

## HEALTH SAVINGS ACCOUNT (HSA) INDEX CHANGES

The deductible and out-of-pocket requirements for a High Deductible Health Plan (HDHP), and the contribution maximums for a Health Savings Account (HSA), are adjusted annually for cost of living changes based on the Consumer Price Index. Adjustments, if any, are made in \$50 increment. The 2009 limits and maximums and the adjusted rates for 2010 are listed below.

Note that adjusted rates must be complied with no later than the start of your plan's first plan year on or after January 1, 2010.

	<b>2009</b>	<b>2010</b>
Minimum Deductible for HDHP	\$1,150 individual/\$2,300 family	\$1,200 individual/\$2,400 family
Maximum Out-of-Pocket for HDHP	\$5,800 individual/\$11,600 family	\$5,950 individual/\$11,900 family
Maximum Contribution	\$3,000 individual/\$5,950 family	\$3,050 individual/\$6,150 family
Catch Up Contributions	Individuals age 55 to 65 can make additional contributions of \$1,000	Individuals age 55 to 65 can make additional contributions of \$1,000