

Quick Reference: 2018-2020 Plan Limits

<i>Annual Limit</i>	2018	2019	2020
Health Care Flexible Spending Account (FSA) —Maximum Annual Salary Reduction	¹ \$2,650	¹ \$2,700	TBD
Medical Mileage Rate	\$0.18	\$0.20	TBD
Dependent Care Assistance Program (Unless Married Filing Separately)	² \$5,000	² \$5,000	² \$5,000
Dependent Care Assistance Program (If Married Filing Separately)	² \$2,500	² \$2,500	² \$2,500
Transit Passes and Vanpooling — Monthly Maximum (Combined)	\$260	\$265	TBD
Parking —Monthly Maximum	\$260	\$265	TBD
Highly Compensated Employee — Section 414(q)	\$120,000	\$125,000	TBD
Key Employee — Section 416(i)	\$175,000	\$180,000	TBD
Health Savings Account (HSA) —Maximum Annual Contribution Limit (Self-only)	³ \$3,450	³ \$3,500	³ \$3,550
Health Savings Account (HSA) —Maximum Annual Contribution Limit (Family)	³ \$6,900	³ \$7,000	³ \$7,100
Health Savings Account (HSA) —Catch-up Contribution Limit	\$1,000	\$1,000	\$1,000
High-Deductible Health Plan (HDHP) Minimum Annual Deductible (Self-only)	\$1,350	\$1,350	\$1,400
High-Deductible Health Plan (HDHP) Minimum Annual Deductible (Family)	\$2,700	\$2,700	\$2,800
High-Deductible Health Plan (HDHP) —Maximum Out-of-pocket (Self-only)	\$6,650	\$6,750	\$6,900
High-Deductible Health Plan (HDHP) —Maximum Out-of-pocket (Family)	\$13,300	\$13,500	\$13,800
ACA-compliant Maximum Out-of-pocket (Self-only)	⁴ \$7,350	⁴ \$7,900	⁴ \$8,150
ACA-compliant Maximum Out-of-pocket (Family)	⁴ \$14,700	⁴ 15,800	⁴ \$16,300

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 2020 is \$16,300 per family, the DOL has clarified that no individual may exceed the self-only maximum out-of-pocket of \$8,150 per individual.