

2019 Contribution Limits



Health Savings Account (HSA)

	2017	2018	2019
Maximum Contribution			
Individual coverage	\$3,400	\$3,450	\$3,500
Family coverage	\$6,750	\$6,900	\$7,000
Catch up allowed for those 55 and over	\$1,000	\$1,000	\$1,000
Minimum deductible amount for the qualifying high deductible health plan (HDHP)			
Individual coverage	\$1,300	\$1,350	\$1,350
Family coverage	\$2,600	\$2,700	\$2,700
Maximum out-of-pocket amounts for the qualifying high deductible health plan (HDHP)			
Individual coverage	\$6,550	\$6,650	\$6,750
Family coverage	\$13,100	\$13,300	\$13,500

Healthcare FSA & LPFSA

Health FSA	2017	2018	2019
Maximum Annual Contribution Limit	\$2,600	\$2,650	\$2,700

Dependent and/or Child Daycare Expenses

The 2017 cafeteria plan daycare contribution limit is \$5,000 for a married couple filing a joint return, or for a single parent filing as "Head of Household." For a married couple filing separate returns, the limit is \$2,550 each. The daycare credit is reduced dollar for dollar by contributions to or benefits received from an employer's cafeteria plan. An employee may participate in their employer's cafeteria plan and take a portion of the daycare expenses through the credit if they have sufficient expenses in excess of their cafeteria plan annual election, but within the tax credit limits. 2018 Limits will remain the same as 2017.

Dependent Care FSA	2017	2018	2019
Maximum Annual Contribution Limit; married and filing jointly or single parent	\$5,000	\$5,000	\$5,000
Maximum Annual Contribution Limit; married and filing separate	\$2,500	\$2,500	\$2,500

Commuter Accounts

The monthly commuter benefit limits for both mass transit and parking will increase by \$5 in 2018, for a maximum monthly contribution limit of \$260.

Transit Benefits	2017	2018	2019
Parking - monthly limit	\$255	\$260	\$265
Transit and Vanpooling - monthly limit	\$255	\$260	\$265

Standard Mileage Rates for Business, Medical and Moving

The IRS has not yet released the standard mileage rates for 2018. Beginning on Jan. 1, 2017, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 53.5 cents per mile for business miles driven, down from 54 cents for 2016
- 17 cents per mile driven for medical or moving purposes, down from 19 cents for 2016
- 14 cents per mile driven in service of charitable organizations

Qualified Small Health Reimbursement Arrangements (QSEHRAs)

The employer contribution limits for qualified small HRAs in 2018 are \$5,050 for single employees or \$10,250 for families.

QSEHRAs	2018	2019
Qualified Small Health Reimbursement Arrangements (QSEHRAs) limit		
Individual coverage	\$5,050	\$5,150
Family coverage	\$10,250	\$10,450