

For Distribution to Brokers/Wholesalers/Administrators/DBEs Only

June 13, 2008

## 2009 HSA Limits

MARKET: All

Below are the 2009 limits for Health Savings Accounts (HSAs) determined by the Internal Revenue Service (IRS).

	Individual 2009 Amount	Individual Change from 2008	Family 2009 Amount	Family Change from 2008
Minimum Deductible	\$1,150.00	Increase \$50 from \$1,100	\$2,300.00	Increase \$100 from \$2,200
Maximum Out-of-Pocket	\$5,800.00	Increase \$200 from \$5,600	\$11,600.00	Increase \$400 from \$11,200
Contribution Maximum	\$3,000	Increase \$100 from \$2,900	\$5,950	Increase \$150 from \$5,800

### New Annual Contribution Levels for HSAs:

- Catch up contribution for individuals who are 55 or older is increased by statute to \$1,000 for 2009 and all years going forward.
- Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end), regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.

In addition, a fiscal year plan that satisfies the requirements for a High Deductible Health Plan (HDHP) on the first day of the first month of its fiscal year may apply that deductible for the entire fiscal year. **For calendar year 2009, an HDHP is one that has:**

- An annual deductible of at least \$1,150 for self-only coverage or \$2,300 for family coverage, and
- Annual out-of-pocket expenses up to \$5,800 for self-only coverage or \$11,600 for family coverage (includes deductibles, co-payments, etc., but not premiums).

We have updated the BlueFund CDH FAQ documents available in the Brokers and Agents section of [www.carefirst.com](http://www.carefirst.com) to include the 2009 HSA limits.

Should you have any questions, please contact your Broker Sales Representative.



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