

# 2018 Limits for Benefit Plans

<b>RETIREMENT BENEFITS AND CONTRIBUTION LIMITS</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Elective deferral: 401(k), 403(b) & 457(b) plans	\$18,500	\$18,000	\$18,000	\$18,000
Catch-up: 401(k), 403(b) & 457(b) plans	\$6,000	\$6,000	\$6,000	\$6,000
Annual additions: defined contribution plans	\$55,000	\$54,000	\$53,000	\$53,000
Annual benefits: defined benefit plans	\$220,000	\$215,000	\$210,000	\$210,000

## **ANNUAL COMPENSATION LIMITS**

General rule	\$275,000	\$270,000	\$265,000	\$265,000
Certain governmental plans	\$405,000	\$400,000	\$395,000	\$395,000

## **OTHER THRESHOLDS**

“Highly Compensated Employee” definition	\$120,000	\$120,000	\$120,000	\$120,000
“Officer” for “Key Employee” definition	\$175,000	\$175,000	\$170,000	\$170,000
Social Security taxable wage base	\$128,700	\$127,200	\$118,500	\$118,500

## **FSA CONTRIBUTION LIMITS**

Elective contribution; health care	\$2,650	\$2,600	\$2,550	\$2,550
Dependent care	\$5,000	\$5,000	\$5,000	\$5,000

## **HSA LIMITS**

HSA maximum contribution	Self-only: \$3,450	Self-only: \$3,400	Self-only: \$3,350	Self-only: \$3,350
	Family: \$6,900	Family: \$6,750	Family: \$6,750	Family: \$6,650
	Catch-up: \$1,000	Catch-up: \$1,000	Catch-up: \$1,000	Catch-up: \$1,000
HDHP minimum deductible	Self-only: \$1,350	Self-only: \$1,300		
	Family: \$2,700	Family: \$2,600		
HDHP maximum out-of-pocket	Self-only: \$6,650	Self-only: \$6,550		
	Family: \$13,300	Family: \$13,100		

## **PPACA MAXIMUM OUT-OF-POCKET**

Self-only: \$7,350	Self-only: \$7,150
Family: \$14,700	Family: \$14,300



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- + Receives notice of audit/investigation from IRS, DOL, or PBGC
- + Is hiring, terminating, or incentivizing an executive
- + Anticipates buying, selling, reorganizing, or changing ownership of the company
- + Considers implementing or changing a bonus, retirement, or welfare plan
- + Identifies a potential error in how a benefit plan was operated
- + Decides to change vendors for a benefit plan

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