

The IRS has issued the [2013 contribution limits for health savings accounts](#): \$3,250 for single plans and \$6,450 for family plans. The 2012 limits are 3,100 for single plans and \$6,250 for family plans.

You need a “high deductible” plan to qualify to make an HSA contribution. For 2013, that will be a plan with an annual deductible of at least \$1,250 for single plans and \$2,500 for family coverage; these are increases over the [the 2012 amounts](#). The plans can’t have annual out-of-pocket expenses (besides premiums) for 2013 in excess \$6,250 for single coverage and \$12,500 for family coverage; the 2011 amounts are \$6,050 for single coverage and \$12,100 for family coverage.

Link: [IRS Publication 969 on HSAs](#).