

EMPLOYEE BENEFIT ALERT



JUNE 1, 2021

HSA REQUIREMENTS AND LIMITS FOR 2022

The IRS released the 2022 health savings account (HSA) annual contribution limits and high deductible health plan (HDHP) requirements in IRS Rev. Proc. 2021-25 — <https://www.irs.gov/pub/irs-drop/rp-21-25.pdf>.

The updated annual dollar amounts are set forth below.

2022 HSA ANNUAL HSA CONTRIBUTION LIMITS*

- Self-only (single) HDHP coverage = **\$3,650**
- Other than self-only (family) HDHP coverage = **\$7,300**

**Catch-up contributions — HSA-eligible individuals who have reached age 55 by the end of the taxable year can make an extra annual \$1,000 catch-up contribution.*

2022 QUALIFYING HDHP COVERAGE

Minimum Deductible

- Self-only (single) = **\$1,400**;
- Other than self-only (family) = **\$2,800**

OOP Maximum

- Self-only (single) = **\$7,050**;
- Other than self-only (family) = **\$14,100**

	HDHP MINIMUM DEDUCTIBLE	HDHP MAXIMUM OOP	HSA CONTRIBUTION LIMIT
2021	SINGLE - \$1,400	SINGLE - \$7,000	SINGLE - \$3,600
	FAMILY - \$2,800	FAMILY - \$14,000	FAMILY - \$7,200
2022	SINGLE - \$1,400	SINGLE - \$7,050	SINGLE - \$3,650
	FAMILY - \$2,800	FAMILY - \$14,100	FAMILY - \$7,300

For more information on HSA-eligibility, contributions and reimbursements, see our HSA Guide:

www.benefitcomply.com/resources/wp-content/uploads/2021/01/HSAGuide_V6_Jan2021-Final.pdf.

For help calculating 2021 HSA annual contribution limits, see the following spreadsheet:

2021 HSA Contribution Calculator —

www.benefitcomply.com/resources/wp-content/uploads/2020/12/HSAContributionCalculations_2021.xlsx

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