



Federal Benefit Plan Limits for 2019

Issue Date: December 2018

Federal law sets annual limits on various tax-preferred employee benefit plans. The following chart compares the 2018 and 2019 limits for the most common types of plans and benefits.

Benefit	2019 Limits		2018 Limits	
Taxable Wage Base				
• Social Security OASDI	\$132,900		\$128,400	
• Medicare (Part A, hospitalization)	Unlimited		Unlimited	
Health Flexible Spending Accounts (Health FSA)				
• Health FSA Maximum Contribution (per plan year)	\$2,700		\$2,650	
Health Savings Accounts (HSA)	Self-Only	Family	Self-Only	Family
• HSA Maximum Contribution	\$3,500	\$7,000	\$3,450	\$6,900*
• HSA Maximum “Catch-Up” Contribution	\$1,000	\$1,000	\$1,000	\$1,000
• High-Deductible Health Plan (HDHP) Minimum Deductible	\$1,350	\$2,700	\$1,350	\$2,700
• HDHP Maximum Out-of-Pocket	\$6,750**	\$13,500	\$6,650	\$13,300
Qualified Transportation Benefits				
• Parking	\$265/month		\$260/month	
• Transit Pass/Commuter Vehicle	\$265/month		\$260/month	
Retirement/Savings				
• Maximum Salary Deferral (§401(k)/§403(b)/§457)	\$19,000		\$18,500	
• Maximum “Catch-Up” Salary Deferral (age 50 or older)	\$6,000		\$6,000	
• Compensation Limit (§401(a))	\$280,000		\$275,000	
• Maximum Defined Benefit Limit	\$225,000		\$220,000	
• Defined Contribution Annual Additions Limit (§415)	\$56,000		\$55,000	
○ If age 50 or older	\$62,000		\$61,000	
• “Key Employee” Compensation Limit	\$180,000		\$175,000	
• “Highly Compensated Employee” Limit	\$125,000		\$120,000	

*Per Revenue Procedure [2018-27](#) (April 26, 2018), the 2018 maximum family contribution was revised to the original limit of \$6,900. Any corrections that were made in response to the reduced limit (e.g., modification of contributions, or returns of contributions) may be reversed – or may remain in place.

**A non-grandfathered “family” HDHP also must limit each individual’s out-of-pocket costs for essential health benefits to no more than \$6,750.

Please be aware that this does not represent legal or tax advice and is only Frenkel’s interpretation of the laws, regulations and statutes. It is highly recommended that you seek the advice of your legal and tax professional as to the applicability of this information to your particular situation.