



November 23, 2004



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BROKER BRIEFINGS
NEWS
flash

Treasury Department Press Release

The Treasury Department and IRS have issued new guidance for 2005 on the maximum contribution levels for HSAs and out-of-pocket spending limits for High Deductible Health Plans (HDHPs) that must be used in conjunction with HSAs. RMHP will maintain our current benefits for our HDHPs currently available for 2005. This press release may be viewed at <http://www.treas.gov/press/release/js2112.htm>

2005 Maximum Annual Contribution Levels for an HSA

- Self-only coverage is \$2,650. For any individual, the maximum contribution is the lesser of the indexed amount or the deductible of the HDHP.
- Family coverage is \$5,250.
- Catch-up contribution for people 55 or older increases to \$600.
- Both HSA and catch-up contributions apply pro rata based on the number of the months of the year a taxpayer is an eligible individual and, with respect to the catch-up contribution, the number of months of the year that the taxpayer is age 55 or older.

2005 Maximum Amounts for Out-of-Pocket Spending on HSA-Qualified HDHP

- Self-coverage is \$5,100. Family coverage is \$10,200.

2005 Minimum Deductible Amounts for HSA-Qualified HDHP

- Self-coverage is \$1,000. Family coverage is \$2,000.

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Thank You!

As always, if you have any questions or comments or need assistance, please call your Rocky Mountain Health Plans Account Executive.

Grand Junction 970-244-7760 or 800-453-2981	Denver 303-689-7367 or 800-823-8356
Durango 970-385-5131 or 888-662-6489	Pueblo 719-253-3900 or 888-332-8963