



A UNISON RISK ADVISORS company

GROUP HEALTH PLAN ADVISORY

May 4, 2022

Updated Health Savings Account & Excepted Benefit HRA Limits for 2023

The IRS released the [2023 health savings account \(HSA\) annual contribution limits and high deductible health plan \(HDHP\) requirements](#). The same document also set forth update contribution limits for excepted benefit Health Reimbursement Accounts for 2023. The updated annual dollar amounts are listed below.

2023 HSA Annual Contribution Limits*

- Self-only (single) HDHP coverage = \$3,850
- Other than self-only (family) HDHP coverage = \$7,750

*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.

2023 Qualifying HDHP Coverage

- Minimum Deductible: Self-only (single) = \$1,500; Other than self-only (family) = \$3,000
- OOP Maximum: Self-only (single) = \$7,500; Other than self-only (family) = \$15,000

	HDHP Minimum Deductible	HDHP Maximum OOP	HSA Contribution Limit
2022	Single - \$1,400	Single - \$7,050	Single - \$3,650
	Family - \$2,800	Family - \$14,100	Family - \$7,300
2023	Single - \$1,500	Single - \$7,500	Single - \$3,850
	Family - \$3,000	Family - \$15,000	Family - \$7,750

2023 Expected Benefit HRA Contribution Limits

- For plan years beginning in 2023, the maximum amount that may be made newly available for the plan year for an excepted benefit HRA is \$1,950.

Please contact your Oswald client team representative for further information.

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