

Annual Benefits PLAN LIMITS



2019 2020 **2021**

Health Savings Accounts (HSAs)

Self-Only Health Plan: HSA Maximum Annual Contribution (Combined Participant & Employer)	\$3,500	\$3,550	\$3,600
Family Health Plan: HSA Maximum Annual Contribution (Combined Participant & Employer)	\$7,000	\$7,100	\$7,200
HSA Annual Catch-Up Contribution Maximum for Participants (Age 55+)	\$1,000	\$1,000	\$1,000

High-Deductible Health Plan (HDHP) Requirements for Participants to be Eligible to Contribute to an HSA

Self Only Health Plan: HDHP Minimum Annual Deductible	\$1,350	\$1,400	\$1,400
Self Only Health Plan: HDHP Maximum Annual Out-of-Pocket	\$6,750	\$6,900	\$7,000
Family Health Plan: HDHP Minimum Annual Deductible	\$2,700	\$2,800	\$2,800
Family Health Plan: HDHP Maximum Annual Out-of-Pocket	\$13,500	\$13,800	\$14,000

Affordable Care Act (ACA) Medical Plan Limits (Reference for Employers)

ACA-Compliant Maximum Annual Out-of-Pocket (Self-Only or Per Individual in Family)	\$7,900	\$8,150	\$8,550
ACA-Compliant Maximum Annual Out-of-Pocket (Family)	\$15,800	\$16,300	\$17,100

Flexible Spending Accounts (FSAs)¹

Health Care (Standard or Limited) FSA Annual Maximum Plan Contribution	\$2,700	\$2,750	\$2,750
Health Care (Standard or Limited) FSA Rollover Maximum	\$500	\$550	\$550
Dependent Care FSA Annual Maximum Contribution (Married Filing Separately)	\$2,500	\$2,500	\$2,500
Dependent Care FSA Annual Maximum Contribution (Single, or Married Filing Jointly)	\$5,000	\$5,000	\$5,000
Medical Mileage Rate	\$0.20	\$0.17	TBD

Commuter Accounts

Transit Account Monthly Pre-Tax Contribution Limit (Combined Participant & Employer)	\$265	\$270	\$270
Parking Account Monthly Pre-Tax Contribution Limit (Combined Participant & Employer)	\$265	\$270	\$270

Salary Thresholds for Nondiscrimination Testing (Reference for Employers)

Annual Salary Threshold of Highly Compensated Employee from Section 414(q)	\$125,000	\$130,000	\$130,000
Annual Salary Threshold of Key Employee from Section 416(i)	\$180,000	\$185,000	\$185,000

Limits on this page reflect general maximums that may be impacted by employer contributions, plan limits defined by the employer, nondiscrimination testing, partial year eligibility, personal tax filing status, or individual circumstances. Review the details of each plan's Summary Plan Description (SPD) or regulatory guidance to identify specific occasions in which the maximum may not apply. If a participant is unsure of how their specific circumstances impact their eligibility and limits, they should consult with a tax advisor.

¹If you have employer contributions in your FSA, refer to your detailed plan documents to determine the impact on contribution limits.

Visit www.proficientbenefits.com/PlanLimits for the latest information.



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