



GROUP HEALTH PLAN ADVISORY

June 4, 2021

2022 Health Savings Account (HSA) Parameters and Excepted Benefit Health Reimbursement Arrangements (EBHRAs)

HSAs

HSA Contribution Limits for Calendar Year 2022

- \$3,650 for self-only HDHP coverage
- \$7,300 for family HDHP coverage

High Deductible Health plan (HDHP) Definition

- Annual deductible not less than \$1,400 for self-only coverage or \$2,800 for family coverage; and
- Annual out-of-pocket expenses (deductibles, co-payments, and co-insurance; not including premiums) not to exceed \$7,050 for self-only coverage or \$14,100 for family coverage.

EBHRAs

Employers of any size can offer non-integrated HRAs that qualify as excepted benefits. Employers offering EBHRAs must also make other non-excepted group health plan coverage available to EBHRA participants. The Treasury Department and Internal Revenue Service issued a Revenue Procedure stating that the maximum amount that may be made newly available for plan years beginning in 2022 remains at \$1,800.

Please contact your Oswald client team representative or the Compliance team for further information.

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