



Employee Benefits Annual Limits

IRS Limits on Health Savings Accounts (HSAs)

As published in IRS Revenue Procedure 2018-30

	2019	2018	2017
Maximum contributions			
Single	\$3,500	\$3,450	\$3,400
Family	\$7,000	\$6,900	\$6,750
Minimum HDHP deductible			
Single	\$1,350	\$1,350	\$1,300
Family*	\$2,700	\$2,700	\$2,600
Out-of-pocket maximum			
Single	\$6,750	\$6,650	\$6,550
Family**	\$13,500	\$13,300	\$13,100
Catch-up contributions (age 55 and older)	\$1,000	\$1,000	\$1,000

See www.irs.gov for more information.

*An embedded individual deductible can be no less than the minimum family deductible

**Must include an embedded individual OOP equal to the non-HDHP single maximum or less.

Non-HDHP Out-of-Pocket Limits

As published in 2019 Benefit and Payment Parameters, Final Rules

	2019	2018	2017
Annual maximum, single	\$7,900	\$7,350	\$7,150
Annual maximum, family*	\$15,800	\$14,700	\$14,300

*Must include an embedded individual OOP equal to the non-HDHP single maximum or less.

IRS Limits on Health Flexible Spending Accounts (Health FSAs)

As published in IRS Revenue Procedure 2018-57

	2019*	2018*	2017*
Maximum salary reduction			
Per employee	\$2,700	\$2,650	\$2,600

*For plan year beginning in year indicated.

Qualified Transportation Plan Benefits*

As published in IRS Revenue Procedure 2018-57

	2019	2018	2017
Maximum monthly reimbursement, transit and vanpooling	\$265	\$260	\$255
Maximum monthly reimbursement, parking	\$265	\$260	\$255

*Note that per 2017 tax reform, employer contributions towards transportation benefits (transit and parking) are no longer deductible as a business expense. Employers should consult their tax professional for additional information.

Qualified Small Employer Health Reimbursement Arrangement

As published in IRS Revenue Procedure 2018-57

	2019	2018	2017
Maximum annual reimbursement, individual	\$5,150	\$5,050	\$4,950
Maximum annual reimbursement, family	\$10,450	\$10,250	\$10,000

Employer Mandate

As published in IRS Revenue Procedure 2018-34

	2019	2018	2017
Penalty A, annual (per FT EE*)	TBA	\$2,320	\$2,260
Penalty B, annual (per EE receiving premium tax credit)	TBA	\$3,480	\$3,390
Affordability threshold	9.86%	9.56%	9.69%

*Minus the first 30 FT employees

IRS Limits on Retirement Benefits and Compensation

As published in IRS News Release IRS 2018-83

	2019	2018	2017
401(k) and 403(b) plan elective deferrals	\$19,000	\$18,500	\$18,000
Catch-up contributions (age 50 and older)	\$6,000	\$6,000	\$6,000
Annual compensation limit	\$280,000	\$275,000	\$270,000
Highly compensated employee (HCE) threshold	\$125,000	\$120,000	\$120,000
Defined contribution 415 limit	\$56,000	\$55,000	\$54,000
Defined benefit 415 limit	\$225,000	\$220,000	\$215,000
SIMPLE employee contribution limit	\$13,000	\$12,500	\$12,500

See www.irs.gov for more information.

Social Security and Medicare Tax, Salary and Benefit Levels

As published in Social Security Administration 2019 Fact Sheet, Social Security Changes

	2019	2018	2017
Social Security taxable wage base	\$132,900	\$128,400	\$127,200
Full retirement age (FRA) (born 1943-1954)	66	66	66
Social Security earnings limit:			
Under FRA	\$17,640	\$17,040	\$16,920
The year an individual reaches FRA	\$46,920	\$45,360	\$44,880
The month an individual attains FRA	No limit	No limit	No limit
Medicare Part A deductible*	\$1,364	\$1,340	\$1,316
Medicare Part B deductible	\$185	\$183	\$183

*Deductible per benefit period for a hospital stay of one to 60 days only. See www.medicare.gov and www.ssa.gov for further amounts and more information.

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