

# 2023 HSA AND HDHP LIMITS

Each year, the IRS announces inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs).

The following chart shows the HSA and HDHP limits for 2023 as compared to 2022. It also includes the catch-up contribution limit that applies to HSA-eligible individuals who are age 55 or older, which is not adjusted for inflation and stays the same from year to year.

TYPE OF LIMIT		2022	2023	CHANGE
<b>HSA Contribution Limit</b>	Self-only	\$3,650	\$3,850	<b>Up \$200</b>
	Family	\$7,300	\$7,750	<b>Up \$450</b>
<b>HSA Catch-up Contributions</b> <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	\$1,000	No change
<b>HDHP Minimum Deductible</b>	Self-only	\$1,400	\$1,500	<b>Up \$100</b>
	Family	\$2,800	\$3,000	<b>Up \$200</b>
<b>HDHP Maximum Out-of-Pocket Expense Limit</b> <i>(deductibles, copayments and other amounts, but not premiums)</i>	Self-only	\$7,050	\$7,500	<b>Up \$450</b>
	Family	\$14,100	\$15,000	<b>Up \$900</b>



# The Diocese of Altoona-Johnstown

## HSA ELIGIBILITY DETERMINATION / PRE-TAX SALARY REDUCTION ELECTION FORM

First Name	MI	Last Name
Social Security #	<input type="text"/>	<input type="text"/>

I understand that if I meet the eligibility standards as defined by the IRS, I may elect to make pre-tax contributions to my HSA through payroll reductions. These pre-tax contributions are available under my employer's Section 125 Plan. When making this election, I further understand the 2023 contribution limits for HSAs are \$3,850 for Employee Only Plans and \$7,750 for Family Plans (with a catch-up provision for participants age 55 years and older of an additional \$1,000 over the respective category limit).

**Please make your election below, then sign and date your form and submit it to the Business Office:**

I certify that I meet the following requirements and thus am eligible to establish a Health Savings Account (HSA):

- I am or will be enrolled in Qualified High Deductible Health Plan.
- I am not enrolled as a dependent in a non-QHDHP coverage.
- I am not enrolled in Medicare (Including active employees enrolled in Medicare Part A).
- I am not enrolled in TriCare.
- I am not claimed as a dependent on another person's tax return.
- I nor my spouse are enrolled in a Medical Flexible Savings Account (FSA) or Health Reimbursement Account (HRA).
- I am not receiving Social Security or Railroad Retirement Board Benefits and I am not enrolled in Medicare Part A.

I understand that I must maintain the eligibility requirements for the current benefit period to remain eligible to **receive and make contributions** to my Health Savings Account.

I elect to make pre-tax contributions to my HSA in the amount of \$ \_\_\_\_\_ per pay period, effective \_\_\_\_\_ and continuing until I change my election. I understand that my election is prospective only and that the contribution(s) I have elected will be made with pre-tax salary reductions and that such reductions reduce my compensation for Social Security benefit purposes.

I am eligible (as defined by the IRS) to make contributions to my HSA; however, I am declining the option to make pre-tax contributions or I am discontinuing contributions to my HSA effective \_\_\_\_\_.

Effective \_\_\_\_\_, I am not eligible (as defined by the IRS) to make or receive contributions to my HSA. I understand that I may resume pre-tax contributions at anytime at which I become eligible.

Employee Signature

Date