollar limitations applicable to health savings accounts (HSAs) and qualifying high-deductible health plans (HDHPs).

The maximum HSA contribution for an individual with *self-only* coverage under an HDHP will increase to \$3,250 - up from \$3,100 in 2012. The maximum HSA contribution for an individual with *family* HDHP coverage will be \$6,450 - up from \$6,250 in 2012. The "catch-up contribution" limit, for individuals who will attain age 55 by the end of the year, will remain at \$1,000.

To qualify as an HDHP, a plan must specify a minimum annual deductible amount, with that amount based on whether the coverage is self-only or family. Those deductibles have also been adjusted for inflation. For self-only coverage, the annual deductible must be no less than \$1,250 - up from \$1,200 in 2012. For family coverage, the annual deductible must be no less than \$2,500 - up from \$2,400 in 2012.

Finally, to qualify as an HDHP in 2013, the total annual out-of-pocket expenses (deductibles, copayments, and other amounts - but *not* premiums) may not exceed \$6,250 for self-only coverage or \$12,500 for family coverage.

Sponsors of HSA arrangements and/or HDHPs will want to incorporate these new dollar amounts into their 2013 open enrollment materials.

**Chadron J. Patton, Associate**  
**Spencer Fane Britt & Browne LLP**

This notification is brought to you by your Member Firm of United Benefit Advisors – a member-owned alliance of more than 140 premier independent benefit advisory firms and one of the nation's five largest employee benefits advisory organizations – and Spencer Fane Britt & Browne LLP, with offices throughout the Midwest and more than a century of experience providing legal counsel. This publication is designed to provide accurate and authoritative information. It is distributed with the understanding that the author, publisher and editors are not rendering legal or other professional advice or opinions on specific matters, and accordingly, assume no liability in connection with its use. The choice of a lawyer is an important decision and should not be made solely upon advertisements. Past results afford no guarantee of future results. Every case is different and must be judged on its own merits.

UBA also co-sponsors an informative webinar series designed to help employers anticipate emerging regulatory issues and stay abreast of the latest human resource trends and best practices. For more information, contact your local UBA Member Firm today.



Shared Wisdom. Powerful Results.®

