

2018 IRS HSA Limits Announced

Starting in 2007, the Tax Relief and Health Care Act of 2006 (TRHCA) requires that the IRS release the upcoming year's new HSA limits prior to June 1st. Thus, we now have the 2018 HSA limits as follows:

Item	2017 Limit	2018 Limit
Health Savings Accounts		
Annual contribution limit - Individual	3,400	3,450
Annual contribution limit - Family	6,750	6,900
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,300	1,350
Minimum deductible for HDHP - Family	2,600	2,700
Maximum out-of-pocket for HDHP - Individual	6,550	6,650
Maximum out-of-pocket for HDHP - Family	13,100	13,300
Excise tax rate for taxable non-medical distribution	20%	20%

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