

HR Strategy and Employee Benefits

2019 IRS HSA Limits Announced

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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 2019 HSA limits as follows:

Item	2018 Limit	2019 Limit
Health Savings Accounts		
Annual contribution limit - Individual	3,450	3,500
Annual contribution limit - Family	6,900	7,000
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,350	1,350
Minimum deductible for HDHP - Family	2,700	2,700
Maximum out-of-pocket for HDHP - Individual	6,650	6,750
Maximum out-of-pocket for HDHP - Family	13,300	13,500
Excise tax rate for taxable non-medical distribution	20%	20%

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