

2017 IRS Contribution Limits

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.

HDHP Minimum Deductible	Self-only	\$1,300	Qualified Retirement Plan Limits	401(k) Elective Deferrals	\$18,000
	Family	\$2,600		403(b) and 457 Elective Deferrals	\$18,000
HDHP Out-of-pocket Maximum	Self-only	\$6,550		401(k) Catch-up Contributions	\$6,000
	Family	\$13,100		403(b) and 457 Catch-up Contributions	\$6,000
Essential Health Benefits¹ Out-of-pocket Maximum	Self-only	\$7,150		Annual Defined Contributions ⁶	\$54,000
	Family	\$14,300		Annual Defined Benefit ⁷	\$215,000
Health FSA	Limit on employees' pre-tax contributions	\$2,600		Annual Compensation	\$270,000
				Highly Compensated Employees	\$120,000
Dependent Care FSA²	Tax exclusion	\$5,000 ³		Social Security Taxable Wage Base	\$127,200
				SIMPLE Contribution	\$12,500
HSA Contribution Limit	Self-only	\$3,400	SIMPLE Catch-up Contributions	\$3,000	
	Family	\$6,750	SEP Contribution	\$54,000	
	Catch-up contribution ⁴	\$1,000	Cost of Living Adjustment	0.30%	
Transportation Fringe Benefits⁵	Transit pass & vanpooling (combined)	\$255			
	Parking	\$225			

¹Non-grandfathered plans, ²Not subject to annual adjustment for inflation, ³\$2,500 if married and filing taxes separately, ⁴Not subject to annual adjustment for inflation, ⁵Monthly Benefit, ⁶401(k), profit sharing, and/or money purchase plans, ⁷Defined benefit plans.

This information is being provided as a convenience and for informational purposes only. Contribution limits were accurate as of January 2017. To verify limits, go to www.IRS.gov.

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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 non-HDHP</u> coverage				
No HSA contributions	No HSA contributions	Spouse may contribute up to \$3,400. No contributions for employee.	No HSA contributions	Spouse may contribute up to \$6,750. No contributions for employee.
Married employee with <u>self-only HDHP</u> coverage				
Employee may contribute up to \$3,400. No contributions for spouse.	Employee may contribute up to \$3,400. No contributions for spouse.	Both employee and spouse are eligible for HSA contributions. Each may contribute up to \$3,400 to their respective HSAs.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$3,400. 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 \$6,750.
Married employee with <u>family non-HDHP</u> 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 \$3,400. 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 \$6,750. No contributions for employee.
Married employee with <u>family HDHP</u> coverage				
Employee may contribute up to \$6,750. No contributions for spouse.	Employee may contribute up to \$6,750. 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 \$6,750.	No HSA contributions if employee is covered under spouse's coverage. If not covered, employee may contribute up to \$6,750. 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 \$6,750.

Presented by:


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