2019 HEALTH SAVINGS ACCOUNT (HSA) PARAMETERS

HSA CONTRIBUTION LIMITS FOR CALENDAR YEAR 2019

• $3,500 for self-only HDHP coverage
• $7,000 for family HDHP coverage

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) DEFINITION

• Annual deductible not less than $1,350 for self-only coverage or $2,700 for family coverage; and
• Annual out-of-pocket expenses (deductibles, co-payments and co-insurance; not including premiums) not to exceed $6,750 for self-only coverage or $13,500 for family coverage

COST SHARING LIMITATION FOR OUT-OF-POCKET (OOP) MAXIMUMS

Non-HSA-compatible Plans

The Affordable Care Act contains annual out-of-pocket maximums for plans that are not HSA-compatible. HHS last month released the 2019 out-of-pocket maximums for these plans; they are $7,900 for self-only coverage and $15,800 for family coverage.

Please contact your Oswald client team representative for further information.

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