

HSA Contribution Limits

2023/2024 Comparison



The IRS has issued the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2024.

Below is a comparison between the 2024 and 2023 limits.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	For 2024	For 2023	Change
HSA Contribution Limit (employer + employee)	Individual: \$4,150 Family: \$8,300	Individual: \$3,850 Family: \$7,750	Individual: +\$300 Family: +\$550
HSA Catch Up Contributions* (age 55 and older)**	\$1,000	\$1,000	No change
HDHP Minimum Deductibles	Individual: \$1,600 Family: \$3,200	Individual: \$1,500 Family: \$3,000	Individual: +\$100 Family: +\$200
HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums)	Individual: \$8,050 Family: \$16,100	Individual: \$7,500 Family: \$15,000	Individual: +\$550 Family: +\$1,100
***ACA Out-of-Pocket Maximums	Individual: \$9,450 Family: \$18,900	Individual: \$9,100 Family: \$18,200	Individual: +\$350 Family: +\$700

*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.
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