

Retirement and Welfare Plan Limits including Cost-of-Living Adjustments



	2022	2021	2020	2019	2018
Retirement Plan Limits					
Deferral Limit [402(g)(1)]	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500
Catch-up Contribution Limits [414(v)(2)(B)(i)]	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000
DC Annual Addition Limit [415(c)(1)(A)]	\$61,000	\$58,000	\$57,000	\$56,000	\$55,000
Annual Compensation Cap [401(a)(17)]	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000
Taxable Wage Base	\$147,000	\$142,800	\$137,700	\$132,900	\$128,400
DB Annual Limit [415(b)(1)(A)]	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000
457(b) Contribution Limit [457(e)(15)]	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500
HCE Threshold [414(q)(1)(B)]	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000
SIMPLE 401(k) Limit [408(p)(2)(E)]	\$14,000	\$13,500	\$13,500	\$13,000	\$12,500
SIMPLE 401(k) Catch-up [414(v)(2)(B)(ii)]	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Maximum ESOP Account Balance [409(o)(1)(C)]	\$1,230,000	\$1,165,000	\$1,150,000	\$1,130,000	\$1,105,000
ESOP 5-year Distribution Period Limit	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000
Key Employee [416(i)(1)(A)(i)]	\$200,000	\$185,000	\$185,000	\$180,000	\$175,000
QLAC [1.401(a)(9)-6]	\$145,000	\$135,000	\$135,000	\$130,000	\$130,000
Welfare Plan Limits					
Health FSA Max	\$2,850	\$2,750	\$2,750	\$2,700	\$2,650
Dependent Care FSA Max	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Adoption Credit Limit	\$14,890	\$14,440	\$14,300	\$14,080	\$13,810
HDHP Min Annual Deductible (Single)	\$1,400	\$1,400	\$1,400	\$1,350	\$1,350
HDHP Min Annual Deductible (Family)	\$2,800	\$2,800	\$2,800	\$2,700	\$2,700
HDHP Out of Pocket Max (Single)	\$7,050	\$7,000	\$6,900	\$6,750	\$6,550
HDHP Out of Pocket Max (Family)	\$14,100	\$14,000	\$13,800	\$13,500	\$13,300
HSA Max Contribution Limit (Single)	\$3,650	\$3,600	\$3,550	\$3,500	\$3,450
HSA Max Contribution Limit (Family)	\$7,300	\$7,200	\$7,100	\$7,000	\$6,900
HSA Catch-Contribution Limit (Not Indexed)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
TSA Parking and Mass Transit Monthly Limit	\$280	\$270	\$270	\$265	\$260
QSEHRA Reimbursement Limit (Single)	\$5,450	\$5,300	\$5,250	\$5,150	\$5,050
QSEHRA Reimbursement Limit (Family)	\$11,050	\$10,700	\$10,600	\$10,450	\$10,250