

HSA Contribution Limits

2021/2022 Comparison

The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2022.

Below is a comparison between the 2022 and 2021 limits.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	For 2022	For 2021	Change
HSA Contribution Limit (employer + employee)	Individual: \$3,650 Family: \$7,300	Individual: \$3,600 Family: \$7,200	Individual: +\$50 Family: +\$100
HSA Catch Up Contributions* (age 55 and older)**	\$1,000	\$1,000	No change
HDHP Minimum Deductibles	Individual: \$1,400 Family: \$2,800	Individual: \$1,400 Family: \$2,800	No change No change
HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums)	Individual: \$7,050 Family: \$14,100	Individual: \$7,000 Family: \$14,000	Individual: +\$50 Family: +\$100
***ACA Out-of-Pocket Maximums	Individual: \$8,700 Family: \$17,400	Individual: \$8,550 Family: \$17,100	Individual: +\$150 Family: +300

*Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.
 **Catch-up contributions can be made any time during the year in which the HSA participant turns 55.
 ***Affordable Care Act limits differ from IRS limits. Call your PGP Representative for further guidance.



We are here to help.
Call us with any questions at:

LI: 631.951.9200
 NYC: 212.840.4949
 NJ: 908.276.9399
 CT: 203.413.2740

Visit us online at:
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