



## Benefits Limits 2024

	2023	2024
<b>Flexible Spending Accounts (FSAs)</b>		
Healthcare FSA max election (per year) (incl. LTD FSA)	\$3,050	\$3,200
Healthcare FSA max rollover	\$610	\$640
Dependent Care FSA max election (per year) (Single or Married Filing Jointly)	\$5,000	\$5,000
Dependent Care FSA max election (per year) (Married Filing Separately)	\$2,500	\$2,500
<b>Transportation Benefits</b>		
Parking Account	\$300/mo	\$315/mo
Transit Account	\$300/mo	\$315/mo
<b>High Deductible Health Plan Requirements to Contribute to an HSA</b>		
HDHP min annual deductible - Self-only	\$1,500	\$1,600
HDHP min annual deductible - Family	\$3,000	\$3,200
HDHP out-of-pocket max - Self-only	\$7,500	\$8,050
HDHP out-of-pocket max - Family	\$15,000	\$16,100
HSA max contribution limit - Self-only	\$3,850	\$4,150
HSA max contribution limit - Family	\$7,750	\$8,300
HSA catch up contribution limit (age 55+)	\$1,000	\$1,000
HRA max employer contribution limit	\$1,950	\$2,100
<b>ACA Plan Limits</b>		
Maximum Out-of-Pocket (Self-only or Individual in a Family)	\$9,100	\$9,450
Maximum Out-of-Pocket (Family)	\$18,200	\$18,900
<b>QSEHRA (Qualified Small Employer Health Reimbursement Arrangement) -- Max Employer contribution</b>		
To Individual	\$5,850	\$6,150
To Family	\$11,800	\$12,450
<b>Salary Thresholds for Non-discrimination Testing</b>		
Highly compensated employees	\$150,000	\$155,000
Key employees	\$215,000	\$220,000
<b>Retirement Plans (401(k), 403(b))</b>		
Max employee elective contributions for those 49 and younger	\$22,500	\$23,000
Max employer + employee contributions for those 49 and younger	\$66,000	\$69,000
Max employee catch-up contributions for those 50+	\$7,500	\$7,500
Max employee elective contribution plus catch-up for those 50+	\$30,000	\$30,500
Max employer + employee contributions for those 50+	\$73,500	\$76,500

