

2018 Limits for Benefit Plans

(*Updated for press release dated 11/27/2017 issued by Social Security Administration)

RETIREMENT BENEFITS AND CONTRIBUTION LIMITS		2018	2017	2016	2015
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		*\$128,400	\$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: \$3,450	Self-only: \$3,400	Self-only: \$3,350	Self-only: \$3,350
	Family: \$6,900	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	Catch-up: \$1,000
HDHP minimum deductible		Self-only: \$1,350 Family: \$2,700	Self-only: \$1,300 Family: \$2,600		
HDHP maximum out-of-pocket		Self-only: \$6,650 Family: \$13,300	Self-only: \$6,550 Family: \$13,100		
PPACA MAXIMUM OUT-OF-POCKET		Self-only: \$7,350 Family: \$14,700	Self-only: \$7,150 Family: \$14,300		



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