

# 2025 HSA

(Health Savings Account) Guidelines



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## IRS GUIDELINES FOR HSAs IN USE WITH ANY QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN (HDHP)\*

### QUESTIONS?

Contact your BCBSND representative.

	2024	2025
<b>Contribution Limits</b>	<ul style="list-style-type: none"> <li>Individual: \$4,150</li> <li>Family: \$8,300</li> </ul>	<ul style="list-style-type: none"> <li>Individual: \$4,300</li> <li>Family: \$8,550</li> </ul>
<b>Catch-Up Contributions</b>	<ul style="list-style-type: none"> <li>\$1,000 for individuals age 55 or older</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000 for individuals age 55 or older</li> </ul>
<b>Minimum Deductible Amounts</b>	<ul style="list-style-type: none"> <li>Individual: \$1,600</li> <li>Family: \$3,200</li> </ul>	<ul style="list-style-type: none"> <li>Individual: \$1,650</li> <li>Family: \$3,300</li> </ul>
<b>Maximum OOPM Limits</b>	<ul style="list-style-type: none"> <li>Individual: \$8,050</li> <li>Family: \$16,100 (result of ACA changes; OOPM cannot exceed \$9,450)</li> </ul>	<ul style="list-style-type: none"> <li>Individual: \$8,300</li> <li>Family: \$16,600 (result of ACA changes; OOPM cannot exceed \$9,200)</li> </ul>
<b>Prorating Limit on Contributions</b>	<ul style="list-style-type: none"> <li>13-month test period starting December 1</li> <li>Proration applies</li> </ul>	<ul style="list-style-type: none"> <li>13-month test period starting December 1</li> <li>Proration applies</li> </ul>
<b>Transferring IRA to HSA</b>	<ul style="list-style-type: none"> <li>One-time, trustee-to-trustee (must be direct)</li> <li>Must remain eligible for HSA for a 13-month test period following transfer</li> <li>Funds transferred apply to maximum contribution limit</li> </ul>	<ul style="list-style-type: none"> <li>One-time, trustee-to-trustee (must be direct)</li> <li>Must remain eligible for HSA for a 13-month test period following transfer</li> <li>Funds transferred apply to maximum contribution limit</li> </ul>
<b>Comparable Contributions</b>	<ul style="list-style-type: none"> <li>Must be available to all comparable participating employees' HSAs</li> <li>Considered comparable if same amount or same percentage of annual deductible limit</li> <li>Rules don't apply to contributions via cafeteria plan</li> </ul>	<ul style="list-style-type: none"> <li>Must be available to all comparable participating employees' HSAs</li> <li>Considered comparable if same amount or same percentage of annual deductible limit</li> <li>Rules don't apply to contributions via cafeteria plan</li> </ul>

Sources: [www.IRS.gov](http://www.IRS.gov); [www.SHRM.org](http://www.SHRM.org)

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\*Blue Cross Blue Shield of North Dakota (BCBSND) qualified high deductible health plans (HDHPs) are designed to comply with IRS requirements so eligible enrollees may open a health savings account (HSA) with a bank of their choice. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank or credit union, and not to the associated HDHP. HSAs are individual accounts offered by financial institutions, 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.