

High Deductible Health Plan

- These have lower premiums because the deductible is so high.
- Work together with
 - Health Savings Accounts,
 - Flexible Spending Accounts &
 - Health Reimbursement Accounts
- Tax Deductible contributions
- Earnings grow tax free
- For an individual, a qualified high-deductible health plan is one with a minimum deductible of \$1,600 and a \$8,050 cap on out-of-pocket expenses (limits are indexed annually). For a family, a qualified health plan is one with a minimum deductible of \$3,200 and a \$16,100 cap on out-of-pocket expenses (limits are indexed annually).