2022 guidelines for health savings account (HSA)

	2022 guidelines		2021 guidelines	
Minimum deductible amounts	$1,400 self-only plans $2,800 for family plans/$2,800 for embedded individual deductible family plans		$1,400 self-only plans $2,800 for family plans/$2,800 for embedded individual deductible family plans	
Maximum out-of-pocket limits (OOPLs)	$7,050 for individual/ self-only plans	$14,100 for family plans. Note: Due to ACA, non-embedded family OOPL cannot be greater than $8,700 (2022).	$7,000 for individual/ self-only plans	$14,000 for family plans. Note: Due to ACA, non-embedded family OOPL cannot be greater than $8,550 (2021).
HSA contribution limits	Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2022 are $3,650 for self-only and $7,300 for families. The annual "catch-up" contribution amount for individuals age 55 or older will remain $1,000.		Consumers can contribute up to the annual maximum amount as determined by the IRS. Maximum contribution amounts for 2021 are $3,600 for self-only and $7,200 for families. The annual "catch-up" contribution amount for individuals age 55 or older will remain $1,000.	
Prorating of contribution limits	Enrolled by Dec. 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high-deductible health plan (HDHP).		Enrolled by Dec. 1 and stay enrolled for the 13-month test period. OR Proration applies, which means dividing the contribution limit by 12 and contributing that amount each month you are enrolled in a high-deductible health plan (HDHP).	
IRA to HSA transfer	Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.		Consumers are able to make a 1-time, tax-free trustee-to-trustee transfer of IRA funds into an HSA. The individual must remain enrolled in an HDHP and eligible for an HSA for a 13-month test period after the fund transfer. The funds transferred from the IRA apply to the annual HSA maximum contribution limit. The contribution must be made directly by the IRA trustee.	
Flexible spending account (FSA)	Only a limited purpose FSA may be offered alongside the HSA without impacting a member's eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is $0 at the end of the preceding year.		Only a limited purpose FSA may be offered alongside the HSA without impacting a member's eligibility for HSA contributions. Consumers in a full purpose FSA can contribute to an HSA if their FSA balance is $0 at the end of the preceding year.	
Comparable contributions	Employers may, under certain conditions, be eligible to make higher contributions for "non-highly compensated employees" without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.		Employers may, under certain conditions, be eligible to make higher contributions for "non-highly compensated employees" without a cafeteria plan. Employer contributions to an HSA based on completion of wellness activities would still require funding through a cafeteria plan.	

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Health savings accounts (HSAs) are individual accounts offered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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