

2019

IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.

QUALIFIED RETIREMENT PLAN LIMITS

403(b)

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|---|----------|
| Employee/Employer Combination Contribution ¹ | \$56,000 |
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|----------------------|----------|
| Employee Basic Limit | \$19,000 |
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|------------------------------|---------|
| 15-Yr. Catch-up ² | \$3,000 |
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|------------------|---------|
| Age 50+ Catch-up | \$6,000 |
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| Employee Maximum | \$28,000 |
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457(b)

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| Employee Limit ³ | \$19,000 |
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| Age 50+ Catch-up | \$6,000 |
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| Employee Maximum | \$25,000 |
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403(b)/457(b)

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| Employee Maximum | \$53,000 |
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401(a)

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| Employer Contribution Only | \$56,000 |
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IRA

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| Traditional/Roth IRAs | \$6,000 |
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| Catch-up/Age 50+ | \$1,000 |
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|-------------|---------|
| Maximum IRA | \$7,000 |
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SOCIAL SECURITY

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| Social Security Taxable Wage Base | \$132,900 |
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HDHP/FSA/HSA/HRA

HSA QUALIFIED HDHP MINIMUM DEDUCTIBLE

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|-----------|---------|
| Self-Only | \$1,350 |
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|--------|---------|
| Family | \$2,700 |
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HSA QUALIFIED HDHP OUT-OF-POCKET MAXIMUM

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|-----------|---------|
| Self-Only | \$6,750 |
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| Family | \$13,500 |
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NON-HDHP OUT-OF-POCKET MAXIMUM

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|-----------|---------|
| Self-Only | \$7,900 |
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| Family | \$15,800 |
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HEALTH FSA

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| Limit on Employees' Pre-Tax Contributions | \$2,700 |
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DEPENDENT CARE FSA⁴

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| Tax Exclusion | \$5,000 ⁵ |
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HSA CONTRIBUTION LIMIT

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|-----------|---------|
| Self-Only | \$3,500 |
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| Family | \$7,000 |
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| Catch-Up Contribution ⁴ | \$1,000 |
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HRA CONTRIBUTION LIMIT - NONE⁶

¹Indexed in \$1,000 increments (based on CPI), ²Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), ³Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), ⁴Not subject to annual adjustment for inflation. ⁵\$2,500 if married and filing taxes separately. ⁶There is generally no limit to the employer contributions to an HRA. However, if you have a QSEHRA, the 2019 contribution limit is \$5,150 for employee-only and \$10,450 for family.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of November 2018. To verify limits, go to www.irs.gov.

HSA CONTRIBUTION LIMITS FOR SPOUSES

| Spouse has no health plan coverage | Spouse has self-only non-HDHP coverage | Spouse has self-only HDHP coverage | Spouse has family Non-HDHP coverage | Spouse has family HDHP coverage |
|---|---|---|--|---|
| MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> NON-HDHP COVERAGE | | | | |
| No HSA contributions | No HSA contributions | Spouse may contribute up to \$3,500. No contributions for employee. | No HSA contributions | Spouse may contribute up to \$7,000. No contributions for employee. |
| MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> HDHP COVERAGE | | | | |
| Employee may contribute up to \$3,500. No contributions for spouse. | Employee may contribute up to \$3,500. No contributions for spouse. | Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$3,500 to their respective HSAs. | No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$3,500. No contributions for spouse. | Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000. |
| MARRIED EMPLOYEE WITH <u>FAMILY</u> NON-HDHP COVERAGE | | | | |
| No HSA contributions | No HSA contributions | No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$3,500. No contributions for employee. | No HSA contributions | No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$7,000. No contributions for employee. |
| MARRIED EMPLOYEE WITH <u>FAMILY</u> HDHP COVERAGE | | | | |
| Employee may contribute up to \$7,000. No contributions for spouse. | Employee may contribute up to \$7,000. No contributions for spouse. | Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000. | No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$7,000. No contributions for spouse. | Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000. |

Presented by:

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