

2019 Limits Announced

Item	2018 Limit	2019 Limit
Retirement		
Section 401(k)/403(b)/457(b)(2) elective deferrals	\$18,500	\$19,000
401(k) or 403(b) age 50+ catch up contributions	6,000	6,000
SIMPLE elective deferrals	12,500	13,000
SIMPLE age 50+ catch up contributions	3,000	3,000
Section 415—Defined contribution plan maximum	55,000	56,000
Section 415—Defined benefit plan maximum	220,000	225,000
Section 414(q)(1)(B)—Highly compensated employee	120,000	125,000
Section 416 - Key employee definition	175,000	180,000
Section 401(a)(17) - Maximum includible compensation	275,000	280,000
Social Security		
FICA Taxable Wage Base (6.20%)	\$127,200	\$132,900
Medicare Taxable Wage Base (1.45%)	Unlimited	Unlimited
Item	2018 Limit	2019 Limit
Health Care Flexible Spending Accounts		
Annual contribution limit - Individual	\$2,650	\$2,700
Health Savings Accounts (HSA)		
Annual contribution limit - Individual	\$3,450	\$3,500
Annual contribution limit - Family	6,900	7,000
Annual catch-up contribution limit (age 55 to 65)	1,000	1,000
Minimum deductible for HDHP - Individual	1,350	1,350
Minimum deductible for HDHP - Family	2,700	2,700
Maximum out-of-pocket for HDHP - Individual	6,650	6,750
Maximum out-of-pocket for HDHP - Family	13,300	13,500
Excise tax rate for taxable non-medical distribution	20%	20%
Qualified Small Employer HRA (QSEHRA)		
Annual employer contribution limit - Individual coverage	\$5,050	\$5,150
Annual employer contribution limit - Family coverage	10,250	10,450

Item	2018 Limit	2019 Limit
Miscellaneous		
Adoption credit (phases out based on AGI)	\$13,810	\$14,080
Transportation monthly benefit - Transit and vanpooling	260	265
Transportation monthly benefit - Parking	260	265

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