

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 | | HDHP/FSA/HSA/HRA | |
|---|-----------|---|----------|
| 403(b) | | HSA QUALIFIED HDHP MINIMUM DEDUCTIBLE | |
| Employee/Employer Combination Contribution ¹ | \$55,000 | Self-Only | \$1,350 |
| Employee Basic Limit | \$18,500 | Family | \$2,700 |
| 15-Yr. Catch-up ² | \$3,000 | HSA QUALIFIED HDHP OUT-OF-POCKET MAXIMUM | |
| Age 50+ Catch-up | \$6,000 | Self-Only | \$6,650 |
| Employee Maximum | \$27,500 | Family | \$13,300 |
| 457(b) | | NON HDHP OUT-OF-POCKET MAXIMUM | |
| Employee Limit ³ | \$18,500 | Self-Only | \$7,350 |
| Age 50+ Catch-up | \$6,000 | Family | \$14,700 |
| Employee Maximum | \$24,500 | HEALTH FSA | |
| 403(b)/457(b) | | Limit on Employees' Pre-Tax Contributions | |
| Employee Maximum | \$52,000 | \$2,650 | |
| 401(a) | | DEPENDENT CARE FSA⁴ | |
| Employer Contribution Only | \$55,000 | Tax Exclusion | |
| IRA | | \$5,000 ⁵ | |
| Traditional/Roth IRAs | \$5,500 | HSA CONTRIBUTION LIMIT | |
| Catch-up/Age 50+ | \$1,000 | Self-Only | \$3,450 |
| Maximum IRA | \$6,500 | Family | \$6,900 |
| SOCIAL SECURITY | | Catch-Up Contribution ⁴ | |
| Social Security Taxable Wage Base | \$128,400 | \$1,000 | |
| | | HRA CONTRIBUTION LIMIT - NONE⁶ | |

¹Indexed in \$1,000 increments (based on CPI), ²Requires 15 years of service with the same school district (contribution average less than \$5,000 per year), ³Final 3-yr. catch-up = 200% of basic limit (not available in year of separation), ⁴Not subject to annual adjustment for inflation, ⁵\$2,500 if married and filing taxes separately. ⁶There is generally no limit to the employer contributions to an HRA. However, if you have a QSEHRA, the 2018 contribution limit is \$5,050 for employee-only and \$10,250 for family.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of January 2018. To verify limits, go to 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 |
|---|---|---|--|---|
| MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> NON-HDHP COVERAGE | | | | |
| No HSA contributions | No HSA contributions | Spouse may contribute up to \$3,450. No contributions for employee. | No HSA contributions | Spouse may contribute up to \$6,900. No contributions for employee. |
| MARRIED EMPLOYEE WITH <u>SELF-ONLY</u> HDHP COVERAGE | | | | |
| Employee may contribute up to \$3,450. No contributions for spouse. | Employee may contribute up to \$3,450. No contributions for spouse. | Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$3,450 to their respective HSAs. | No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$3,450. 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 \$6,900. |
| MARRIED EMPLOYEE WITH <u>FAMILY</u> NON-HDHP COVERAGE | | | | |
| 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 \$3,450. 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 \$6,900. No contributions for employee. |
| MARRIED EMPLOYEE WITH <u>FAMILY</u> HDHP COVERAGE | | | | |
| Employee may contribute up to \$6,900. No contributions for spouse. | Employee may contribute up to \$6,900. 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 \$6,900. | No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$6,900. 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 \$6,900. |

Presented by:

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