

# Quick Reference: 2018-2019 Plan Limits

## Annual Limit

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

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.