

Quick Reference: 2017-2018 Plan Limits

<i>Annual Limit</i>	2017	2018
Health Care Flexible Spending Account (FSA) —Maximum Annual Salary Reduction	¹ \$2,600	¹ \$2,650
Medical Mileage Rate	\$0.17	TBD
Dependent Care Assistance Program (Unless Married Filing Separately)	\$5,000	² \$5,000
Dependent Care Assistance Program (If Married Filing Separately)	\$2,500	² \$2,500
Transit Passes and Vanpooling — Monthly Maximum (Combined)	\$255	\$260
Parking —Monthly Maximum	\$255	\$260
Highly Compensated Employee — Section 414(q)	\$120,000	\$120,000
Key Employee — Section 416(i)	\$175,000	\$175,000
Health Savings Account (HSA) —Maximum Annual Contribution Limit (Self-only)	³ \$3,400	³ \$3,450
Health Savings Account (HSA) —Maximum Annual Contribution Limit (Family)	³ \$6,750	³ \$6,900
Health Savings Account (HSA) —Catch-up Contribution Limit	\$1,000	\$1,000
High-Deductible Health Plan (HDHP) Minimum Annual Deductible (Self-only)	\$1,300	\$1,350
High-Deductible Health Plan (HDHP) Minimum Annual Deductible (Family)	\$2,600	\$2,700
High-Deductible Health Plan (HDHP) —Maximum Out-of-pocket (Self-only)	\$6,550	\$6,650
High-Deductible Health Plan (HDHP) —Maximum Out-of-pocket (Family)	\$13,100	\$13,300
ACA-compliant Maximum Out-of-pocket (Self-only)	⁴ \$7,150	⁴ \$7,350
ACA-compliant Maximum Out-of-pocket (Family)	⁴ \$14,300	⁴ \$14,700

¹ Because of the Affordable Care Act (ACA), the Health Care Flexible Spending Account (FSA) salary reduction is limited to an annual maximum of \$2,500, subject to annual adjustment for inflation; and applicable for plan years that begin on or after January 1, 2013.

² Under Code Sections 129 and 21, the deemed income of a spouse incapable of self-care or a full-time student is \$250 per month for one qualifying individual or \$500 per month for two or more qualifying individuals.

³ Employees are defined as eligible for the entire calendar year as long as they are eligible during the last month of the calendar year. However, if they fail to maintain eligibility during this “testing period” adverse tax consequences (including an additional excise tax) will result. The testing period begins in December of the year in which employees become eligible and ends the last day of December of the following year.

⁴ Although the ACA-compliant maximum out-of-pocket for 2018 is \$14,700 per family, the DOL has clarified that no individual may exceed the self-only maximum out-of-pocket of \$7,350 per individual.