November 10, 2021

2022 Health and Fringe Benefit Plan Limits

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	2021	2022
Health Savings Accounts – HDHP Limits (§223(c)(2)(A))		
HDHP Minimum Annual Deductible – Self Only	$1,400	$1,400
HDHP Minimum Annual Deductible – Family	$2,800	$2,800
HDHP Out-of-Pocket Maximum – Self Only	$7,000	$7,050
HDHP Out-of-Pocket Maximum – Family	$14,000	$14,100
Health Savings Accounts – Max Contribution Limits (§223(b))		
Self Only	$3,600	$3,650
Family	$7,200	$7,300
Catch-Up Contributions (age 55 by the end of the year)	$1,000	$1,000
Out-of-Pocket Maximum – PHSA §2707(b) Limits		
Self Only	$8,550	$8,700
Embedded Individual Max within Family Coverage	$8,550	$8,700
Family	$17,100	$17,400
Transportation Fringe Benefits – Monthly Limits (§132(f)(2))		
Parking	$270	$280
Transit Passes and Vanpooling (combined)	$270	$280
Health Flexible Spending Arrangements		
Contribution Limit (§125(i))	$2,750	$2,850
Carryover Limit	$550	$570
Dependent Care FSA		

Contribution Limit (§129(a)(2))*	$5,000	$5,000
Employer Adoption Assistance Exclusion (§137)		
Maximum Gross Income Exclusion	$14,440	$14,890
Maximum AGI Limit (after which exclusion phases out)	$216,660	$223,410
Qualified Small Employer HRA §9831(d)		
Max Annual Contribution - All Coverage (other than family)	$5,300	$5,450
Max Annual Contribution - Family Coverage	$10,700	$11,050
Excepted Benefit HRA - Treas. Reg. §54.9831-1(c)(3)(viii)		
Annual Maximum	$1,800	$1,800

* Special income tax situations may require a lower limit.

Social Security Tax and Wage Base

The Social Security Administration announced that the 2022 social security wage base will be $147,000, which is an increase of $4,200 from $142,800 for the 2021 calendar year.

Medicare Tax

The regular Medicare tax rate of 1.45% remains unchanged and applies to all income without a limitation for both the employee and employer portion. The Affordable Care Act additional Medicare tax of 0.9% remains unchanged. The additional Medicare tax applies to wages, other compensation, and self-employment income over certain dollar thresholds ($200,000 for single and $250,000 for married filing jointly). The additional Medicare tax only applies to the employee and not the employer.