

**2019 – 2020 Table of Limits
 Out-of-Pocket Maximums & Health Savings Account Contributions.**

Please Note: Adjustments for High Deductible Health Plans for 2020 has not yet been released. This will be updated once the IRS releases their update.

	2019	2020	Difference
PPACA Out of Pocket Maximum Allowed Amount (all bundled benefits combined)			
Individual	\$7,900	\$8,150	\$250
Family	\$15,800	\$16,300	\$500
HDHP Minimum Deductible			
Self-Only Coverage	\$1,350	TBD	---
Family Coverage	\$2,700	TBD	---
HDHP Out of Pocket Maximum Allowed Amount (all bundled benefits combined)			
Self-Only Coverage	\$6,750	TBD	---
Family Coverage	\$13,500	TBD	---
Individual OOPM (within family coverage)	\$7,900	\$8,150	\$250
HSA Maximum Allowed Contributions*			
Self-Only Coverage	\$3,500	TBD	---
Family Coverage	\$7,000	TBD	---

* Employer contributions are included in these limits. If a participant is age 55 or older by the end of the year, he/she can contribute an additional \$1,000 to their HSA. If he or she is married, and both spouses are age 55 or older, each can contribute an additional \$1,000.

Next Steps: The above amounts go into effect on the first day of the applicable plan year. As employers prepare for renewal, these amounts should be reviewed and adjustments be made as necessary.