



Benefit Limits for 2023

| | 2022 | 2023 |
|---|-----------|-----------|
| Flexible Spending Accounts (FSAs) | | |
| Healthcare FSA max election (per year) (incl. LTD FSA) | \$2,850 | \$3,050 |
| Healthcare FSA max rollover | \$570 | \$610 |
| 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 | \$280/mo | \$300/mo |
| Transit Account | \$280/mo | \$300/mo |
| High Deductible Health Plan Requirements to Contribute to an HSA | | |
| HDHP min annual deductible - Self-only | \$1,400 | \$1,500 |
| HDHP min annual deductible - Family | \$2,800 | \$3,000 |
| HDHP out-of-pocket max - Self-only | \$7,050 | \$7,500 |
| HDHP out-of-pocket max - Family | \$14,100 | \$15,000 |
| HSA max contribution limit - Self-only | \$3,650 | \$3,850 |
| HSA max contribution limit - Family | \$7,300 | \$7,750 |
| 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) | \$8,700 | \$9,100 |
| Maximum Out-of-Pocket (Family) | \$17,400 | \$18,200 |
| QSEHRA (Qualified Small Employer Health Reimbursement Arrangement) – Max Employer contribution | | |
| To Individual | \$5,450 | \$5,850 |
| To Family | \$11,050 | \$11,800 |
| Salary Thresholds for Non-discrimination Testing | | |
| Highly compensated employees | \$135,000 | \$150,000 |
| Key employees | \$200,000 | \$215,000 |
| Retirement Plans (401(k), 403(b)) | | |
| Max employee elective contributions for those 49 and younger | \$20,500 | \$22,500 |
| Max employer + employee contributions for those 49 and younger | \$61,000 | \$66,000 |
| Max employee catch-up contributions for those 50+ | \$6,500 | \$7,500 |
| Max employee elective contribution plus catch-up for those 50+ | \$27,000 | \$30,000 |
| Max employer + employee contributions for those 50+ | \$67,500 | \$73,500 |