



BENEFITS LIMITS 2021

	2021	2020
Flexible Spending Accounts (FSAs)		
Healthcare FSA max election (per year) (incl. LTD FSA)	\$2,750	\$2,750
Healthcare FSA max rollover	\$550	\$550
Dependent Care FSA max election (per year) (Single or Married Filing Jointly)	\$5,000	\$5,000
Dependent Care FSA max election (per year) (Married Filing Separately)	\$2,500	\$2,500
Transportation Benefits		
Parking Account	\$270/mo	\$270/mo
Transit Account	\$270/mo	\$270/mo
High Deductible Health Plan Requirements to Contribute to an HSA		
HDHP min annual deductible - Self-only	\$1,400	\$1,400
HDHP min annual deductible - Family	\$2,800	\$2,800
HDHP out-of-pocket max - Self-only	\$7,000	\$6,900
HDHP out-of-pocket max - Family	\$14,000	\$13,800
HSA max contribution limit - Self-only	\$3,600	\$3,550
HSA max contribution limit - Family	\$7,200	\$7,100
HSA catch up contribution limit (age 55)	\$1,000	\$1,000
ACA Plan Limits		
Maximum Out-of-Pocket (Self-Only or Individual in a Family)	\$8,550	\$8,150
Maximum Out-of-Pocket (Family)	\$17,100	\$16,300
Salary Thresholds for Non-discrimination Testing		
Highly compensated employees	\$130,000	\$130,000
Key employees	\$185,000	\$185,000
Retirement Plans (401(k), 403(b))		
Elective contributions	\$19,500	\$19,500
Max ER and EE contributions for those 49 and younger	\$58,000	\$57,000
Catch-up contributions	\$6,500	\$6,500
Max ER and EE contributions for those 50+	\$64,500	\$63,500