

## Health Savings Accounts

A health savings account is available for employees enrolled in a High Deductible Health Plan. Eligibility and contribution limits depend on whether the employee has individual coverage or family coverage.

| Individual Coverage               | Internal Revenue Code Section | 2009     | 2008     | 2007     |
|-----------------------------------|-------------------------------|----------|----------|----------|
| Contribution Maximum              | §223(b)(2)(A)                 | \$3,000  | \$2,900  | \$2,850  |
| Age 55 Catch-Up                   | §223(b)(3)                    | \$1,000  | \$900    | \$800    |
| Minimum Annual Deductible (HDHP)* | §223(c)(2)(A)                 | \$1,150  | \$1,100  | \$1,100  |
| Maximum Out-of-Pocket (HDHP)      | §223(c)(2)(A)                 | \$5,800  | \$5,600  | \$5,500  |
| Family Coverage                   | Internal Revenue Code Section | 2009     | 2008     | 2007     |
| Contribution Maximum              | §223(b)(2)(B)                 | \$5,950  | \$5,800  | \$5,650  |
| Age 55 Catch-Up                   | §223(b)(3)                    | \$1,000  | \$900    | \$800    |
| Minimum Annual Deductible (HDHP)  | §223(c)(2)(A)                 | \$2,300  | \$2,000  | \$2,200  |
| Maximum Out-of-Pocket (HDHP)      | §223(c)(2)(A)                 | \$11,600 | \$11,200 | \$11,000 |



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