

Keeping up with Compliance: 2018 Plan Limits



<i>Plan Year</i>	2017	2018
Health FSA Maximum Annual Salary Reduction	¹ \$2,600	¹ TBD
Medical Mileage Rate	\$0.17	TBD
Dependent Care Assistance Program (Unless Married Filing Separately)	\$5,000	² \$5,000
Dependent Care Assistance Program (If Married Filing Separately)	\$2,500	² \$2,500
Transit Passes and Vanpooling (Combined) Monthly Maximum	\$255	TBD
Parking Monthly Maximum	\$255	TBD
Highly Compensated Employee — Section 414(q)	\$120,000	TBD
Key Employee — Section 416(i)	\$175,000	TBD
HSA Maximum Annual Contribution Limit (Self-only)	³ \$3,400	³ \$3,450
HSA Maximum Annual Contribution Limit (Family)	³ \$6,750	³ \$6,900
HSA Catch-up Contribution Limit	\$1,000	\$1,000
HDHP Minimum Annual Deductible (Self-only)	\$1,300	\$1,350
HDHP Minimum Annual Deductible (Family)	\$2,600	\$2,700
HDHP Maximum Out-of-pocket (Self-only)	\$6,550	\$6,650
HDHP Maximum Out-of-pocket (Family)	\$13,100	\$13,300
ACA Compliant Maximum Out-of-pocket (Self-only)	⁴ \$7,150	⁴ \$7,350
ACA Compliant Maximum Out-of-pocket (Family)	⁴ \$14,300	⁴ \$14,700

¹ Because of the Affordable Care Act (ACA), the Health Care Flexible Spending Account (FSA) salary reduction is limited to \$2,500 effective for plan years beginning on or after January 1, 2013, subject to annual inflationary adjustment.

² Under Code Sections 129 and 21, the deemed income of a spouse incapable of self-care or a full-time student is \$250 per month for one qualifying individual or \$500 per month for two or more qualifying individuals.

³ Employees are defined as eligible for the entire calendar year as long as they are eligible during the last month of the calendar year. However, if they fail to maintain eligibility during this “testing period” adverse tax consequences (including an additional excise tax) will result. The testing period begins in December of the year in which employees become eligible and ends the last day of December of the following year.

⁴ Although the ACA compliant maximum out-of-pocket for 2017 is \$14,300 per family, the DOL has clarified that no individual may exceed the self-only maximum out-of-pocket of \$7,150 per individual.



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