

HSA Contribution Limits

2020/2021 Comparison



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The IRS has issued the inflation-adjusted HSA contribution and HDPD minimum deductible and out-of-pocket limits, effective for calendar year 2021.

Below is a comparison between the 2021 and 2020 limits.

| Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans | | | |
|---|---|---|--------------------------------------|
| | For 2021 | For 2020 | Change |
| HSA Contribution Limit (employer + employee) | Individual: \$3,600 Family: \$7,200 | Individual: \$3,550 Family: \$7,100 | Individual: +\$50 Family: +\$100 |
| HSA Catch Up Contributions* (age 55 and older)** | \$1,000 | \$1,000 | No change |
| HDHP Minimum Deductibles | Individual: \$1,400 Family: \$2,800 | Individual: \$1,400 Family: \$2,800 | No change No change |
| HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums) | Individual: \$7,000 Family: \$14,000 | Individual: \$6,900 Family: \$13,800 | Individual: +\$100 Family: +\$200 |
| ***ACA Out-of-Pocket Maximums | Individual: \$8,550 Family: \$17,100 | Individual: \$8,150 Family: \$16,300 | Individual: +\$400 Family: +800 |

*Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.
**Catch-up contributions can be made any time during the year in which the HSA participant turns 55.
***Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.

We are here to help.
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