

2009 HSA and HDHP Plan Limitations

The Bottom Line

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Just in time for designing and planning any changes in your medical plans for next year, the IRS has issued Revenue Procedure 2008-29 establishing the 2009 HSA (Health Savings Account) and HDHP (High-Deductible Health Plan) plan limitations. Effective for calendar years beginning 1/1/09, the limitations are as follows:

HSA Annual Contribution Limitations

- Individual Coverage: \$3,000.00
- Family Coverage: \$5,950.00

High Deductible Health Plan Limitations

- Minimum Deductibles
 - » Individual Coverage: \$1,150.00
 - » Family Coverage: \$2,300.00
- Maximum Out-of-Pocket Expenses (includes deductibles, co-payments and other amounts, but not premiums)
 - » Individual Coverage: \$5,800.00
 - » Family Coverage: \$11,600.00

Other Reminders

- **Form 5500s are due to be filed by July 31, 2008** for calendar year plans. (Non-calendar year plans are due to be filed by 7 months after the beginning of the plan year.) You may apply for an extension of up to 2 ½ months by filing Form 5558 – Application for Extension of Time to File Certain Employee Plan Returns.
- **If you have employees who work in San Francisco**, the second quarter filing and payment under the Health Care Security Ordinance is due by July 31, 2008. If you have any questions or need any assistance, please contact your Client Manager.

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