

The IRS has released the 2014 cost-of-living adjustments affecting HSAs.

The HSA contribution limits and HDHP out-of-pocket maximums will increase slightly, while the HDHP minimum required deductibles remain unchanged.

Here are the details:

- **HSA Contribution Limits.** The 2015 annual HSA contribution limit for individuals with self-only HDHP coverage is \$3,350 (a \$50 increase from 2014), and the limit for individuals with family HDHP coverage is \$6,650 (a \$100 increase from 2014).
- **HDHP Minimum Required Deductibles.** The 2015 minimum annual deductible for self-only HDHP coverage remains \$1,300 and for family HDHP coverage remains \$2,600.
- **HDHP Out-of-Pocket Maximum.** The 2015 maximum limit on out-of-pocket expenses (including items such as deductibles, co-payments, and co-insurance, but not premiums) for self-only HDHP coverage is \$6,450 (a \$100 increase from 2014), and the limit for family HDHP coverage is \$12,900 (a \$200 increase from 2014).