

Health Savings Account (HSA)

2024

2023

Minimum deductible amounts for the qualifying high-deductible health plan (HDHP)

Individual Coverage	\$1,600	\$1,500
Family Coverage	\$3,200	\$3,000

Maximum Contribution Levels

Individual Coverage	\$4,150	\$3,850
Family Coverage	\$8,300	\$7,750

Catch-Up Allowed for Those 55+ \$1,000

Maximums for HDHP Out-of-Pocket Expenses (excluding premiums)

Individual Coverage	\$8,050	\$7,500
Family Coverage	\$16,100	\$15,000

Excepted Benefit Health Reimbursement Arrangement (EBHRA)

Maximum Newly Available

Benefit Amount	\$2,100	\$1,950
----------------	---------	---------

Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)

Individual Coverage	\$6,150	\$5,850
Family Coverage	\$12,450	\$11,800

Archer Medical Savings Account (MSA)

Minimum/Maximum Deductible Amounts for the Qualifying High-Deductible Health Plan (HDHP)

Individual Coverage	\$2,800-\$4,150	\$2,650-\$3,950
Family Coverage		
	\$5,550-\$8,350	\$5,300-\$7,900

Annual out-of-pocket expenses required to be paid (other than for premiums) for covered benefits

do not exceed

Individual Coverage	\$5,550	\$5,300
Family Coverage	\$10,200	\$9,650

The preceding general summary is intended to educate employers and plan sponsors on the potential effects of government guidance on employee benefit plans. This summary is not and should not be construed as legal or tax advice. As always, we strongly encourage employers and plan sponsors to consult competent legal or benefits counsel for all guidance on how the actions apply in their specific circumstances.