



November 16, 2018

IRS Updates Health and Fringe Benefit Plan Limits

Health and Fringe Benefit Plan Limits

The IRS has updated various health and fringe benefit plan limits for 2019. A comparison of the 2019 and 2018 limits is listed below.

	2018	2019
Health Savings Accounts – HDHP Limits		
HDHP Minimum Deductible – Self Only	\$1,350	\$1,350
HDHP Minimum Deductible – Family	\$2,700	\$2,700

HDHP Out-of-Pocket Maximum – Self Only	\$6,650	\$6,750
HDHP Out-of-Pocket Maximum – Family	\$13,300	\$13,500
Health Savings Accounts – Contribution Limits		
Self Only	\$3,450	\$3,500
Family	\$6,850	\$7,000
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	\$7,350	\$7,900
Embedded Individual Max within Family Coverage	\$7,350	\$7,900
Family	\$14,700	\$15,800
Transportation Fringe Benefits – Monthly Limits		
Parking	\$260	\$265
Transit Passes and Vanpooling (combined)	\$260	\$265
Health FSA Contribution Limit (§125(i))	\$2,650	\$2,700
Dependent Care FSA Contribution Limit (§129(a)(2))*	\$5,000	\$5,000
Employer Adoption Assistance Exclusion (§137)		
Maximum Gross Income Exclusion	\$13,810	\$14,080
Maximum AGI Limit (after which exclusion phases out)	\$207,140	\$211,160

* Special income tax situations may require a lower limit.