

New 2019 guidelines for health savings account (HSA).

2019 Guidelines

2018 Guidelines

Minimum deductible amounts	\$1,350 self only plans \$2,700 for family plans /\$2,700 for embedded individual deductible family plans.		\$1,350 self only plans \$2,700 for family plans /\$2,700 for embedded individual deductible family plans.	
Maximum out-of-pocket limits	\$6,750 for individual/self-only plans	\$13,500 for family plans. Note: Changes due to ACA, non-embedded family OOPM cannot be greater than \$7,900 (2019).	\$6,650 for individual/self-only plans	\$13,300 for family plans. Note: Changes due to ACA, non-embedded family OOPM cannot be greater than \$7,350 (2018).
HSA contribution limits	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2019 are \$3,500 for self-only and \$7,000 for families. The annual “catch-up” contribution amount for individuals age 55 or older will remain \$1,000.		Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2018 are \$3,450 for self-only and \$6,900 for families.	
Prorating of contribution limits	Enrolled by Dec. 1 and stay enrolled for the 13-month test period. OR Proration applies which means dividing the contribution limit by 12 and contribute that amount each month you are enrolled in a HDHP.		Enrolled by Dec. 1 and stay enrolled for the 13-month test period. OR Proration applies which means dividing the contribution limit by 12 and contribute that amount each month you are enrolled in a HDHP.	
IRA to HSA transfer	Consumers are able to make a one-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in high-deductible health plan and eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.		Consumers are able to make a one-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in high-deductible health plan and eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.	
FSA 2 ½ month grace period	Only Limited Purpose Flexible Spending Account may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is zero at the end of the preceding year.		Only Limited Purpose Flexible Spending Account may be offered alongside the HSA without impacting a member’s eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is zero at the end of the preceding year.	
Comparable contributions	Employers may under certain conditions be eligible to make higher contributions for “non-highly compensated employees” without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.		Employers may under certain conditions be eligible to make higher contributions for “non-highly compensated employees” without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.	



The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Health savings accounts (HSAs) are individual accounts offered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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