

The purpose of this guide is to provide you with a quick resource to help you understand the IRS contribution limits for your FSA, HRA, HSA, retirement plans, and more.

## QUALIFIED RETIREMENT PLAN LIMITS

403(b)	
Employee/Employer Combination Contribution <sup>1</sup>	\$56,000
Employee Basic Limit	\$19,000
15-Yr. Catch-up <sup>2</sup>	\$3,000
Age 50+ Catch-up	\$6,000
Employee Maximum	\$28,000
457(b)	
Employee Limit <sup>3</sup>	\$19,000
Age 50+ Catch-up	\$6,000
Employee Maximum	\$25,000
403(b)/457(b)	
Employee Maximum	\$53,000
401(a)	
Employer Contribution Only	\$56,000
IRA	
Traditional/Roth IRAs	\$6,000
Catch-up/Age 50+	\$1,000
Maximum IRA	\$7,000
SOCIAL SECURITY	
Social Security Taxable Wage Base	\$132,900

## HDHP/FSA/HSA/HRA

HSA QUALIFIED HDHP MINIMUM DEDUCTIBLE	
Self-Only	\$1,350
Family	\$2,700
HSA QUALIFIED HDHP OUT-OF-POCKET MAXIMUM	
Self-Only	\$6,750
Family	\$13,500
NON-HDHP OUT-OF-POCKET MAXIMUM	
Self-Only	\$7,900
Family	\$15,800
HEALTH FSA	
Limit on Employees' Pre-Tax Contributions	\$2,700
DEPENDENT CARE FSA <sup>4</sup>	
Tax Exclusion	\$5,000 <sup>5</sup>
HSA CONTRIBUTION LIMIT	
Self-Only	\$3,500
Family	\$7,000
Catch-Up Contribution <sup>4</sup>	\$1,000
HRA CONTRIBUTION LIMIT - NONE <sup>6</sup>	

<sup>1</sup>Indexed in \$1,000 increments (based on CPI), <sup>2</sup>Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), <sup>3</sup>Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), <sup>4</sup>Not subject to annual adjustment for inflation. <sup>5</sup>\$2,500 if married and filing taxes separately. <sup>6</sup>There is generally no limit to the employer contributions to an HRA. However, if you have a QSEHRA, the 2019 contribution limit is \$5,150 for employee-only and \$10,450 for family.

*This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of November 2018. To verify limits, go to [www.irs.gov](http://www.irs.gov).*

# HSA CONTRIBUTION LIMITS FOR SPOUSES

Spouse has no health plan coverage	Spouse has self-only non-HDHP coverage	Spouse has self-only HDHP coverage	Spouse has family Non-HDHP coverage	Spouse has family HDHP coverage
<b>MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> NON-HDHP COVERAGE</b>				
No HSA contributions	No HSA contributions	Spouse may contribute up to \$3,500. No contributions for employee.	No HSA contributions	Spouse may contribute up to \$7,000. No contributions for employee.
<b>MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> HDHP COVERAGE</b>				
Employee may contribute up to \$3,500. No contributions for spouse.	Employee may contribute up to \$3,500. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$3,500 to their respective HSAs.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$3,500. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000.
<b>MARRIED EMPLOYEE WITH <u>FAMILY</u> NON-HDHP COVERAGE</b>				
No HSA contributions	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$3,500. No contributions for employee.	No HSA contributions	No HSA contributions if spouse is covered under employee's coverage. If not covered, spouse may contribute up to \$7,000. No contributions for employee.
<b>MARRIED EMPLOYEE WITH <u>FAMILY</u> HDHP COVERAGE</b>				
Employee may contribute up to \$7,000. No contributions for spouse.	Employee may contribute up to \$7,000. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$7,000. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions and are treated as having only the family coverage. The maximum contribution limit (to be allocated between them) is \$7,000.

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