



COMPLIANCE BULLETIN

IRS ANNOUNCES 2022 HSA CONTRIBUTION LIMITS

In Notice 2020-84, the IRS The IRS recently announced 2022 Limits for HSAs and High-Deductible Health Plans.

New for 2022, HDHP “annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) [may not] exceed \$7,050 for self-only coverage or \$14,100 for family coverage.”

The 2022 annual contribution limit to an HSA for individuals with self-only coverage under an HDHP has been increased to \$3,650, and the HSA contribution limit for individuals with family coverage under an HDHP has been increased to \$7,300.

All employers that sponsor health plans that include HDHP/HSA options may want to revise participant communications to make sure they are updated with these numbers for 2022, as well as ensure that 2022 open enrollment materials properly reflect these limits.

We have created an HSA table that includes HDHP amounts comparing 2021 & 2022 below.

2022 HSA Contribution Limits:

HSA	2021	2022
Self-Only Contribution Limit	\$3,600	\$3,650
Family Contribution Limit	\$7,200	\$7,300

2022 HDHP Amounts/Limits:

HDHP (Self-Only Coverage)	2021	2022
Annual deductible not less than:	\$1,400	\$1,450
Annual out-of-pocket expenses don't exceed:	\$7,000	\$7,050

HDHP (Family Coverage)	2021	2022
Annual deductible not less than:	\$2,800	\$2,800
Annual out-of-pocket expenses don't exceed:	\$14,000	\$14,100

Your employees must be enrolled in an HDHP to be eligible to participate in an HSA. HDHPs are often referred to as HSA-eligible health plans. If you have any questions, please contact Innovative Benefit Planning at icomply@ibpllc.com.

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