

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.

QUALIFIED RETIREMENT PLAN LIMITS		HDHP/FSA/HSA/HRA	
403(b)		HSA QUALIFIED HDHP MINIMUM DEDUCTIBLE	
Employee/Employer Combination Contribution ¹	\$56,000	Self-Only	\$1,350
Employee Basic Limit	\$19,000	Family	\$2,700
15-Yr. Catch-up ²	\$3,000	HSA QUALIFIED HDHP OUT-OF-POCKET MAXIMUM	
Age 50+ Catch-up	\$6,000	Self-Only	\$6,750
Employee Maximum	\$28,000	Family	\$13,500
457(b)		NON-HDHP OUT-OF-POCKET MAXIMUM	
Employee Limit ³	\$19,000	Self-Only	\$7,900
Age 50+ Catch-up	\$6,000	Family	\$15,800
Employee Maximum	\$25,000	HEALTH FSA*	
403(b)/457(b)		Limit on Employees' Pre-Tax Contributions	\$2,700 \$2,650 11/15/18
Employee Maximum	\$53,000	DEPENDENT CARE FSA⁴	
401(a)		Tax Exclusion	\$5,000 ⁵
Employer Contribution Only	\$56,000	HSA CONTRIBUTION LIMIT	
IRA		Self-Only	\$3,500
Traditional/Roth IRAs	\$6,000	Family	\$7,000
Catch-up/Age 50+	\$1,000	Catch-Up Contribution ⁴	\$1,000
Maximum IRA	\$7,000	HRA CONTRIBUTION LIMIT - NONE⁶	
SOCIAL SECURITY			
Social Security Taxable Wage Base	\$132,900		

¹Indexed in \$1,000 increments (based on CPI), ²Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), ³Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), ⁴Not subject to annual adjustment for inflation, ⁵\$2,500 if married and filing taxes separately, ⁶There is generally no limit to the employer contributions to an HRA. However, if you have a QSEHRA, the 2019 contribution limit is \$5,150 for employee-only and \$10,450 for family.

*As of October 2018, the final limits for Health FSA and Dependent Care FSA have not yet been released. Health FSA is projected to increase from \$2,650 to \$2,700 and Dependent Care FSA is projected to stay at \$5,000.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of October 2018. To verify limits, go to www.irs.gov.