

# New Employee Benefit Limits for 2018

## Overview

Many employee benefits are subject to annual dollar limits that are periodically increased to keep up with inflation. The IRS has issued new annual dollar limits for some welfare and retirement plans.

Employers should take note of the benefit limit changes and update their benefit plan designs and plan documents accordingly.

The chart below provides a summary of the benefit limit changes effective January 1, 2018.

### 2018 Employee Benefit Plan Limits

HSA Contribution Limits				
Limit		2017	2018	Change
Self-Only HDHP coverage		\$3,400	\$3,450	Up \$50
Family HDHP coverage		\$6,750	\$6,900	Up \$150
Catch-up contributions		\$1,000	\$1,000	No change
HDHP Limits				
Limit		2017	2018	Change
Minimum Deductible	Self-Only coverage	\$1,300	\$1,350	Up \$50
	Family coverage	\$2,600	\$2,700	Up \$100
Max. Out-of-Pocket	Self-Only coverage	\$6,550	\$6,650	Up \$100
	Family coverage	\$13,100	\$13,300	Up \$200
FSA Limits				
Limit		2017	2018	Change
Health FSA		\$2,600	\$2,650	Up \$50
Dependent Care FSA*		\$5,000	\$5,000	No change
*\$2,500 if married filing separately				
Transportation Benefits				
Monthly Limit		2017	2018	Change
Transit pass and vanpooling (combined)		\$255	\$260	Up \$5
Parking		\$255	\$260	Up \$5
Adoption Benefits				
Limit		2017	2018	Change
Tax exclusion (employer-provided assistance)		\$13,570	\$13,840	Up \$270
401(k) Contributions				
Limit		2017	2018	Change
Employee elective deferrals		\$18,000	\$18,500	Up \$500
Catch-up contributions		\$6,000	\$6,000	No change

