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**MEMORANDUM**

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**To:** Employees  
**From:** HORAN  
**Subject:** Change to 2018 HSA Family Contribution Limit  
**Date:** March, 2018

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Each year, the IRS sets maximum Health Savings Account (HSA) contribution limits. These limits include employee and employer contributions. On March 5, 2018, the IRS released Internal Revenue Bulletin 2018-10 which announced a change to the 2018 HSA family contribution limit as a result of the changes to the cost of living calculations. The new family contribution limit, which also includes employee + spouse and employee + child(ren), is \$6,850.

The updated 2018 Health Savings Account Contribution Limits are as follows:

Tier	2018 Limit	Change
Individual	\$3,450	No change
<b>Family</b>	<b>\$6,850</b>	<b>\$50 decrease from previously announced \$6,900</b>
Catch up contribution for those age 55 or over	\$1,000	No change

To ensure your election is compliant, we recommend taking the following steps:

1. Review your 2018 HSA contribution election- both contributions to date and planned contributions. Remember to add any employer contribution, if applicable, to your total.
  - a. If your 2018 maximum contribution is \$6,850 or less, no action is required.
  - b. If you have already contributed over \$6,850, contact your HSA banking institution for assistance.
  - c. If you have elected over \$6,850 but have not yet contributed over that amount, contact your Human Resources department for instructions.

Consult [Internal Revenue Bulletin](#) for more information.

If you have questions, you may contact the HORAN Engagement Team at 844.694.6726 or [engagement@horanassoc.com](mailto:engagement@horanassoc.com).