

## **2022 Employee Benefit Plan Limits Summary**

### **Retirement Plan Limits**

	<b><u>2022</u></b>	<b><u>2021</u></b>
401(k), 403(b), and 457(b) deferral contributions	20,500	19,500
Catch-up contributions (50 or older)	6,500	6,500
Defined contribution plan annual contribution plan limit (excluding catch up)	61,000	58,000
Annual plan limit	305,000	290,000
Highly compensated threshold (for testing purposes)	135,000	130,000
Key employee officer compensation threshold (for testing purposes)	200,000	185,000
Defined benefit plan annual benefit and accrual limit	245,000	230,000

### **Health and Welfare Plan Limits**

#### **Health Flexible Spending Accounts**

Maximum salary reduction limit	2,850	2,750
Health FSA carryover limit	570	550

#### **High Deductible Health Plans and Health Savings Accounts (HSA)**

##### **HSA - Annual Contribution Limits:**

Self-only coverage	3,650	3,600
Family coverage	7,300	7,200
Catch-up contribution (55 or older)	1,000	1,000

##### **HDHP - Maximum annual out-of-pocket limit (exceeding premiums):**

Self-only coverage	7,050	7,000
Family coverage	14,100	14,000

##### **HDHP - Minimum Annual Deductible:**

Self-only coverage	1,400	1,400
Family coverage	2,800	2,800

<b><u>Social Security Wage Base - (maximum taxable earnings)</u></b>	147,000	142,800
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