





## IRS GUIDELINES, CONTRIBUTION LIMITS, & ELIGIBLE EXPENSES

The IRS sets limits each year for maximum contributions to each type of account-based benefit.

### Health Savings Account (HSA) – IRS Limits

2019 IRS Limits			2020 IRS Limits		
	 SINGLE PLAN	 FAMILY PLAN		 SINGLE PLAN	 FAMILY PLAN
Maximum Contribution Limit	\$3,500	\$7,000	Maximum Contribution Limit	\$3,550	\$7,100
Minimum Deductible	\$1,350	\$2,700	Minimum Deductible	\$1,400	\$2,800
Maximum Out-of-Pocket	\$6,750	\$13,500	Maximum Out-of-Pocket	\$6,900	\$13,800
Catch-up Contribution (55+)	\$1,000	\$1,000	Catch-up Contribution (55+)	\$1,000	\$1,000



#### Flexible Spending Account (FSA) - IRS Limits

2019 Maximum Contribution:

**\$2,700**



#### Dependent Care Flexible Spending Account (DCFSA) - IRS Limits

2019 Maximum Contribution:

**\$2,500**

*If filing taxes jointly, Maximum Contribution:*

**\$5,000**



#### Commuter Benefits - IRS Limits

2019 Parking & Transit:

**\$265** per month / per each benefit